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## ABSTRACT

This report describes the Hispanic population in the United States. Data come mainly from the U.S. Census Bureau's 2000 Census and the March 2000 Current Population Survey and Report on Hispanics. Six sections include: (1) "Introduction" (overview of the U.S. Latino population, translating the data, and the U.S. agenda for Hispanics); (2) "Strong Neighborhoods and Safe Communities" (residence, family structure, housing and home ownership, isolation, and implications); (3) "Good Schools and Educational Excellence" (youthfulness, student population growth, immigrant students, pre-primary education, segregation, high school completion, and implications); (4) "Opportunities To Work and Save" (labor and productivity, economic mobility, earnings and assets, savings, and implications); (5) "Quality Health Care" (health insurance coverage, incidence of disease, and implications); and (6) "Conclusions." (Contains 15 figures and 17 endnotes.) (SM)

# Beyond the Census: Hispanics and an American Agenda

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The final content of the report, as well as errors of logic and fact, is the sole responsibility of NCLR.



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# Part I.

## Introduction

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As the 21st century unfolds, data emerging from Census 2000 and other sources paint a portrait of a nation with many new stories to tell. In terms of population, there has been significant growth in certain regions of the country and among specific groups. These increases have resulted in new and vibrant communities, revitalized cities, and a strong U.S. workforce. Census data also confirm the richness of this growth. Americans now identify with racial and ethnic groups from around the world, each sharing common values of hard work, hopefulness, and equality of opportunity. The Census also shows that economic strength and stability have accompanied the notable demographic shifts experienced over the past decade. The high productivity of American workers has helped to produce a prosperity that most Americans have enjoyed. As a result, there are now increased expectations for the nation's schools, health care system, and workplaces to be able to continue this movement forward.

One of the key factors behind the demographic changes and economic growth the U.S. has experienced since 1990 is the Hispanic\* population. The number of Hispanics in the U.S. grew by 58% from 1990 to 2000, to reach 35 million people; now, about one in eight Americans is of Hispanic origin. While there continue to be "traditional" Hispanic states that have a long history of Latino contributions, like California, New York, and Florida, the increase in the number of Hispanics in the U.S. has occurred across the country. For instance, Latinos have registered triple-digit growth since 1990 throughout the nation's heartland, with Hispanic populations in Wisconsin, Iowa, and Minnesota increasing 107%, 153%, and 166%, respectively, since 1990.

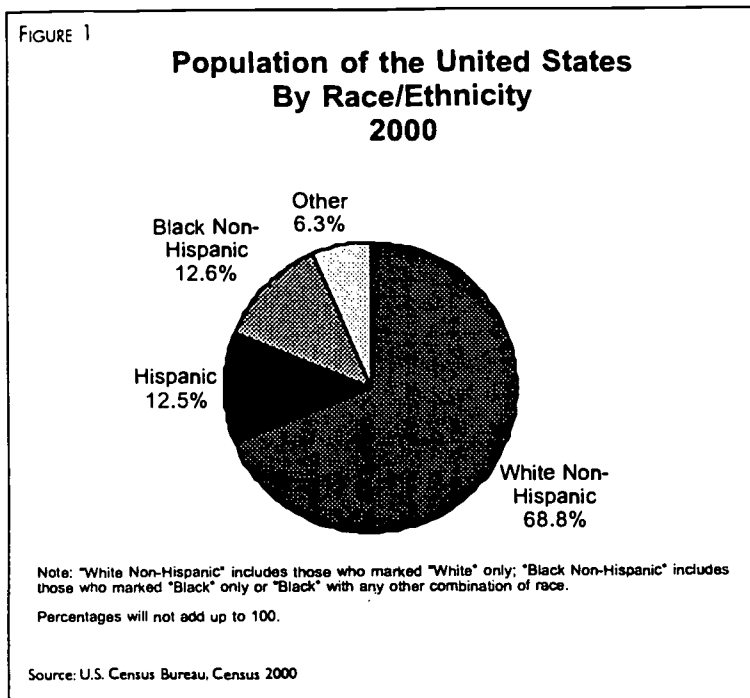
This population growth has been accompanied by economic contributions. In 2000, 80% of Hispanic men were in the labor force.<sup>1</sup> Two in every five new workers hired for jobs in the 1990s were Latino.<sup>2</sup> And in 2000, Hispanic purchasing power was \$452.4 billion, an increase of 118% over 1990, demonstrating growing economic clout for Latinos.<sup>3</sup> Consequently, the nation has begun to pay closer attention to this group of Americans and to how they are faring.

