The success of Latinas and that of the United States are inextricably linked. With a population hovering near 30 million, Latinas are both a vital base of support for the U.S. economy and—as we saw in the 2020 presidential election—critically influential as voters. But even though their contributions boost the national economy, many see little return for their work. More than half of Latinas are second-, third- and fourth-generation Americans, yet deeply rooted structural inequities in education, health and the economy limit the ability of Latinas to build generational wealth.

Latinas are graduating from high school and college in increasing numbers, yet they are still denied access to high-quality educational opportunities. Latinos as a whole contributed $2.6 trillion to the U.S. economy in 2019, yet Latinas still earn 55 cents for every dollar earned by white, non-Hispanic men. COVID-19 has had a particularly devastating impact on Latinas: 21% of Latinas lost jobs in the early days of the pandemic, nearly a quarter of Latinas do not have access to health insurance and only 16% have the opportunity to work from home.

COVID-19 AND ITS IMPACT ON LATINAS

The COVID-19 pandemic has been especially difficult for Latinas. On top of the caretaking obligations that have led Latinas to leave the workforce at three times the rate of white, non-Hispanic women, they have been more likely to lose their jobs and less likely to receive unemployment insurance.¹

- Nearly 3 in 10 (28.3%) Latinas work in a front-line job.²
- Between February and May 2020, Latinas suffered a greater decline in employment than any other group of men or women; 21% of Latinas lost their jobs during this period, compared to 15% of Latino men, 13% of white, non-Hispanic women, and 9% of white, non-Hispanic men.³ As of January 2021, there were still 633,000 fewer Latinas in the labor force than in February 2019, compared with 241,000 fewer Latino men.⁴
- Latinas are more likely to be unemployed because they are overrepresented in the service, hospitality and leisure sectors that were devastated by COVID-19.⁵
- Undocumented people, including Latinas, have suffered even more than those who are American citizens. Undocumented Latinas have worked through the pandemic, most often as essential workers.⁶ Yet the federal government’s Coronavirus Aid Relief and Economic Security Act of 2020 (CARES Act) excluded undocumented immigrants, denying these taxpayers access to unemployment insurance and cash benefits. And in mixed-status families, having an undocumented person file taxes jointly with a citizen or legal-resident spouse resulted in the entire family’s disqualification from receiving cash assistance.⁷
- As of March 2021, Latinos had 3.1 times the rate of COVID-19 hospitalizations than did white, non-Hispanic Americans and 2.3 times the rate of COVID-19 deaths.⁸
DEMOGRAPHICS

The Latino population has grown exponentially since the 1970s, reaching 60.4 million people in 2019. With just under 30 million Latinas in the United States, they account for 18.1% of all women in the country.

- California and Texas have the largest Latina populations, with 7.7 million and 5.7 million Latinas, respectively. Florida, New York, Arizona and Illinois each have more than one million Latinas. Together, these six states are home to 68.2% of all Latinas living in the United States.
- States with historically small Latino populations have seen substantial increases over the past ten years. In North Dakota and Tennessee, for example, the Latino population grew by 310% and 233%, respectively, between 2010 and 2020.
- There are 1.6 million Latinas in Puerto Rico.
- The vast majority of Latinas in the U.S. are of Mexican origin (62%). The remaining population is of Puerto Rican (8.7%), Cuban (4.1%), Central American (8.9%), South American (6.8%) or other Latina (9.5%) origin.
- Latinas are young: 34% are between 0 and 19 years of age, compared to 20% of white, non-Hispanic women. Only 9% of Latinas are of retirement age, compared to 22% of white, non-Hispanic women.
- It is estimated that 27% of all women in the United States will be Latinas by 2060.

EDUCATION

Latinas have made significant strides in educational attainment in the last two decades. This development is promising because, in general, increased education correlates with both higher earnings and lower unemployment. Yet this progress comes with caveats: Latinas’ graduation rates still lag behind those of other demographic groups, and college education is no silver bullet when it comes to wage equity.

