



# 2022 STATE OF LATINOS

REPORT BY THE CONCILIO



THE CONCILIO

# Letter from the CEO

The U.S. Hispanic and Latino population has grown 23% since 2010, while the non-Hispanic, non-Latino population grew 4.3% during the same period. This rapid growth signifies there is a continuous stream of unheard voices that must be championed and uplifted within American society.

Latinos are essential to this country in more ways than one – from contributing to the American economy with \$2.7 trillion of purchasing power annually, to having the highest rate of entrepreneurship of any racial or ethnic group in the U.S. – our influence plays a massive part in this nation's history. However, despite numerous achievements, the U.S. still has a long way to go when it comes to diversity, equity, and inclusion.

Americans frequently see misinformed narratives about Latinos that come from lack of compassion, understanding, and representation. After almost three decades of advocating for equality, access and advancement, I know this work requires a multi-faceted set of solutions coming from various directions and sources.

This year, we decided to focus on the realities of inequality for the communities we serve at The Concilio. With the feedback and data collected, we compiled the State of Latinos Report: an exploration of the wealth, health, and education disparities Latinos face, paired with suggestions and invitations to support change and improve outcomes.

There is a myriad of information available on the above topics – to the point we could have written a dissertation on any one of them. What we selected for this report are a handful of issues and ideas that we hope will spark conversations in our upcoming think tank discussions.

As you read through the actionable ways to reduce inequality, whether you are a C-Suite level executive or a student wanting to play a vital role in your community, I encourage you to become involved with The Concilio. Together we can positively impact and improve the lives of Latinos, and ultimately all people of color.



Florencia Velasco Fortner  
Executive Director, The Concilio



THE CONCILIO

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# Introduction



## About The Concilio

The Concilio, founded in 1981, builds stronger communities by unlocking educational, wellness, and economic opportunities for Latino families. We achieve equity and opportunity for every family through direct work and facilitating systemic change. Most of our work centers on Dallas, Tarrant, and Collin Counties, with a focus on the pockets within these counties that have high need.

Every day, we work closely with those who do not have access to resources, those who do not qualify for government support, and those who have been left behind due to gaps in policies and representation. We build trust with them through a deep understanding of culture, shared language, and consistently being a source they can turn to for help. Much of our work centers around reaching parents, whether it be helping them make healthier dietary choices for their families or showing them how to navigate an education path for their children that leads to college.

These families often come to us when they have nowhere else to go. As we engaged with and listened to our constituents during the first year of the pandemic, we realized that many were running out of money. They needed food, groceries, and medication; they couldn't afford to pay bills; many were on the verge of being homeless. To provide relief, we partnered with the city of Dallas, Dallas County, United Way of Metropolitan Dallas, and local and national foundations to give almost \$1.5 million directly to families.

Throughout this report we have provided insights on the population we serve, based on a survey we conducted in August 2022 of 1,137 adults and 684 high school students. These numbers tell the story of people whose exigency is often overlooked – or lost inside of larger data sets.

## A Note on Data

Other than the statistics from the survey mentioned above, the data cited in this report come from secondary research. We are grateful that a large number of nonprofit organizations, academic institutions, major corporations, and government entities are invested in researching and reporting on the successes unique to the U.S. Latino population as well as disparities that Latinos face. With the Latino population growing rapidly and the aftereffects of the first two years of the pandemic still being felt, new data come out frequently. What we have presented here is current as of October 2022.

Wherever possible, we provided data that pertain to the Dallas–Fort Worth metropolitan area (DFW). In some cases, DFW data did not exist but we were able to substitute with data on the City of Dallas. In other cases, local data were unavailable so we relied on state-level data to make analyses. We encourage you to review the sources linked in the endnotes so you can become familiar with the complex issues facing Latinos in our country.

## A Note on Terminology

In this report we use the term “Latino” to refer to people of Latin American or Hispanic origin and/or ethnicity. We recognize that these terms are imperfect and that many Latino people prefer to use identity markers that refer to their nation of origin. We also recognize that alternatives, such as Latinx or Latine, may be more inclusive but not as generally accepted. We decided to use Latino because that is what the families we serve prefer.





## Executive Summary

With Texas ranked #2 and DFW ranked #6 for the largest Latino populations in the U.S., our region is poised to lead the nation with smart, strategic convening of researchers, policy makers, business leaders, and service providers.

Seeing the opportunity to harness these strengths and effect real change, The Concilio held our inaugural Power of Latinos Summit in DFW in May 2022. The summit was a culmination of our 40 years of serving Latino families in DFW and was designed to illuminate the implications of the growing Latino community in Texas and across the country. The summit provided key insights into the most important trends that affect the buying power, educational achievements, political influence, health statistics, socio-economic disparities, and much more within the Latino community. We engaged participants in thoughtful conversations on solutions to strategically address these topics.

During the six days of events, we engaged over 500 community stakeholders who explored interdisciplinary topics. These ultimately led to increasing the public's commitment to inclusion, equity, and accessibility across several key areas for the Latino community. The contents of this report were partly informed through the incubation of think tank discussions and individual feedback, combined with research, both qualitative and quantitative, conducted by The Concilio to offer a comprehensive analysis of the current state of Latinos in the DFW region.

The purpose of this report is to begin unraveling the complex dichotomy of disparities and strengths of Latinos in the region. We will examine the barriers to access in wealth, health, and education while highlighting Latinos' contributions and achievements. We hope these insights encourage you to consider these issues and join us for think tank discussions and the State of Latinos Summit 2023.



## Wealth: Though Enormous, Latino Output Alone Can't Alleviate Poverty

Latinos are instrumental in supporting the U.S. and Texas economies despite systemic barriers to wealth creation that include the income gap between Latinos and non-Hispanic white people. Latinos participate in the workforce<sup>1</sup> and start businesses,<sup>2,3</sup> at higher rates than non-Latinos, producing an economic output that helped alleviate the crises of the Great Recession and the first year of the COVID-19 pandemic. Latinos, including undocumented Latino immigrants, wield considerable spending power. In regions including DFW, undocumented immigrants subsidize local economies at higher rates than they deplete them.<sup>4</sup>

When viewed as a distinct entity, the GDP of U.S. Latinos has a higher growth rate than the overall U.S. GDP. In 2020, the U.S. Latino GDP was \$2.8 trillion,<sup>5</sup> despite the challenges presented by the pandemic. The Latino Donor Collaborative explained it this way:

**"According to the dominant narrative, Latinos as a demographic cohort should have been knocked down by the COVID-19 pandemic ... one might be tempted to give in to the narrative and to conclude that Latinos couldn't possibly continue, under these circumstances, to be drivers of economic growth for the U.S. economy. Examining the impacts of COVID-19 on Latinos through the lens of the Latino GDP reveals a very different story ... Latinos have proven to be a tremendous source of resilience for the broader U.S. economy, even in the face of a once in a century global crisis such as COVID-19."<sup>6</sup>**

Despite these massive forces – Latino spending power, Latino labor force participation, Latino GDP, and Latino business creation – Latinos are more likely to live in poverty than non-Hispanic white people, both in the U.S. overall and in DFW. The median wealth of American Latino households is roughly one fifth the median wealth of non-Hispanic white households.<sup>7</sup> In Dallas County, the poverty rate for Latinos is more than two times the poverty rate for non-Hispanic white people.<sup>8</sup>

## Health:

### COVID-19 Brought Healthcare Inaccessibility into Sharp Focus

Latinos have the highest uninsured rates of any racial or ethnic group in the U.S.,<sup>9</sup> and Latino Texans are more than twice as likely than non-Hispanic white Texans to lack health insurance: 27% versus 12%.<sup>10</sup> Considering that the national uninsured rate is 8%, these numbers are particularly alarming. Factors contributing to Latinos lacking health insurance include a dearth of outreach and information available in Spanish, fear of deportation that prevents low-income, undocumented Latinos from participating in government programs such as Medicaid, and downright unaffordability of insurance premiums.