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



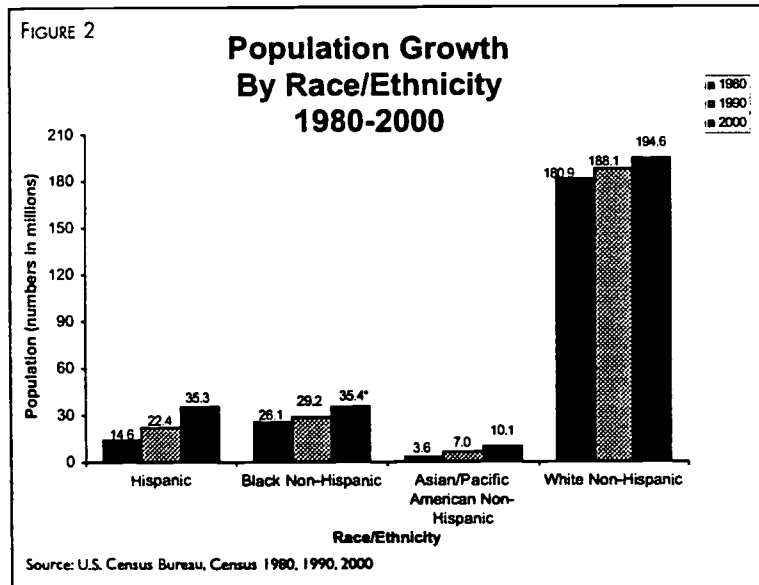
## Overview of the U.S. Latino Population



Hispanic Americans are the nation's largest "minority" group. With African Americans, Asian Americans, and American Indians, they compose almost one-third of the total U.S. population, as Figure 1 shows. Four pieces of data provide the backdrop for understanding the one in eight Americans who make up the U.S. Hispanic community.

### Population Growth

■ As Figure 2 shows, the Hispanic population increased 58% from 1990 to 2000 (by 12.9 million people), a significantly larger share than that experienced by either Whites or Blacks. However, this growth did not differ greatly from the percentage increase in the number of Latinos in the U.S. from 1980 to 1990, which was 53%.



### Subgroup Diversity

■ Latinos are a diverse population, both in terms of ethnic and racial composition, and history in the U.S. Mexicans constitute the majority of Hispanics (59.5%). Puerto Ricans are the next identifiable subgroup in terms of proportion of the overall Hispanic population (9.6%). The category of "other Hispanic" grew significantly in the past decade, from 3.9% of the total Hispanic population in 1990 to 17.3% in 2000 (see Table 1 and Figure 3).\* This

\* This growth can be explained by several factors including that the word choice and order of the race/ethnic questions varied from 1990 and 2000; this could have affected people's responses. A recent analysis of Hispanic population data in New York City indicated that Hispanic subgroups who failed to write in a specific ethnic group response were counted as "other Hispanic." The resulting tabulations appear to have significantly undercounted Dominicans and Colombians, in particular, while raising the total "other Hispanic" population. See, "A Census Query Is Said to Skew Data on Latinos," by Janny Scott, June 27, 2001, *New York Times*. In addition, some new immigrants, in particular, may have interpreted the responses differently than the Census intended, which would have affected the aggregate outcome. There also seems to be a discrepancy between the responses to this question on the 2000 Census and the 2000 Current Population Survey, which might suggest inaccurate tabulations. Finally, others speculate that some Latinos, especially youth or those who reflect the increasing intermarriage among Latino ethnicities, are identifying with a larger, more "pan-Hispanic" community. More analyses are needed to determine the factors that help to explain this increase from 1990 to 2000. As a result, these data should be interpreted with caution.

has caused the Mexican population, in particular, to decrease as a total share of all Latinos, although the growth in the numbers of Mexicans since 1990 has been the principal source of growth in the total U.S. Hispanic population.

### Racial Diversity

- Hispanics are a mixture of many of the world's races, cultures, and religions – North and South American Indians, Europeans, and Africans, as well as Christians, Arabs, and Jews. This diversity is reflected in the responses to the race question that Latinos provided to the 2000 Census. As shown in Table 2, while most Hispanics marked the “White” race category on the 2000 Census form, a significant share checked “some other race.”

### Place of Birth

- The majority of Hispanics were born in the U.S. and are U.S. citizens. Data show that 39.1%, or 12.8 million Latinos, were born outside of the U.S.<sup>4</sup> Of this group, 43% entered the U.S. in the 1990s, 29.7% came in the 1980s, and the remainder entered before 1980. Data show that the proportion of those who have become U.S. citizens has varied. Three-quarters (74.2%) of Hispanics who moved to the U.S. before 1970 are naturalized citizens. This compares to 45.7% of those who entered before 1980 and 23.9% of those who came before 1990. Among Hispanics who immigrated to the U.S. since 1990, 6.7% have become citizens.\*