- Latinas have the highest high school dropout rate of any race/ethnicity of women, except American Indian/Alaska Native women.
- Between 2000 and 2019, the proportion of Latinas ages 25 years and older who had earned a high school diploma or higher increased by 26.6%.
- Between 2000 and 2019, the proportion of Latinas ages 25 years and older who had earned a
bachelor’s degree or higher nearly doubled.\textsuperscript{20}

- In 2019, over 1.1 million Latinas (5.7\%) held advanced degrees.\textsuperscript{21}
- Latino families with a head of household who had a four-year college degree earned twice as much as Latino families whose head of household did not have a college degree.\textsuperscript{22}
- While educational attainment narrows the wage gap, Latinas with advanced degrees still earn less than white, non-Hispanic men with bachelor’s degrees.\textsuperscript{23} It is clear that education is not a panacea for structural inequality.

\textbf{WORKFORCE PARTICIPATION AND THE GENDER PAY GAP}

Latinas are relatively young and are joining the workforce in increasing numbers—traits that can help counter the broader departure of women and baby boomers from the labor force. However, discrimination and bias based on race, ethnicity, sex and migration status have intersected to funnel Latinas into lower-paying occupations and to deny them fair wages for their work.

\textbf{Representation of Latinas in Select Occupations Most Impacted by COVID-19}

\begin{table}
\centering
\begin{tabular}{|l|c|c|}
\hline
& Latinas & White Women \\
\hline
Service Occupations & 30\% & 16\% \\
Sales and Related & 12\% & 10\% \\
Office and Administrative Support & 18\% & 19\% \\
Professional and Related & 18\% & 32\% \\
Management, Business and Finance & 10\% & 18\% \\
\hline
\end{tabular}
\end{table}

Source: Economic Policy Institute, 2020
Women’s labor force participation has been declining since 1999. And baby boomers’ exit from the workforce will lower overall labor force participation rates.

During the last two decades, Latinas’ labor force participation has slowly but steadily increased, from 55.9% in 1999 to 57.7% in 2019. Given the relative youth of the Latina population—Latinas median age is 30 years, compared to 44 years for white, non-Hispanic women—this trend is likely to continue.

Since 2007, the number of Latina small business owners increased faster than any other racial or ethnic segment, representing a growth rate of 172%. The 400 Latina-owned business launched daily generate $97 billion annually.

In 2019, Latinas earned an average of $32,470—only 55% of what white, non-Hispanic men earned and 81% of what Latinos earned. At the current rate of change, the wage gap between Latinas and white, non-Hispanic men will not close until the year 2451.

Low wages, combined with the economic recession caused by the COVID-19 pandemic, have further exposed the economic vulnerability of women in low-wage, service-related occupations. Women, and Latinas in particular, have experienced the greatest job losses, a fact likely to widen the wage gap in the future.

Part of this wage gap is due to occupational segregation. Latinas are overrepresented in low-paying service occupations: they are twice as likely to work in these types of jobs as white, non-Hispanic women. And Latinas are underrepresented in well-paying management, business, and financial operations occupations: one in five white women work in these occupations compared to nearly one in eight Latina women.

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Latinas suffered enormous job losses since the start of the pandemic. One in five Latinas (20.2%) were unemployed in April 2020. Though unemployment rates have since decreased, Latinas still had an unemployment rate of 7.3% in March 2021.

Only 16.2% of Latino workers had the option to work from home before the onset of the pandemic, making them particularly vulnerable to job losses during the economic shutdown.

In 2018, the median household income for Latino households was $51,450, 37% less than that of white, non-Hispanic households.

Latinas are more likely to work in jobs with irregular work schedules and reduced hours.

In 2018, 18% of Latinas lived in poverty.

Poverty among families with female heads of households has declined since the mid-twentieth century. In 2018, poverty rates for all people in female-headed households dropped to 26.8%, the lowest rate on record for this group. Poverty rates in Latina-headed households also declined—yet a considerable proportion (31.1%) of those families remained in poverty.

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**ECONOMIC INSECURITY**

Though rates have declined, a significant number of Latinas and their families are economically insecure and are disproportionately impacted by poverty. The wage gap, occupational segregation and higher rates of unemployment all contribute to the higher rates of poverty among Latinas.