COVID-19 has been a tipping point that shows these figures cannot go ignored: the mortality rate of American Latinos has been staggering. Latinos had 156 COVID deaths per 100,000 in 2020 and 155 in 2021, while white people had 67 deaths per 100,000 in 2020 and 91 in 2021.<sup>11</sup> This was due in part to lack of access to healthcare as well as lack of trusted information about, and access to, vaccine clinics.

Eliminating health disparities has a direct impact on Latino wealth, for the simple reason that healthier people are able to earn more income, but also because out-of-pocket healthcare expenses chip away at the net worth of uninsured individuals and families.



Health disparities for Latinos also affect employers by increasing absenteeism and sidelining skilled workers, for example. If Texas does not address the issue of uninsurance in a proactive way, the state could lose \$178.5 billion in the next twenty years due to both lost earnings and the value of poor health attributable to the lack of insurance.<sup>12</sup>

## Education: Arming Tomorrow's Workforce

In less than ten years, Latinos will make up 22% of the nation's workforce. Today's secondary and postsecondary students will be participants in this workforce – equipping them to attain higher-paying jobs stands to make a profound difference. High school graduation and college degree attainment will be key drivers of this shift, and Latino public school students are at great risk of falling behind. Across the U.S. and in DFW in particular, these students face economic disadvantages<sup>13</sup> and language barriers<sup>14</sup> that stymie their chances of attending college.

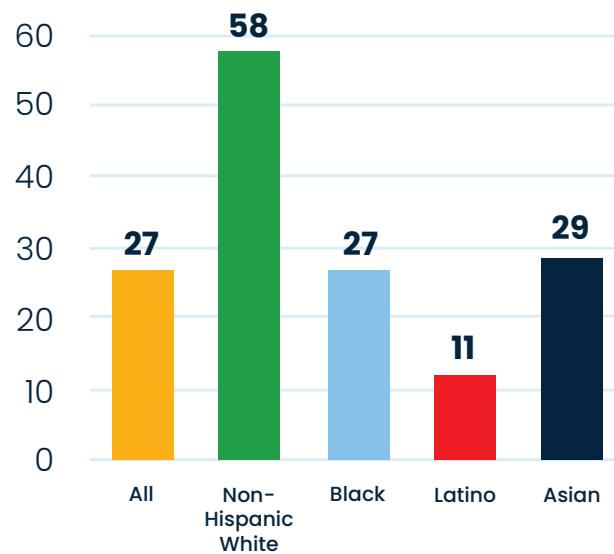
COVID-19 proved to be a significant setback to education equity. School shutdowns and remote learning made it difficult for already-disadvantaged students to participate in and advance their education. A downturn

in standardized test scores illuminates this decline.<sup>15 16</sup>

Higher levels of education serve as pathways to greater economic prosperity. To put it plainly, the more highly-educated an American is, the more likely they are to be participating in the workforce and the less likely they are to be at the poverty level. Nationwide, 75.4% of Latino and 94.2% non-Hispanic white adults have a high school diploma or higher.<sup>17</sup> In Texas, 70% of Latinos have a high school diploma or higher,<sup>18</sup> and in DFW only 54% of Latinos have a high school diploma or higher.<sup>19</sup> These numbers matter because Americans with higher levels of education are more likely to be working and less likely to be at the poverty level.

### Most Common Age by Race and Ethnicity

The Latino population is the youngest group in the U.S.



Pew Research Center analysis of 2018 Census Bureau Data

# Join the Conversation

Each section of this report concludes with recommendations for further conversation. We invite you to participate in our upcoming and ongoing think tank discussions, as well as the next Power of Latinos Summit in 2023.

## Wealth

State and national economies depend on Latinos; uplifting this demographic is akin to investing in the future financial success of the United States. How can we harness the economic power of Latinos and what initiatives would reduce the wealth gap systemically?

## Health

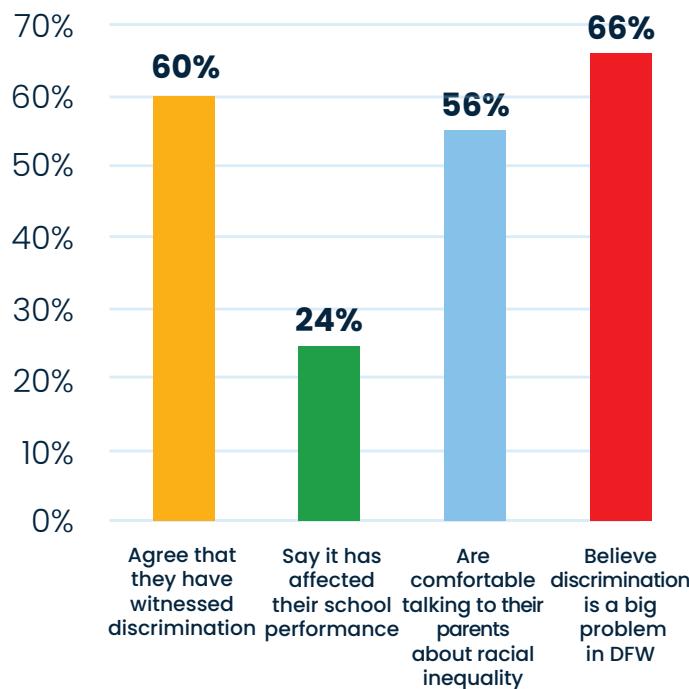
Poor health outcomes have a direct impact on Latinos' ability to participate in the workforce and build wealth. How can government, community-based organizations, and healthcare providers collaborate to tackle health inequities from multiple angles?

## Education

As with health disparities, efforts to address educational inequities will be more effective when pursued by multiple institutions in collaboration.<sup>20</sup> How can we advance pre-K and K-12 education equity? How can we help academic institutions increase rates of high school graduation and college enrollment?

# Discrimination and Racism

## Of The Students Surveyed:



Discrimination plays no small part in Latino success outcomes in the areas of wealth, health, and education. A survey commissioned by The Concilio earlier this year polled 1,137 Latino adults and 684 high school students in our community; 70% of adults said they had witnessed and/or experienced racial discrimination. Of the high school students, 60% said that they had witnessed racial discrimination, 24% said it has affected their school performance, and 66% believe that

discrimination is a "big problem" in the Dallas / Fort Worth area.

In 2017, an analysis jointly executed by the Harvard School of Public Health, National Public Radio, and the Robert Wood Johnson Foundation revealed results similar to our own: 78% of American Latinos said they believe that there is discrimination against Latinos in America. Their responses reflected "substantial and significant personal experiences of discrimination,"<sup>21</sup> both systemic and institutional as well as individual and interpersonal. Thirty-three percent reported being personally discriminated against when applying for jobs because they were Latino and 32% reported discrimination when seeking equal pay or promotions. When trying to rent an apartment or buy a house, 31% reported anti-Latino discrimination. Nearly forty percent said they had personally experienced racial or ethnic slurs and 33% said people had made insensitive or offensive comments or negative



assumptions about their race or ethnicity.<sup>22</sup>

A year later, the Pew Research Center announced that 38% of Latinos reported "being called offensive names, being told to go back to their home country, being criticized for speaking Spanish in public, or experiencing discrimination or unfair

treatment because they are [Latino.]"<sup>23</sup>

To envision the potential of Latinos in DFW, one must look at the outstanding output Latinos have contributed to the economy despite facing inequities on the local and national level.