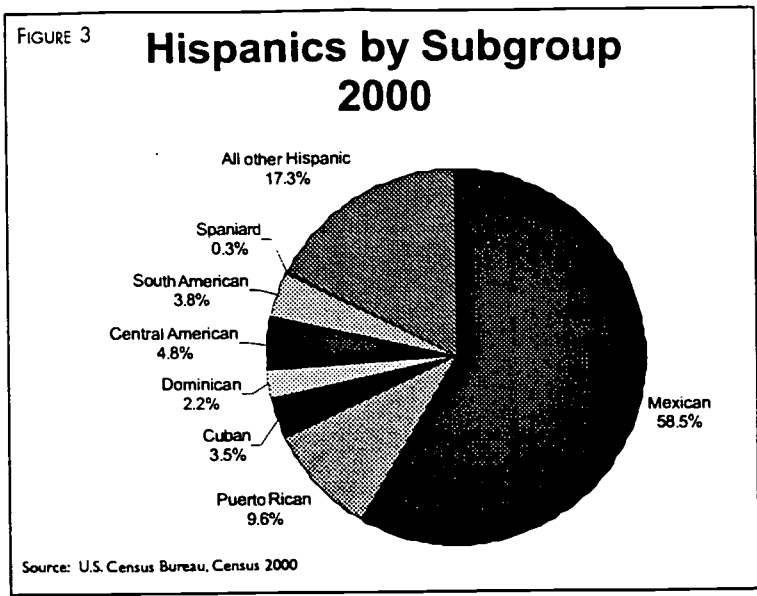


TABLE 1  
**Distribution of U.S Hispanic Population,  
by Subgroup**

<u>Latino Subgroup</u>	<u>1990</u>	<u>2000</u>
Mexican	61.2%	58.5%
Puerto Rican	12.1%	9.6%
Cuban	4.8%	3.5%
Central American	6.0%	4.8%
South American	4.7%	3.8%
Dominican	2.4%	2.2%
Spaniard	4.4%	0.3%
All Other Hispanic	3.9%	17.3%

Sources: Census 1990 and 2000

\* An immigrant must be a legal permanent resident for five years in order to qualify for naturalization. At that point, provided the individual meets the other requirements, including passing exams in English and civics, the process can take anywhere from six months to two years to complete. Backlogs at the Immigration and Naturalization Service are unpredictable, but the best they have been in the last several years is six to nine months, although in many places the backlog is years long.





## Translating the Data

The broad snapshot above gives an introductory look at some of the important indicators that have sparked the nation's interest in its Hispanic population. But what does it mean that the share of Americans who trace their origins to the Hispanic population is growing? This report will try to answer that question.

The increase in the numbers of Latinos in the U.S. over the past decade has generated much interest from the larger public, politicians, and the media in understanding the Hispanic community and its goals. The National Council of La Raza (NCLR) welcomes this attention and seeks to respond to it with accurate data and analysis. NCLR also believes that the right framework is important in translating the data, since much of the public discussion that has occurred has happened as if the presence of Latinos in the U.S. is a new phenomenon. Yet, many, many Hispanic families have roots that go back centuries; they can attest to the fact that the Latino presence in this country is not "new." Hispanic Americans have played an enormous role in America's history, with their hard work, patriotism, and commitment to families and communities. Indeed, Latinos have contributed to America becoming a great nation.

Still, some Americans interpret the demographic changes that the nation is experiencing as something that raises concerns for the country's future. There is a sense that there is something "different" or "foreign" about Hispanics compared to other Americans, in part because the share of the U.S. Hispanic population that is immigrant has increased over the past decade.

TABLE 2

### Hispanic Population by Race, 2000

<u>Race</u>	<u>Percent</u>
One Race	93.7%
White	47.9%
Some other race	42.2%
Black or African American	2.0%
American Indian and Alaska Native	1.2%
Asian	0.3%
Native Hawaiian and other Pacific Islander	0.1%
Two or More Races	6.3%

Sources: U.S. Census Bureau, Census 2000

### Data Notes

Data presented in this report are the most recent available from the U.S. Census Bureau. Principal sources include the 2000 Census and the March 2000 Current Population Survey and Report on Hispanics.

Unless otherwise noted, Census data on the U.S. Hispanic population do not include data on the 3.8 million residents of Puerto Rico (although socioeconomic data for Latinos in the 50 states and for Puerto Ricans on the island are similar).



At worst, this perception has manifested itself in the discrimination, bigotry, and disparate treatment Latinos have experienced historically and are facing today. Earlier in America's history, Hispanics were subjected to segregation and Jim Crow laws and were often the victims of racially and ethnically motivated violence such as lynching. Today, Latinos face considerable employment and housing discrimination, as well as residential isolation and hate violence, and are the most segregated set of schoolchildren in the country.

However, as this report shows, Latinos share – and in many ways reaffirm – American values and principles. In fact, Latino immigrants are more likely, in many instances, to exemplify these ideals, compared to the general U.S. population. Overall, the data show that, on important indicators related to work and family, Hispanics are no different from other Americans. For example, Latinos embody the work ethic on which this country was founded, as demonstrated by their high levels of workforce activity. Similarly, as research and data related to families show, the importance of and commitment to family is one of the Latino community's defining values.

These figures also indicate that the ethnic groups to which Americans trace their roots have expanded to include more families from Mexico, the Caribbean, and Central and South America. Hispanics from these regions are only adding to America's already wide-ranging ethnic diversity. In addition, this ethnic diversity is being complemented by racial diversity, in many ways similar to what the nation already understands, but in other ways, providing more fluid definitions of race which encompass a broader scope of

views than America has known. The significant percentage of Hispanics that marked "other race" on the Census 2000 questionnaire suggests that the nation's traditional White-Black paradigm of race is being expanded to include broader multiracial communities. Finally, Hispanics' strong ties to immigrant communities are a mirror of the lives and histories of most Americans.\* Latinos are the latest wave in the classic American story of a nation that has been built and strengthened by families from around the world.

### **An American Agenda**

Thus, the picture of Latinos which the new statistics draw is of a population that, like most American families, has both a long and a recent history in the U.S. In addition, as the following discussion will show, the data point out that the only differences between Hispanics and other Americans are socioeconomic in nature. As a group, Latinos have contributed to the nation's economic and social growth. At the same time, however, a share of Latinos has not reaped the benefits of the recent economic boom. This has meant that improved education, health, and economic status elude some Latino children and families, and the gaps between Latinos and their White counterparts on these basic indicators are unfairly wide.