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**Poverty Rates for Adult Women, 2018**

<table>
<thead>
<tr>
<th></th>
<th>Black</th>
<th>Latina</th>
<th>Native</th>
<th>Asian</th>
<th>White Non-Hispanic</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rate</td>
<td>20%</td>
<td>18%</td>
<td>22%</td>
<td>10%</td>
<td>9%</td>
</tr>
</tbody>
</table>

ACCESS TO HEALTHCARE

Latinas are more likely to be uninsured than women in almost any other demographic group.

- In 2019, 82.7% of Latinas had health insurance, compared to 93.7% of white, non-Hispanic women. Among Latinas age 18-64, only 76.6% were covered by insurance, compared to 92.4% of white, non-Hispanic women in the same age group.41
- Among women who earn less than $25,000 a year, 31% of Latinas are uninsured, compared to 16% of white, non-Hispanic women.42
- Migration status also affects Latinas’ access to employer-sponsored health insurance.
- U.S.-born Latina mothers were more likely (56%) to have access to employer-sponsored health insurance, compared to 42% of foreign-born Latina mothers.43
- Many Latinas have a harder time accessing health coverage because their states did not adopt Medicaid expansion made available by the Affordable Care Act.44 Florida, Nevada, and Texas all have large Latino populations and have all failed to expand Medicaid, despite the fact it improves health outcomes for childbearing-aged women and their infants.45 Texas is 39% Latino, and 25% of Texan women age 18-44 are uninsured—twice the national average for that age group.46
- The COVID-19 health crisis has increased the risks associated with not being able to access healthcare. Poverty, employment in essential occupations and multi-generational households have contributed to the high death rates among Latinas due to COVID-19.47

POLITICAL PARTICIPATION

With their steadily increasing population and rising rates of voter turnout, Latinas have become a powerful group of voters.

- As of 2019, 79.3% of Latinas living in the U.S. are American citizens.48
- The number of Latino voters will increase dramatically in the coming decades. One million Latino-Americans will turn 18 every year for at least the next two decades, and 94% of Latinos 18 or younger were born in the United States.49
- Latinas turn out in greater numbers than their male counterparts: 50% of eligible Latinas voted in the 2016 midterms, compared to 45% of eligible Latinos.50
- Latinas are more likely than Latinos to vote for Democratic candidates—a preference that was apparent in several swing states in the 2020 presidential election.51
- Polling from Voto Latino found that Latinas are most likely to support candidates who call for equal pay, college affordability, paid leave and reproductive rights.52

Latino Voting in the 202 Presidential Election

<table>
<thead>
<tr>
<th></th>
<th>Biden</th>
<th>Trump</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arizona</td>
<td>73%</td>
<td>68%</td>
</tr>
<tr>
<td>North Carolina</td>
<td>76%</td>
<td>68%</td>
</tr>
<tr>
<td>Pennsylvania</td>
<td>72%</td>
<td>65%</td>
</tr>
<tr>
<td>Wisconsin</td>
<td>79%</td>
<td>74%</td>
</tr>
</tbody>
</table>

Source: Latino Decisions, American Election Eve Poll, 2020
CONCLUSION
The future of the United States is tied to the educational, health and economic well-being of Latinas. With their relative youth coinciding with an aging labor force, Latinas can fill critical jobs that will preserve America’s global competitiveness. Their growing presence will continue to change demography, fuel the economy and swing elections.

Yet, much work remains to ensure the needs of Latinas are met. Latinas remain among the most vulnerable workers, they have the lowest median earnings of any demographic group and they experience considerable levels of poverty. They lack access to workforce protections and basic needs, and their educational outcomes—while improving—still lag behind their white and Black peers. And this year, COVID-19 hit Latinas especially hard, compounding existing inequities and forcing Latinas out of the workforce.

Endnotes
10 Ibid.
20 Ibid.
21 “Table 1. Educational Attainment of the Population 18 Years and Over, by Age, Sex, Race, and Hispanic Origin: 2019,” United States Census Bu-