# External Barriers to Latino Success

As we examine the factors that prevent Latinos from reaching their full potential in DFW and the nation at large, we cannot ignore that institutionalized racism and discrimination play a part. We must also recognize that while Latinos have made great strides in the past few decades, and that their employment rates are rising while their poverty rates are falling, the rate of progress is not as rapid as the rate of Latino population growth. In 2020, the Center for American Progress reported:

"Strong evidence still supports the idea that endogenous factors are not responsible for the stark differences in labor market outcomes between Latino and non-Hispanic white Americans. There are systemic reasons linked to ethnic discrimination, xenophobia, and racism—not personal choices—that are preventing full employment and participation in the labor force among Latinos in this country. Fortunately, there exists a slew of targeted policy proposals

that would drastically change the status quo of Latino employment outcomes."<sup>24</sup>

Similarly, there is no shortage of policy proposals that would improve Latino health outcomes, increase educational attainment, and give Latino business owners greater access to capital. As we cover some of these proposals as well as The Concilio's recommendations, we encourage you to join us in ideating solutions that will uplift Latinos in DFW – and as a result, benefit the economy, workforce, and health of DFW as a whole.



# Wealth



Latinos may now be Texas' largest demographic group. They are estimated to make up 40.2% of the population of Texas, with non-Latino white Texans accounting for 39.4%. This early data from the U.S. Census Bureau's 2021 population estimates "are the first to reflect the foreseeable culmination of decades of demographic shifts steadily transforming the state," the Texas Tribune proclaimed.<sup>25</sup>

These demographic shifts are transforming the country as well. Latinos in the United States, if viewed as a separate entity, have the eighth largest GDP in the world.

# The U.S. Latino GDP

Latinos' contributions drive the United States economy both in size and in growth rate.

The U.S. Latino GDP was \$2.8 trillion in 2020. If Latinos were a country, their GDP would be larger than India, the UK, France, Italy, and Canada. The U.S. Latino GDP is the third fastest growing in the world and the single fastest growing of the fully developed economies.<sup>26</sup> This is even more extraordinary in light of the hardships experienced during the first year of the COVID-19 pandemic. The Latino Donor Collaborative reported in September 2022:



**"In the face of the pandemic, the strength of the U.S. Latinos was sufficient for the U.S. Latino GDP to jump three spots, beginning the pandemic as the eighth largest GDP and finishing 2020 as the fifth largest. Put plainly, Latinos are both drivers of economic growth for the U.S. economy and also a source of resilience that benefits all Americans."<sup>27</sup>**



The economic output of Latinos in the United States consistently grows more rapidly than that of the U.S. as a whole. From 2010–2020, the U.S. Latino GDP growth rate was 2.6 times higher than the non-Latino GDP. It is the third-fastest growing in the world, behind only China and India, while the broader U.S. economy is in fifth place.<sup>28</sup>

Several factors impact the ability of Latinos to contribute to local and national economies, including participation in the labor force and wage and salary growth.



# Latino Spending Power

Latinos in DFW contribute billions to the state economy through taxes and consumer spending. In 2019, Latino households in DFW earned \$41.2 billion in income, with \$6.3 billion going to federal taxes and \$3.6 billion going to state and local taxes. This means that they had \$31.3 billion to spend and reinvest in the community.<sup>29</sup>

In DFW, even Latinos who are undocumented immigrants are contributing to the economy at greater rates than they are encumbering it. A 2020 study by Rice University showed that undocumented Latinos in DFW collectively paid \$2.4 million in taxes in 2018 while costing the state only \$2 million for education, healthcare, and other costs.<sup>30</sup>

## Household Income



# Latinos in the Labor Force

Latinos make up more than 17% of the American labor force, a number that will rise to 22% by 2030 and 30% by 2060.<sup>31</sup> In 2019, 70.9% of the Latino population and 72.1% of the foreign-born Latino population in DFW were active in the labor force, compared with 68.1% of the non-Latino population.<sup>32</sup>

## Workforce Participation

In the earliest months of the pandemic, Latinos were more likely to be deemed “essential workers” and work in positions that exposed them to people infected with COVID-19. When sick, Latino workers returned home to households that were larger on average than those of non-Latinos, accelerating virus transmission. Yet, labor force data indicate that Latinos recovered from COVID infection and immediately returned to work.<sup>33</sup>

Workforce participation among all racial groups declined sharply in the earliest months of the pandemic, but the pandemic became a powerful example of the Latino work ethic. The Latino Donor Collaborative reflects:



**It was evident from the earliest months of the pandemic that Latinos would press through each subsequent wave of disease transmission and the re-imposition of lockdowns. In each case, they returned to work with urgency. In 2020, the Latino labor force participation rate premium hit a new all-time high, when U.S. Latinos were 6.5 percentage points more likely than their Non-Latino counterparts to be actively working or seeking work. As a result of the hard work and persistence of Latinos, Latino economic performance during the pandemic year of 2020 was strong by any comparison. In 2020 ... U.S. Latino GDP contracted by 0.8 percent compared to a 4.4 contraction for Non-Latino GDP.”<sup>34</sup>**

## Income Gaps

Despite their tremendous work ethic, Latinos earn lower wages than white Americans at a disparity of \$288 billion annually. Approximately 70% of that wealth gap is attributed to Latinos making less than their white counterparts although they are working in the same occupation (referred to as the “within-occupation gap”), while the remaining 30% is due to Latinos being overrepresented in lower-wage jobs, such as cashiers, medical assistants, and customer service representatives (the “representation gap.”) They are also underrepresented in higher-wage jobs such as CEOs, legislators, and physicians.<sup>35</sup> If these wage gaps were closed, Latinos would have additional spending power of \$660 billion every year.<sup>36</sup>

### The wage gap is higher for foreign-born Latinos

Workforce presence and annual wage<sup>1</sup>

US-born Latinos

**\$89B + \$104B**

Representation gap<sup>1</sup>

Within-occupation gap<sup>2</sup>

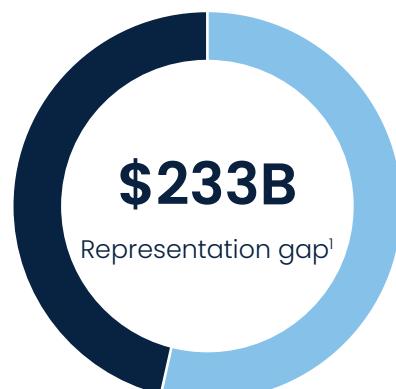


Foreign-born Latinos in the United States<sup>1</sup>

**\$128B + \$95B**

Representation gap<sup>1</sup>

Within-occupation gap<sup>2</sup>



## Small Business Ownership

Self-employed Latinos generate median annual household wealth of \$174,920, five times greater than that of the mainstream working Latino population.<sup>37</sup> Of the 31.7 million American small businesses that existed in 2020,<sup>38</sup> nearly 15% were classified as Latino-owned businesses. Hispanic Business Enterprises (HBEs) are the fastest growing segment in the small business ecosystem. From 2012-2018, HBEs increased in number by 40.2% compared to 18.8% for all US businesses.<sup>39</sup>

This is not a new trend. If all HBEs were eliminated during the Great Recession of 2007-2012, there would have been no net business growth in the U.S. in those five years, and the national unemployment rate could have soared above 10%.<sup>40</sup>

HBEs' annual increase in profitability, revenue, and employment contribution to the U.S. economy is similar to that of non-Hispanic white-owned businesses in the aggregate.<sup>41</sup> In addition, both groups have an equivalent percentage of

businesses earning between \$100,000 to \$1 million in annual revenue (52%). Yet only 19% of HBEs generate more than \$1 million in annual revenue, compared to 31% of white-owned businesses.<sup>42</sup>

This means that while Latinos are launching businesses at greater rates, their businesses are staying smaller for longer than those of white people. The average revenue difference between Latino and non-Latino businesses widens significantly after the businesses have been operating for five years. At this point, the average white-owned business achieves \$1 million in annual revenue, a milestone the average HBE does not reach for an additional five to six years.<sup>43</sup> This is, in large part, an accessibility issue.