NCLR believes emerging data on Hispanics provide an opportunity not only to examine what is happening now, but also to shape the nation's future. Hispanics are a huge proportion of today's youth. That means they are tomorrow's workforce and America's future taxpayers. In keeping with America's principles of equity and

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\* The twist, however, for those Hispanics who are immigrants, is that their arrival to the U.S. comes not only at a time of economic growth, but also at a time when demands for high levels of education and skill for the best-paying jobs are at a peak. Previous generations of immigrants to the U.S. were able to support their families with jobs in manufacturing and other industries, even if they did not have high school diplomas. America's new economy requires advanced education and training to find work and move up the economic ladder.

opportunity, the nation can ensure that these young Americans are prepared to take their place as employers, employees, and entrepreneurs, through strong educational priorities, policies, and investments.

The data also show that Hispanic men are the group of Americans most likely to be working, while the share of Hispanic women in the U.S. labor force has risen steadily over the past decade. Latino workforce activity and productivity have been crucial to the nation's economy. Yet, these workers are overrepresented in the sectors of the economy which do not pay well and which do not offer important benefits for families, like health insurance and opportunities to save for retirement. As a result, Latinos are the largest share of uninsured Americans in the country. Moreover, Latinos are less likely than other Americans to have acquired assets and savings, including a first home, in part because their earnings are low.

These issues – educational opportunity, access to health care, a chance at economic mobility, and

homeownership – form the pieces of an agenda that, if fulfilled, would advance the social and economic status of Latinos.\* Each piece can be seen as a building block that will narrow the socioeconomic divide between Latinos and other Americans and help realize the potential of the nation's 35 million Hispanics. Altogether, they represent an opportunity – sparked by the changing demographics – for America to reinforce its basic principles of fairness and equality of opportunity, and help guarantee a sound future in which all Americans prosper.

The framework of this “American Agenda” is presented on the following pages. The broad issues that need to be addressed in order to achieve the goals outlined are discussed in the context of the most recent, relevant data. In broad terms, the data help to understand the gaps as well as to communicate the challenges the nation faces to ensure that all Americans live in decent neighborhoods, benefit from educational excellence, have the opportunity to work and save, and have access to quality health care.

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\* California elected officials have led the way in promoting these ideas by articulating a “four-point radical ethnic agenda” that includes “good schools, good jobs, safe neighborhoods, and an equal opportunity.” For background on this agenda, see “De-ghetto-izing” the Latino Electorate, by Cruz Bustamante, The Democratic Leadership Council, New Democrats Online, [www.ndol.org](http://www.ndol.org), July 1, 1999.

## Part II.

# Strong Neighborhoods and Safe Communities



Strong and stable communities are the cornerstone of this nation, and Hispanics have helped to build, revive, and enrich the U.S. landscape. The growth in the Latino population between 1990 and 2000 has contributed to diverse and interesting changes in cities and states across the country. At the heart of each community are families working to live the American dream – owning their own home. The data that follow give us a sense of where Latinos in the U.S. are most likely to live and show that Hispanic communities are now part of the fabric of almost all cities and states in the nation. The highlights also show the similarities between the structure of Hispanic and other American families. In addition, data show that some Latinos do not live in stable neighborhoods, in part because they live in segregated communities and experience low rates of homeownership.

TABLE 3

### Hispanic Population, Selected States, 1990 and 2000

Number of People

<u>State</u>	<u>1990</u>	<u>2000</u>	<u>Percent Change</u>
Alabama	24,629	75,830	207.9%
Georgia	108,922	435,227	299.6%
Idaho	52,927	101,690	92.1%
Kansas	93,670	188,252	101.0%
Missouri	61,702	118,592	92.2%
Nevada	124,419	393,970	216.7%
North Carolina	76,726	378,963	393.9%
Tennessee	32,741	123,838	278.2%
Washington	214,570	441,509	105.8%
Wisconsin	93,194	192,921	107.0%

Sources: U.S. Census Bureau, 2000

### Residence

■ Most Hispanics live in the following seven states: California, Texas, New York, Florida, Illinois, Arizona, and New Jersey. But, Census 2000 showed that Latinos are also living in some counties within “non-traditional” states. For example, Hispanic communities have emerged in Georgia, North Carolina, and Tennessee, as demonstrated by the growth these states experienced between 1990 and 2000 shown in Table 3.

■ Hispanics are a largely urban population; nearly half (46.4%) of all Hispanics lived in a central city within a metropolitan area in 2000, while a similar proportion (45.1%) lived outside of central cities but within a metropolitan area.<sup>5</sup> Subgroup data show that the largest Mexican populations lived in Los Angeles, Chicago, and Houston, while the largest Puerto Rican populations lived in New York, Chicago, and Philadelphia. The cities of Hialeah, Miami, and New York had the largest Cuban populations.