The Aspen Institute Latinos And Society (AILAS) program was founded in 2014 to empower Latino communities and promote long-term economic growth and resiliency.<sup>44</sup> In 2017, AILAS identified the primary needs and challenges of

Latino small business owners who are trying to scale: access to growth capital, access to sales and procurement opportunities, and relevant, culturally competent, and convenient business training and education.<sup>45</sup> Stanford University's Latino Entrepreneurship Initiative reports that entrepreneurship is also influenced by "access to external funding, local economic development that favors certain industries (e.g., construction), property values, state minimum wage laws, and local and state tax rates."<sup>46</sup>

**29% of all small businesses in Texas were owned by Latinos in 2018 – nearly twice the national percentage.<sup>47</sup> Yet only 7.6% of small businesses in Dallas are owned by Latinos, a number that increased by less than 0.2% from 2014 to 2018.<sup>48</sup>**



## Latinos in Poverty

American Latino wealth has grown, on average, 7% Year over Year (YoY) since 2001, more than double the rate of non-Hispanic white wealth. For immigrant Latinos, wealth grows 54% from the first generation to the second, and 26% more from the second generation to the third.<sup>49</sup> While these numbers are promising, in 2019 the median wealth of Latino households was roughly one fifth the median wealth of non-Hispanic white households: \$36,000 versus \$188,200.<sup>50</sup>

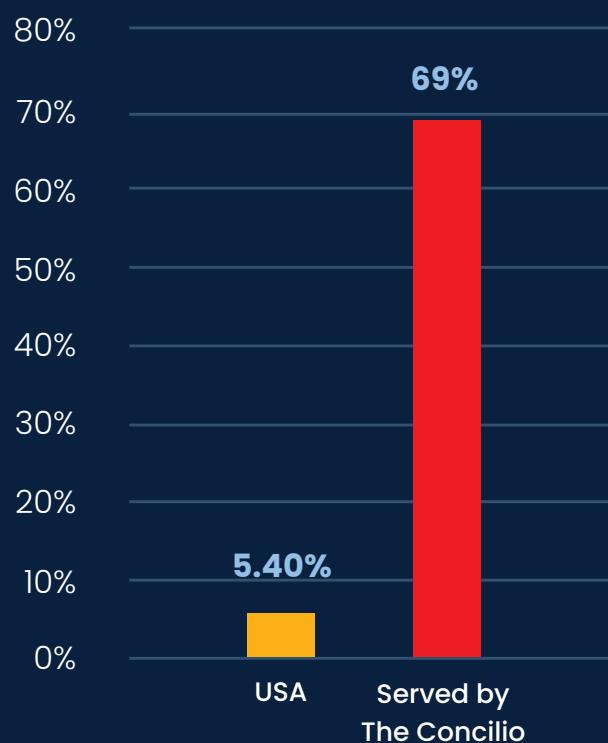
Poverty in Dallas County increased slightly from 2020–2021 among the white, Black, and Asian populations, while the Latino poverty rate decreased from 18.4% to 16.4%.<sup>51</sup> However, this number is still more than twice the percentage of white Dallas County residents who live in poverty: 7.5%. In 2021, the median income for a white household in Texas was \$81,384, while the median income for a Latino household was \$54,857.<sup>52</sup> Even though Latinos participate in the labor force at higher rates than non-Latinos,<sup>53</sup> Latinos are making less money. If we are to improve wealth outcomes for Latino Texans, we

must consider other factors in addition to income, such as investments, retirement savings (see sidebar), and generational wealth. McKinsey reported in 2021:



**While Latinos have higher rates of intergenerational mobility, they start from a much smaller base ... the annual flow of net wealth for Latinos is about \$380 billion lower than in a per capita parity scenario with their white peers. A lack of accumulated family wealth drives this gap in the annual flow of net wealth. Two-thirds of the gap ... is attributable to intergenerational transfers, such as inheritances. The balance of the gap is split almost evenly between lower rates of saving and lower participation and allocation in retirement programs, stock and mutual funds, and the like.<sup>54</sup>**

## Unbanked Population



Individuals and families who live paycheck to paycheck face challenges in saving money, reducing their ability to pass down generational wealth. Additionally, Latinos' well-deserved mistrust of financial institutions prevents many of them from having banking relationships at all. Of The Concilio's constituents, 95% of the adults we surveyed do not have a retirement account; 88% do not have savings; and 69% do not have a bank account.



*Mr. Estrada of Ft. Worth explained, "I have worked in construction all of my life. I dropped out of high school because my girlfriend became pregnant. We married and I had to work to support my family. I first worked in fast food restaurants, but it didn't pay much. I tried getting a city or a county job so that I could have job security and a retirement plan. But it was hard because I didn't have a high school diploma. A friend told me that in construction I could make more money. But 35 years later, I am getting too old to work in construction and I can't stop working because I don't have a plan. None of my jobs offered a retirement plan. I don't want to be a burden to my children. I wish someone had talked to me when I was younger about the importance of a retirement plan."*



## Latino Wealth

# How to Take Action

American Latinos have proven they have the motivation and work ethic to make major contributions to the labor force and new business growth, yet the disparities faced by Latinos makes it difficult for them to accumulate wealth and ensure financial security for future generations. The Latino wealth gap has major ramifications for economic stability both in Texas and the U.S.

### Recommendations for Thinktank discussions:

1

Given the strength of the U.S. Latino GDP, how would it impact the U.S. economy if we could close the income gap, increasing parity between Latino workers and non-Hispanic white workers? What might this look like at a state level, and what stakeholders outside the Latino community would be interested in these outcomes?

2

How can we increase Latino representation in high-wage jobs?

3

When it comes to access to capital, how might the traditional definition of “creditworthiness” – which includes markers such as credit history – be excluding Latino borrowers? How can these definitions be changed without increasing default risk?



## 4

J.P. Morgan Chase identified four strategies that could be implemented in Dallas to address the needs of small business owners.<sup>55</sup> One recommendation is to establish and expand credit- and personal asset-building programs for low-income people and people of color, in order to improve their financial readiness (as assessed by lending and financing organizations) and increase the pipeline of credit-worthy borrowers. What would these credit-building and personal asset-building programs look like, and how can we implement them successfully?

## 5

Experts say that supportive business ecosystems should entail not only access to capital but also coaching for how best to use those funds to grow the business<sup>56</sup> – in other words, a component of capital support paired with development services.<sup>57</sup> What are some ways we can tailor coaching and development services for Latino business owners, and who can we turn to as funding sources for these programs?

# Health



The pandemic worsened systemic disparities in healthcare experienced by Latinos, while simultaneously bringing to light just how severe the gap is. In the first two years of the pandemic, Latino Americans were more likely than white Americans to die from COVID-19.<sup>58</sup>

When the Pew Research Center polled Latino adults in late 2021, 80% of respondents said that Latinos had worse health outcomes because they were more likely to work in jobs with risks for health issues. Seventy-seven percent reported that language and cultural barriers were factors for worse health outcomes, and 75% felt that they had less access to quality medical care.<sup>59</sup> The Concilio's survey revealed that 60% of our constituents had at least at one point

needed healthcare but hadn't been sure where to go. They didn't have a primary care physician or an established relationship with a healthcare provider, or weren't sure which healthcare facility or type of facility to turn to. Access to health insurance is another driver of Latino health outcomes: some of the uninsured only seek healthcare when they are severely ill.

**Latinos have better health outcomes than white people in a few areas. Latinos are less likely to die from pregnancy-related illnesses and complications, cancer, and heart disease.<sup>60</sup>**

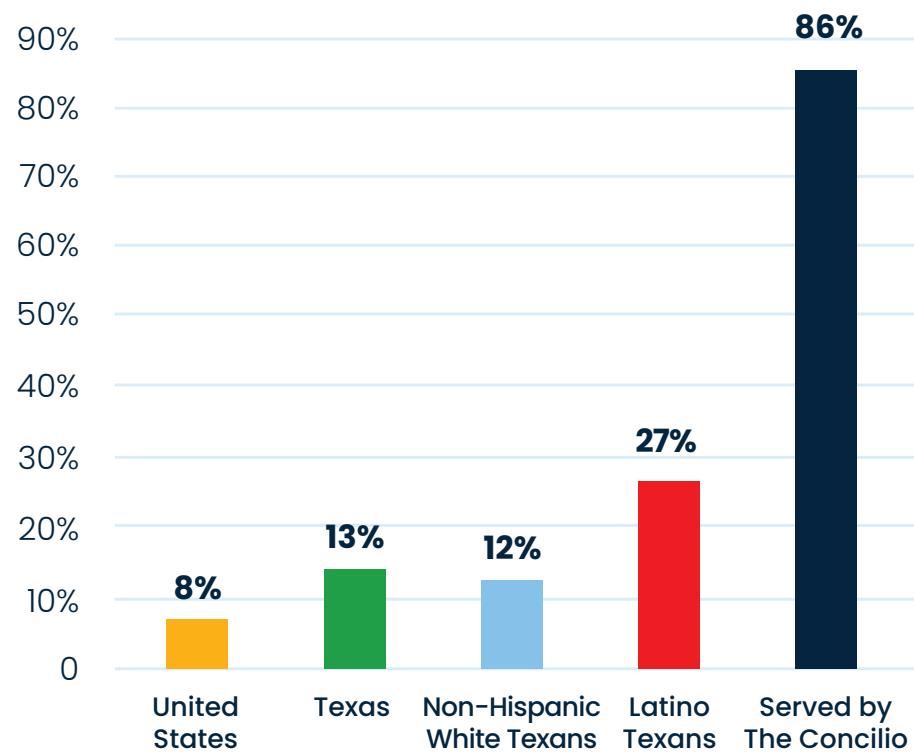
# Access to Healthcare and Health Insurance Impact Health Outcomes

Latinos have the highest uninsured rates of any racial or ethnic group in the U.S. In 2020, the Census Bureau reported only 49.9% of Latinos had private insurance coverage, compared to 73.9% of non-Hispanic white people. In addition, 18.3% percent of Latinos did not have any form of health insurance while only 5.4% of the non-Hispanic white population were uninsured.<sup>61</sup>

Fear of deportation may be a contributing factor to the Latino population not seeking

health insurance. A quarter of potentially undocumented Latinos reported that they or a family member did not participate in a government assistance program (such as the Affordable Care Act) because their immigration status disqualifies them.<sup>62</sup> Texas has the second highest rate in the nation of citizens without health insurance, with 13% uninsured as of March 2022. This is nearly 1.5x higher than the national uninsured rate of 8%.<sup>63</sup> Latino Texans are more than twice as likely than non-Hispanic white Texans to lack health insurance: 27% versus 12%.<sup>64</sup> Of the population The Concilio serves, 86% are uninsured – more than 6x the rate of all Texans. The following page 25 shares some of their stories.

## Percentage of People Without Health Insurance





A 2019 study by the Texas Alliance for Health Care warned that Texas' high uninsured rate could cause long-term damage to the state's economy:

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**It can lead to worse health among the uninsured, limiting their earning power. It affects employers by increasing absenteeism and sidelining skilled workers — and has a negative impact on communities that become saddled with rising costs for uncompensated health care. If Texas does not address the issue of uninsurance in a proactive way ... by [2040], Texas could see the loss of \$178.5 billion due to both lost earnings and the value of poor health attributable to the lack of insurance.<sup>65</sup>**

At an individual level, lack of health coverage reduces family wealth over the long term as many healthcare costs are paid out-of-pocket, while also reducing Latinos' spending power.



*I do not have health insurance because I don't have good economic stability. The little leftover money we have, we have to use to help our families in Honduras. I would like to have health insurance, but it costs too much.*

– Ms. Padilla, Dallas

*I don't have health insurance because of the high prices and the economy makes it impossible to get.*

– Ms. Contreras,  
Farmers Branch

*I work for a small company and they don't offer health insurance and my husband is a landscaper, so he doesn't have health insurance options either. Our combined income is about \$45,000 a year and we have five children and two elderly parents to support. As much as we want and need health insurance, we can't afford it. There are months that we can't afford to pay rent, utility bills and groceries, as a result we often end up paying late fees. And God forbid one of us gets sick or our car breaks down, we are in serious trouble.*

– Ms. Herrera, Ft. Worth

# COVID-19 Infection, Mortality, and Vaccination Rates

In the U.S. as a whole, Latinos have been more likely to be impacted by COVID-19. American Latinos had 156 COVID deaths per 100,000 in 2020 and 155 in 2021, while white people had 67 deaths per 100,000 in 2020 and 91 in 2021.<sup>66</sup> In Dallas County, the gap is much narrower, due perhaps to white Texans' tendency to have more conservative and anti-vaccine views.<sup>67</sup> Latinos make up 27.5% of the total COVID-19 cases and 37% of deaths since 2020, with the white population in Dallas contracting and dying from COVID at higher rates than the national average for white people accounting for 28.1% total cases and 33% of deaths.<sup>68</sup>

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*My husband was hospitalized for four months due to complications from COVID. It was a very difficult time since he is the breadwinner of our family. We are parents of four children, and in these times, it is difficult to get ahead.*

– Ms. Garcia, Ft. Worth





Yet by August 2021, four months after the state of Texas rolled out vaccination efforts to all adults, majority-white ZIP codes in Dallas had a 58% rate of full vaccination, compared to only 37% fully vaccinated in majority-Latino ZIP codes.<sup>69</sup> Knowing that the Latino population was disproportionately impacted by COVID, The Concilio sprang into action with a new program called Vacunas para la Comunidad. In 2021 we reached over 670,000 people through multi-faceted community outreach strategies including door-to-door outreach. We provided accurate information, answered questions, made sure they

knew where to get vaccinated, and provided Spanish language support. We also partnered with hospitals and county government to facilitate community vaccination clinics. Those we spoke to overwhelmingly cited lack of access (such as not having a vaccine clinic nearby, not receiving information in Spanish, or not having internet access to sign up for an appointment) or lack of information (including uncertainty over whether they should trust the vaccine or those administering it) as to why they had not yet gotten vaccinated.



## Latino Health

# How to Take Action

Through The Concilio's health programs, families vulnerable to obesity, high blood pressure, diabetes, and heart disease are encouraged to change from the inside out. We show them how to nourish their bodies and minds in a healthy way, and provide one-on-one assistance with enrollment in federal programs such as health insurance, CHIP, Medicaid, and SNAP. We encourage you to join us in ideating solutions and putting them into action to improve health outcomes for Latinos.