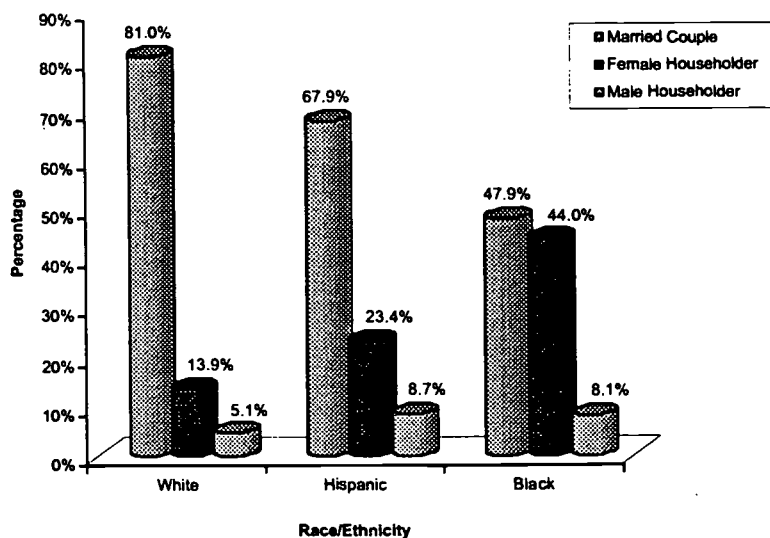
■ Metropolitan areas, where Latinos tend to live, have three times the violent crime rate as in rural areas. In 1998, there were 630 violent crimes per 100,000 residents in metropolitan areas (large cities), compared to 444 per 100,000 in other cities and 227 per 100,000 residents in rural areas.<sup>6</sup>

### Family Structure

■ As Figure 4 shows, more than two-thirds of Hispanic families are married-couple families. It has been well documented that the structure of American families has

FIGURE 4

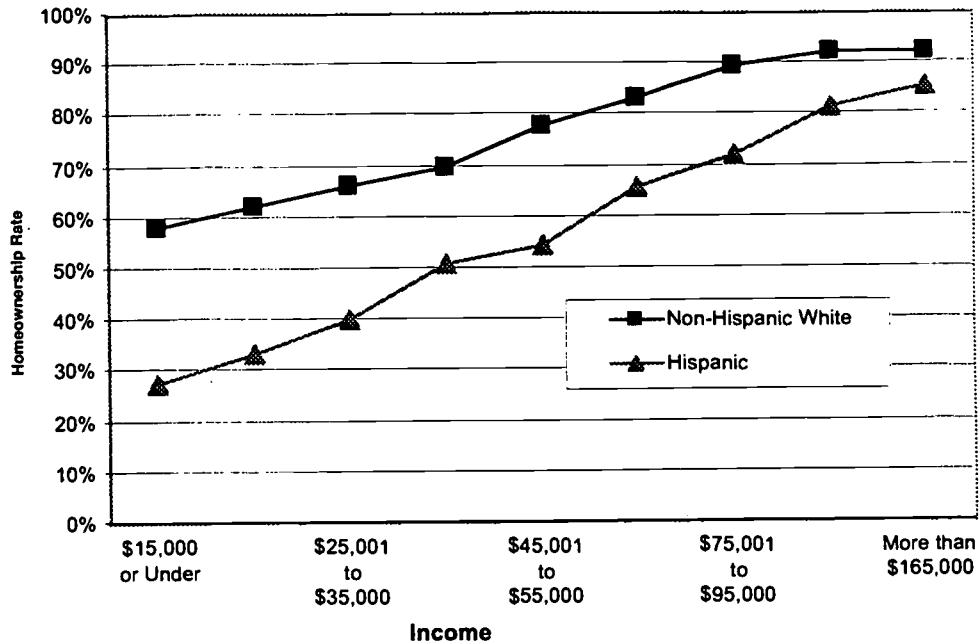
### Family Structure 2000



Source: U.S. Census Bureau, Current Population Survey, March 2000

FIGURE 5

## Homeownership Rates of Non-Hispanic White and Hispanic Households By Income 1999



Source: U.S. Census Bureau, American Housing Survey, 1999

been changing over the past several decades. Like other Americans, Hispanics have also experienced an increase in the proportion of their families headed by women alone. Currently, almost one-quarter of Hispanic families are headed by women, compared to 13% for non-Hispanics. By comparison, the proportion of Hispanic families headed by men alone has remained level, at 8.4% in 1990 and 8.7% in 2000.

### Housing and Homeownership<sup>7</sup>

■ Among renters, Latinos are more likely than other Americans to spend a significant proportion of their income on housing; 43.9% of Hispanic renters spend 30% or more of their income on housing compared to 39.4% of Black renters and 28.7% of all renters. In addition, Latinos are less likely than White Americans to own their own home. Less than

half (46%) of Hispanic and African American households owned their home in 1999 compared to 72% of White non-Hispanic households. Moreover, the gap in homeownership exists for Latinos at all levels of the income spectrum, as illustrated in Figure 5.

### Isolation

■ Although the Hispanic population has increased in size and geographic location, data reveal that the communities are isolated. Recent analyses by sociologist John Logan show that while the average non-Hispanic White lives in a neighborhood that is 6.3% Hispanic, the average Hispanic lives in a neighborhood that is 44% Hispanic. In addition, this research shows that Hispanics were more segregated from Whites in 2000 than they were in 1990.<sup>8</sup>

## Implications

Latinos now live in just about every corner of the U.S. Part of the growth of the Latino population in cities and states where Latino communities were previously small or non-existent, especially in the South and Midwest, can be attributed to these regions' strong economy, low unemployment rates, and the need for workers. The "new communities" that have emerged have, in some cases, been welcomed; in some instances, however, cities and states have not planned for, or managed this growth in an effective way, and the resulting tension and segregation have overshadowed Latino contributions to these communities.