### Recommendations for Think Tank Discussions:

1

The Nonprofit Finance Fund (NFF) has made extensive recommendations on how healthcare providers can partner with community-based organizations (CBOs) such as The Concilio to address root causes of poor health among underserved populations.<sup>70</sup> This starts by identifying the financial, operational, and strategic conditions necessary to make these partnerships a win-win for not only the providers and the CBOs, but the community being served as well. What other entities should be at the table?



2

What are the barriers to healthcare access and how can we remove them?

3

Adolph Falcon, Senior Vice President at the National Alliance for Hispanic Health, suggests using federal waiver flexibilities to reduce the administrative burdens of enrollment and continue Public Health Emergency policies for presumptive and continuous enrollment under the Children's Health Insurance Program (CHIP)<sup>71</sup> and Medicaid. What are your ideas on how to make these suggestions a reality?

# Education



The workforce of today were the students of yesterday, and the Latino students of today are those who will make up 22% of the nation's future workforce by 2030. Latino students in public schools across the nation – and DFW in particular – face higher levels of economic disadvantage, lower levels of English fluency, and lesser chances of attending college. A higher percentage of Latino students are enrolling in colleges and universities than ever before, but the numbers lag behind non-Hispanic white students. COVID-19 impacted education equity as well, with school shutdowns and remote learning

creating barriers for students to keep their heads above water, much less advance their education.

**42% of all Latinos say that while they were growing up, they were encouraged to apply to college. For non-immigrant Latinos, it's 54%; for immigrant Latinos, it's 30%.<sup>72</sup>**

## K-12 Progress Strained by Remote Learning

Latinos make up 28% of all K-12 students in U.S. public schools, the second largest racial cohort in American schools.<sup>73</sup> In Texas public schools, almost 53% of students are Latino;<sup>74</sup> in the Dallas Independent School District (ISD) the number jumps to 70%<sup>75</sup> and in the Ft. Worth ISD that number is 64%.<sup>76</sup> The state of Texas reports that 75% of Latino public school students are classified as “economically disadvantaged,” a percentage that has stayed roughly the same since 2010.<sup>77</sup>



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*I only went to one year of elementary school and then I no longer had the opportunity to attend. I lived on a ranch in Mexico and my family was very large, so we all had to work. I started working when I was nine years old to support my family and now, I am here in Dallas wanting to better myself. I want to improve my status, but because of my work schedule, I don't have time nor flexibility. But I do not lose hope.*  
– Ms. Valenzuela,  
Carrollton

## K-12 Progress Strained by Remote Learning (cont.)

School closures during the first two years of the pandemic contributed to standardized test scores dipping drastically in 2021 – the steepest decline in decades.<sup>78</sup> For students who had difficulty accessing computers or the internet – even those whose school districts tried to offer support<sup>79</sup> – the learning loss was profound. In 2020, McKinsey & Company estimated that three times more Latino students than white students were not able to access remote instruction.<sup>80</sup> By 2021, math scores for 9-year-olds in all racial groups nationwide decreased by seven points and reading scores decreased five points. For Latino students across the U.S., math scores dropped by eight points and reading by six.<sup>81</sup>

In Texas, Latino students, “emergent bilingual”<sup>82</sup> students, and economically disadvantaged students were among those whose academic competency was especially low in 2021. For Reading and Language Arts (RLA), 59% of Latino

students met grade level or above, compared to 73% of white students. For math, the percentages are 51% and 71% respectively.<sup>83</sup> Economically disadvantaged students met grade level in math 23% of the time and in RLA 31% of the time, and only 20% of emergent bilingual students were at grade level overall.<sup>84</sup>

While public student performance across all demographics in Texas has increased from 2021-2022 – likely due to students’ return to in-school learning – underserved and under-resourced groups still perform at levels far below their peers.<sup>85</sup>



A professor of education at University of California, Los Angeles said of the national data:

"I worry ... that the already-underachieving students now will never be able to catch up, that over time they will never be able to match the achievement of those students that may have been born into luckier circumstances. We have to ask ourselves, is that something we want as a society?"<sup>86</sup>

Data from the Texas Education Agency confirm that it is incredibly difficult for students to accelerate from below-grade-level proficiency to grade-level. Of the approximately 85,000 third graders who did not meet grade-level math standards

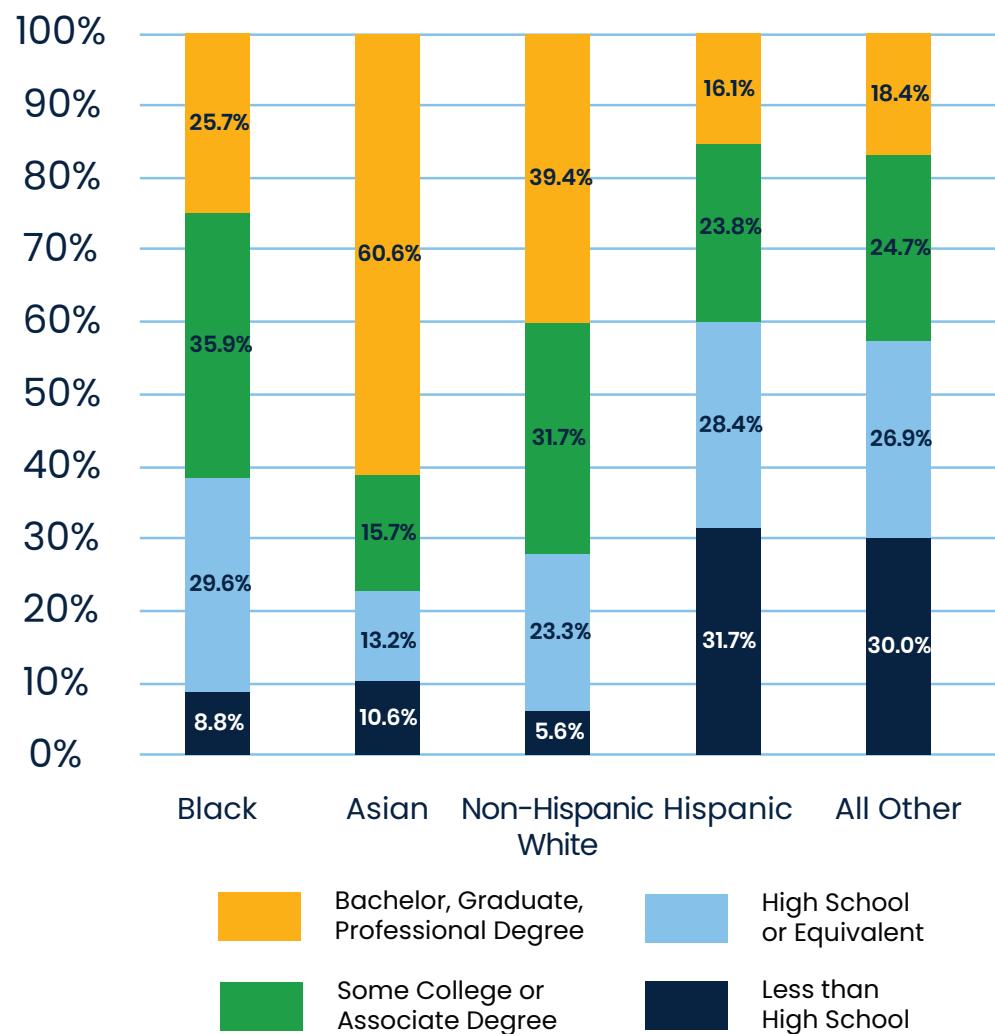
in 2017, only 7% were able to accelerate to grade level within two years.<sup>87</sup>