Like all Americans, Hispanics want to build and live in strong neighborhoods. In fact, in the last few years, some local housing markets have been maintained and strengthened by Hispanic homebuyers and renters. Moreover, the

"traditional" two-parent American family – long the building block of strong communities – is increasingly made up of Hispanics. As the definition of American households changes to include single parents, married couples without children, unrelated couples, and people living alone, these Latino families (especially immigrant families) will help to shape neighborhoods across the U.S. Some of the challenges these families face include segregated, unsafe communities and difficulty becoming homeowners. By expanding the American dream of homeownership to Latinos, and the numerous benefits that it affords, segregation and crime are likely to decrease. Given the huge population growth among Hispanics, higher levels of Hispanic homeownership are imperative not only for Latinos, but also to help maintain stable communities and neighborhoods across the country.



## Part III.

# Good Schools and Educational Excellence

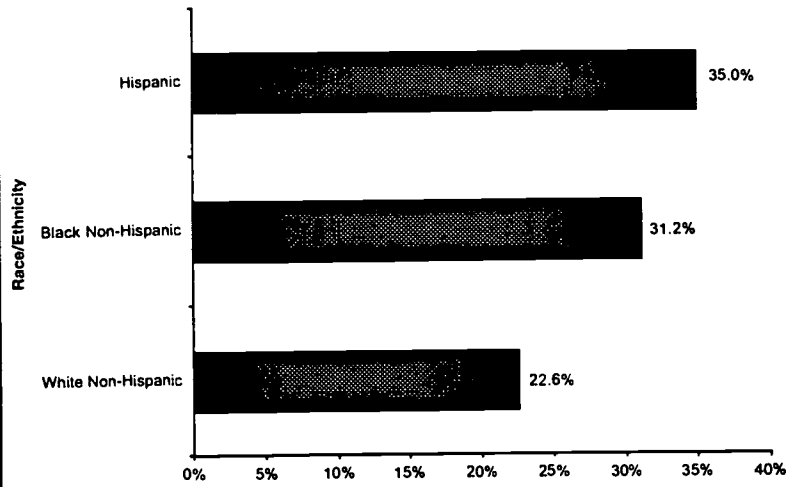
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High levels of education hold the key to fulfilling the promise of America as a land of equal opportunity. For Hispanics, good schools and educational excellence are especially important, given their overall low educational attainment relative to other Americans. In addition, because Latinos are a young population, they represent the nation's future workforce, which means that access to quality educational opportunities is critical to both the economic status of the Latino community and a healthy economy for the nation. Four areas are key: the youthfulness of Latinos and their growth among the U.S. public school population; the critical indicator of early childhood education; segregation; and the standard marker of high school attainment.

FIGURE 6

### Percent Under 18 Years of Age By Race/Ethnicity 2000



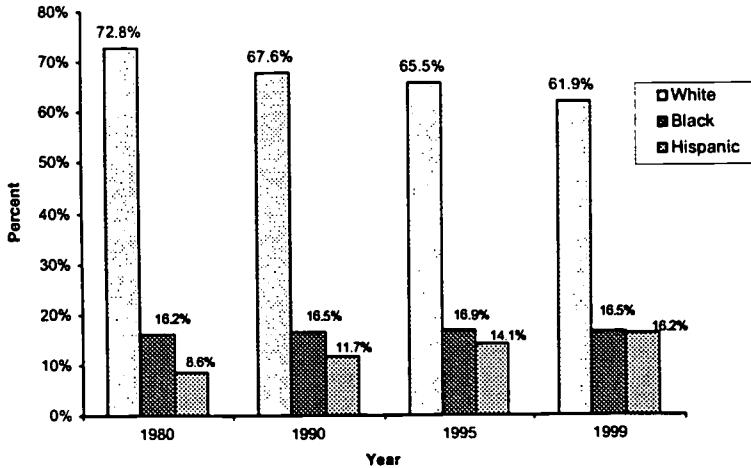
Source: U.S. Census Bureau, Census 2000

## Youthfulness

- More than one-third of the nation's 35 million Hispanics (35.7% or 12.6 million people) are under 18 years of age (see Figure 6). Half of Latinos are under 26 years old (the median age of Hispanics is 25.9 years). By contrast, the median age for the entire U.S. population is 35.3 years. Mexicans are the Latino subgroup with the youngest median age (24.2 years), followed by "all other Hispanics" (24.7 years) and Puerto Ricans (27.3 years). Cubans are the Latino population with the oldest median age (40.3 years).

FIGURE 7

### U.S. Student Population By Race/Ethnicity 1980-1999



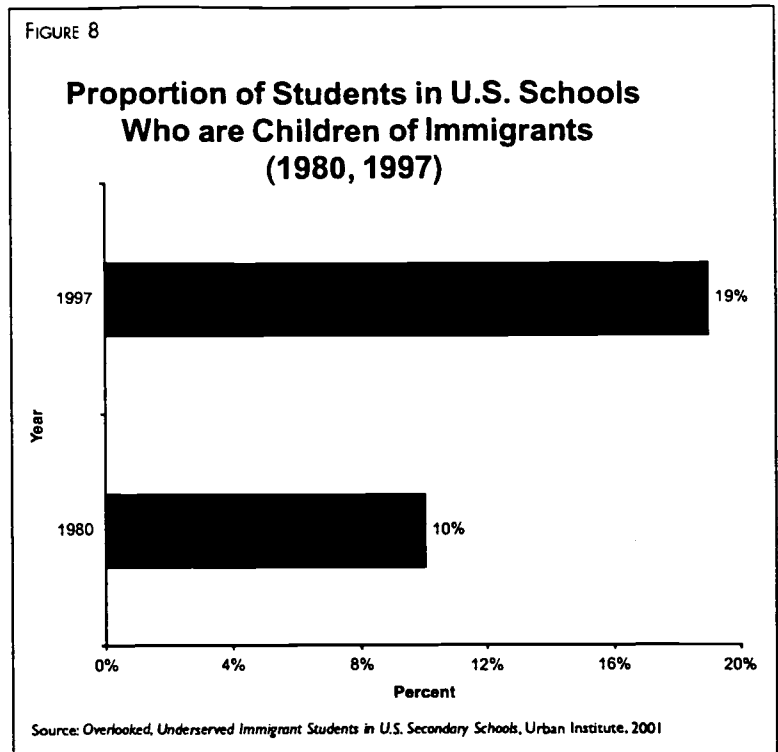
Source: National Center for Education Statistics, The Condition of Education 2001

## Student Population Growth

- Hispanic students are a large and growing segment of the U.S. student population. As Figure 7 illustrates, the composition of the U.S. student population has been changing over the past two decades. In particular, the proportion of the U.S. student population that is Latino has doubled in the past 20 years, from 8.6% in 1980 to 16.2% in 1999 (and is nearly triple the 1973 proportion of 5.7%). By contrast, the percentage of the student population that is White decreased from 72.8% in 1980 to 61.9% in 1999, while the percentage that is African American has remained steady at roughly 16% over the past two decades.

## Immigrant Students

- The increase in the Latino student population can be explained, in part, by the increase in the percentage of students who are foreign-born and U.S.-born children of immigrants. As Figure 8 shows, from 1980 to 1997, the percentage of students attending U.S. schools who are children of immigrants almost doubled, from 10% to 19% of the total U.S. student population.



## Pre-Primary Education

- The foundation of a successful school career begins with early childhood education programs, in which Hispanic three- and four-year-olds are less likely to be enrolled than other American children. As Figure 9 shows, a significantly smaller proportion of three- and four-year-old Latino children were enrolled in pre-primary education programs in 2000 than African American and White children. About one in three Hispanics (35.9%) were enrolled in nursery school or kindergarten, compared to more than half of Whites (54.6%) and nearly three out of five Blacks (59.9%).

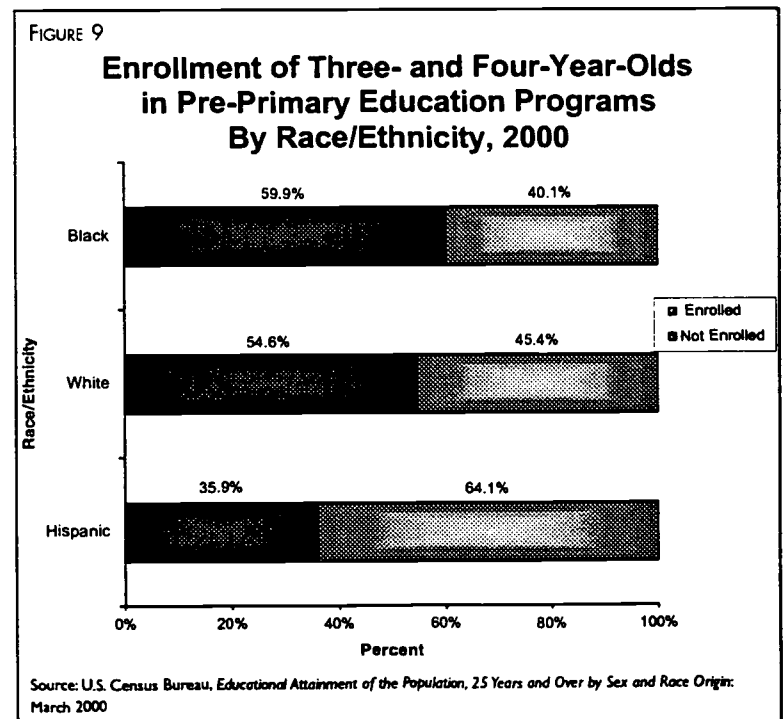


TABLE 4

### Proportion of U.S. African American and Latino Students in Predominantly Minority\* Schools

<u>School Year</u>	<u>Blacks</u>	<u>Hispanics</u>
1968-69	76.6%	54.8%
1972-73	63.6%	56.6%
1980-81	62.9%	68.1%
1986-87	63.3%	71.5%
1991-92	66.0%	73.4%
1996-97	68.8%	74.8%