The U.S. GDP and the federal budget would benefit from decreasing the education gap. "As a society, the United States loses more by not achieving equal educational outcomes than it would spend by investing in educational equality," Georgetown researchers assert.<sup>88</sup> A 2021 Georgetown University study estimated that while "equalizing postsecondary educational attainment by economic status and race/ethnicity" would need an initial public investment of \$3.97 trillion, once equality was achieved, it would "produce annual societal gains of \$956 billion."<sup>89</sup>

## Why Postsecondary Education Matters

One of the most important factors behind Latino income growth and spending power has been the significant accumulation of "human capital" by Latinos, notably the extraordinary growth of postsecondary educational attainment.<sup>90</sup> In 1976, only 4.3% of the undergraduate and graduate student population was Latino; today, Latinos make up 19.4% of all postsecondary students.<sup>91</sup> The present number of Latino adults without college, or even high school, education, however, means that parity in educational attainment will take a generation or more to achieve.

## Educational Attainment of Persons Age 25 Years and Older by Race/Ethnicity, Texas 2019



### Adult Literacy

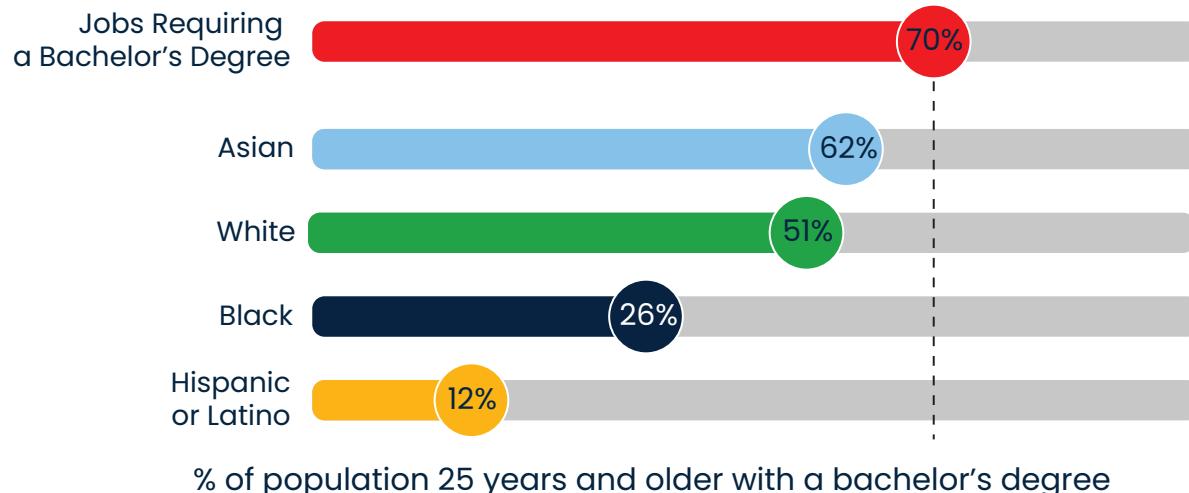
In addition to inequities in secondary and postsecondary education, adult literacy is an issue that impacts Latinos in Texas, which is fourth-lowest in the nation for literacy.<sup>97</sup> Low literacy inhibits adults from performing meaningful work, supporting family, and being lifelong learners, and is not limited to immigrants: 66% of American adults with low literacy are born in the U.S.<sup>98</sup>

According to 2020 U.S. Census Bureau data, 75.4% of Latinos and 94.2% of non-Hispanic white adults nationwide have a high school diploma or higher, and 18.6% of Latinos and 38.9% of non-Hispanic white adults had a bachelor's degree or higher.<sup>92</sup> In Texas, the state that has the second-lowest percentage in the nation of high school graduates,<sup>93</sup> 70% of Latinos have a high school diploma or higher,<sup>94</sup> and in DFW that number drops to 53%.<sup>95</sup> Among the population served by The Concilio, only 40% have a high school diploma or higher.

While 64% of white students graduate from four-year colleges within six years, only 54% of Latino students do the same. Latino students are also more likely to graduate with student loan debt than white students.<sup>96</sup> These disparities create obstacles for Latinos to fully participate in the labor force and build wealth.

## Gaps Between Educational Attainment and Job Opportunities

Fourteen of 20 high-priority jobs require a bachelor's degree but no segment of the Dallas Region population is reaching this threshold and educational attainment varies greatly.



*As immigrants, we hope to achieve the dream we have for our children and see them succeed in this country. The Concilio's PASE program taught us the importance of being involved in our kids' education, and we've seen our hard work pay off. Our oldest sons have graduated from high school with honors, and one received a full scholarship to attend UT Arlington.*

– Mr. and Mrs. Rodriguez, Dallas



## Latino Education How to Take Action

Vast work remains to be done to maximize educational opportunities, and the need for collaboration and action increases as the Latino population grows in Texas and nationwide. McKinsey & Company recommends:

**"Efforts to address inequities [in education] are likely to be most effective when pursued by multiple institutions as a group, rather than individually. In doing so, institutions could potentially lower the costs (both financial and non-financial) and may improve the effectiveness and efficiency of their efforts."<sup>99</sup>**

### Recommendations for Think Tank Discussions:

1

The Concilio executes programs that empower parents to support their children's pre-K and secondary school education. Parents As Leaders (PAL) gives parents the confidence and tools to encourage the language, motor, social-emotional, and other skills needed for their children to be ready for kindergarten. Parents Advocating for Student Excellence (PASE) equips families with the knowledge and tools to achieve academic success and ultimately help their children go on to college. What are other ways to increase parental engagement from early childhood through 12th grade?

**2**

Many secondary schools don't have the resources to train teachers for dual-language programs, assess students' language ability, or scale existing initiatives. This means many English language learners get left behind.<sup>100</sup> How can we bridge this gap?

**3**

What are the barriers preventing Latino students from completing high school, and how can we reduce or remove them?

**4**

Diverse faculty is positively correlated with college graduation for students from underrepresented populations. Representative equity – meaning faculty in tenured positions rather than just nontenured positions – is crucial since the impact of faculty often has implications for the total U.S. population.<sup>101</sup> How can academic institutions reduce barriers to Latinos to get on the tenure track?

**5**

Experts say that supportive business ecosystems should entail not only access to capital but also coaching for how best to use those funds to grow the business – in other words, a component of capital support paired with development services. What are some ways we can tailor coaching and development services for Latino business owners, and who can we turn to as funding sources for these programs?

# Conclusion



## Breaking Cycles and Pursuing Happiness



Accomplishments made by Latinos in the United States – from median household wealth that increases generation after generation to the U.S. Latino GDP being fifth-largest in the world – are abundant and worth celebrating. Yet we cannot rest until inequality has been eliminated. When 70% of adults and 60% of high school students in our community report having witnessed and/or experienced racial discrimination, we know that our work isn't done.



Latinos will soon be Texas' largest demographic group, if they aren't already (2021 data from the U.S. Census Bureau isn't final at the time of this writing). Latinos in DFW alone – even undocumented Latino immigrants – contribute billions to the local economy. They participate in the DFW labor force at a higher rate than non-Latinos. Yet they earn lower wages due to the within-occupation gap and the representation gaps. Latinos who own small businesses generate five times more household wealth than the rest of the Latino population, but they still lag behind their non-Hispanic white counterparts.

Latinos in Texas and DFW are in poverty at much higher rates than non-Hispanic white people in these regions. Many of them are hanging on by a thread. This was evidenced in the first year of the pandemic when many of The Concilio's constituents veered close to homelessness due to reduced income, lost wages, and illness.

Health and education, while listed as separate sections in this report, have a direct correlation to wealth. Wealth, in turn, has the power to change health and education outcomes. Latinos stuck in this cycle find health insurance unaffordable and are more likely to contract and die from COVID-19. The pandemic kept students from advancing in school, due to the impracticality of remote learning and the illnesses caused by the coronavirus. Poverty has long detracted from educational attainment – and impoverished Latino children and teenagers in DFW are suffering because of it. Though today's Latinos attend college and graduate school at almost five times the rate of their parents and grandparents, only 53% of Latinos in DFW have a high school diploma or higher. This means that 47% are shut out of job opportunities that require a diploma or a college degree.

## The Curb Cut Effect

Latinos represent the story of America. Domenika Lynch, head of AILAS, recently spoke on why she's proud of Latinos in America:

***"We live to our saying, al mal tiempo, buena cara—in bad times, a good face. And even in the midst of the pandemic, when we were so hard hit... we were still hopeful and positive and ventured out to start more businesses ... I think that is the story of America. I don't see a difference between the Latino community and what the American narrative is and how it's been for Italians and Irish and every other group ... If we don't do anything about [inequities,] if we don't intervene to bring the resources to [the Latino] community, it's too large of a community to fail. It will bring the rest of the country down. That's why it's not a Latino issue, it's an American issue."***<sup>102</sup>

What would happen if Latinos – who will comprise 22% of the labor force by 2030 and 30% by 2060<sup>103</sup> – are left to fail? What impact would that have on the GDP of our country, for example, or the overall spending power of U.S. consumers?

Another way to look at this is a phenomenon named the “curb-cut effect” for the ways in which people of all levels of mobility benefit from curb cuts intended for wheelchair users.<sup>104</sup> Angela Blackwell-Glover, who coined the term, explained:

“Equity ensures that there are curb cuts so people in wheelchairs can get to the bus stop and lifts so they can get on the bus, and ensures that there are bus lines where people need them so they can get to wherever they need to go. Equity means promoting just and fair inclusion throughout society and creating the conditions in which everyone can participate, prosper, and reach his or her full potential.

"Second, the curb-cut effect illustrates the outsize benefits that accrue to everyone from policies and investments designed to achieve equity. The country must choose: Will we make these investments? Will we make sure that everyone has access to the essentials for living productive lives—things like jobs and reliable transportation? Or will we neglect entire communities and waste the talents and potential of tens of millions of people?"<sup>105</sup>

### ***Uplifting Latinos uplifts the entire country.***





## Only the Beginning

This report is just the beginning of our conversation around Latino equity, access, and inclusion. We will continue to lead discussions on education, health, and wealth, and expand the narrative into other areas that impact these areas of concern. Latino homeownership, for example, has a significant impact on generational wealth and is a subject that has extensive research materials devoted to it. Health outcomes for Latinos have been studied around specific types of diseases.

Near-endless policy proposals mentioned in this report and referenced in the endnotes offer a glimmer of hope that the cycle will end and that Latinos will be able to fully enjoy the American promise of life, liberty, and the pursuit of happiness. We look forward to hearing from leaders who want to join us in ideating and deploying solutions. This new era starts with you.



We welcome subject matter experts, members of the Latino community, and decision makers who have the power to effect positive change. We invite you to the table, both figuratively and literally, as we launch a series of think tank discussions this year and prepare for our Power of Latinos Summit in May 2023. For more information on how you can participate, please email [concilio@theconcilio.org](mailto:concilio@theconcilio.org) or visit [TheConcilio.org](http://TheConcilio.org).

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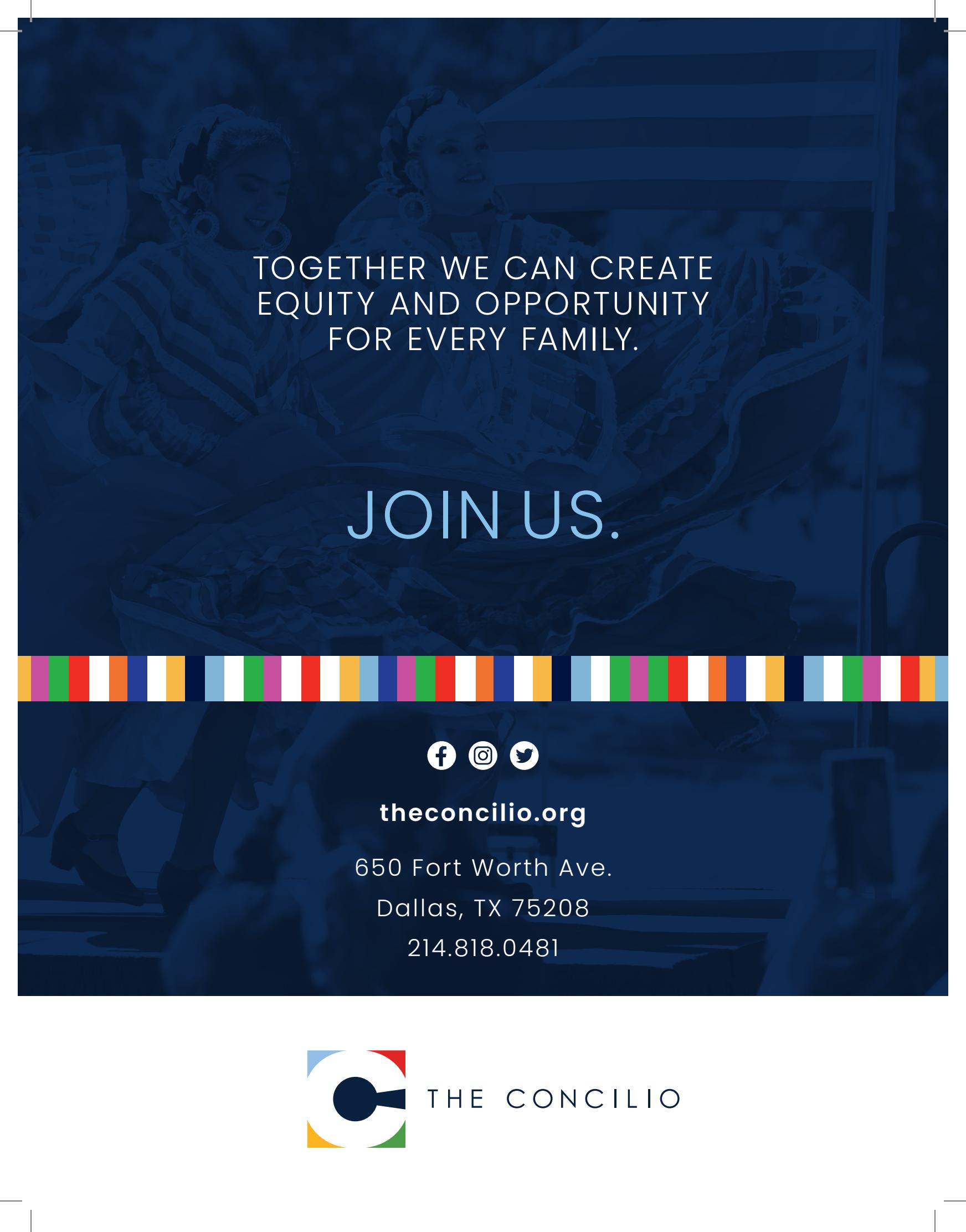
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