(\*50-100% minority)

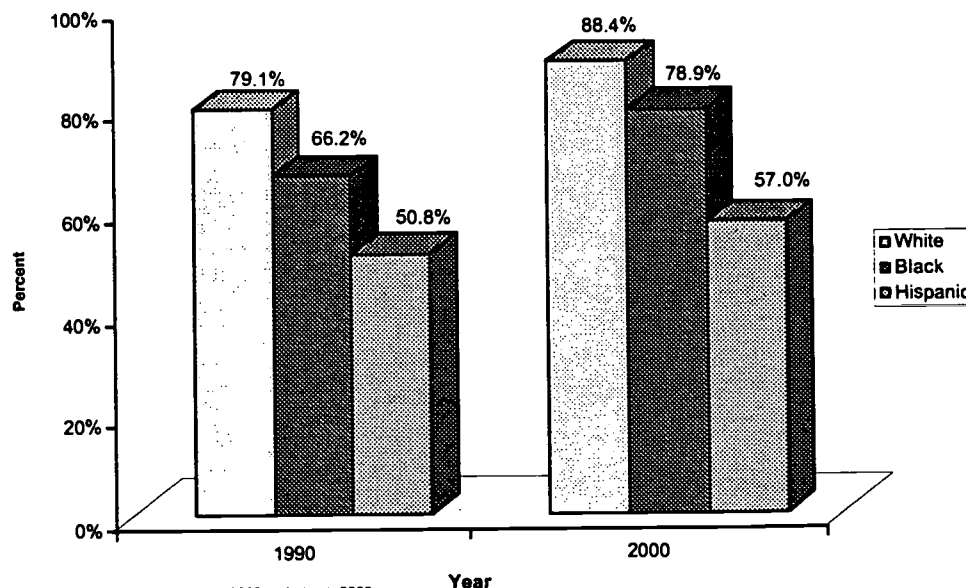
Source: Gary Orfield, *Deepening Segregation in American Public Schools*, Harvard Project on School Desegregation, June 1999.

## Segregation

■ Latino segregation continues to be a serious educational problem. Although the child population in metropolitan America is becoming much more diverse, Hispanic and African American children continue to be highly segregated. In metropolitan America as a whole, 57% of children are White (down from 66% ten years ago), while 17% are Black, 19% are Hispanic, and 5% are Asian. Nevertheless, Hispanic and Black children continue to live in highly segregated neighborhoods. African American children, on average, live in neighborhoods where more than half their peers (56%) are Black, 26% are White, 14% are Hispanic, and 3% are Asian. The average Hispanic child also lives in neighborhoods where Latinos are the majority (53%), with 28% White, 12% Black, and 5% Asian residents.<sup>9</sup>

FIGURE 10A

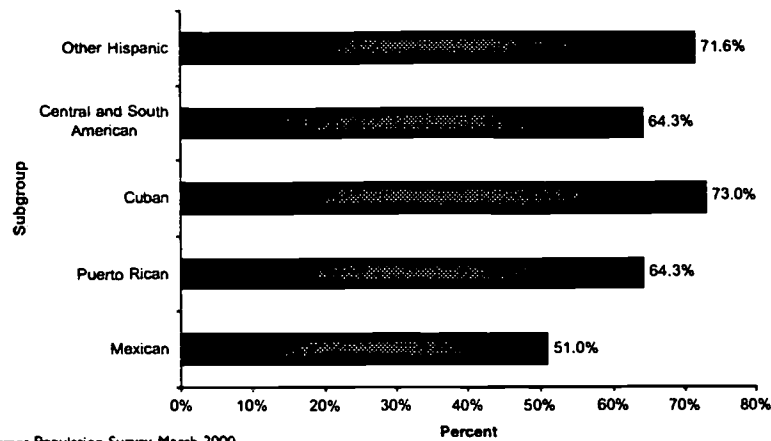
### High School Completion for Population 25 and Over By Race/Ethnicity 1990 and 2000



Source: U.S. Census Bureau, Current Population Survey, March 1990 and March 2000

FIGURE 10B

### High School Completion for Hispanics 25 Years and Over By Subgroup 2000



Source: U.S. Census Bureau, Current Population Survey, March 2000

- More than one-third of Hispanic children live in highly segregated metropolitan areas. Of the 12.6 million Hispanics under age 18, more than four million live in metropolitan areas where they now compose more than 20% of their age category and where they are isolated from other groups.
- In the past two decades, there has been an increase in Latino enrollment in predominantly minority schools. Between 1980 and 1997 (the most recent data available presented in Table 4), the proportion of Latinos enrolled in predominantly minority schools increased from more than two-thirds to three-quarters (68.1% to 74.8%). During that time, the proportion of Blacks enrolled in predominantly minority schools also increased, from 62.9% to 68.8%.<sup>10</sup>
- Latinos experience intense school isolation. The percentage of Hispanics attending schools in which less than one-tenth of the student population is White (the measure of "intense isolation") increased from 28.8% in 1980 to 34.8% in 1996. During the same period, the percentage of African Americans attending such schools increased from 33.2% to 35.0%.<sup>11</sup>

### High School Completion

- Completion of high school is a standard measure of acceptable educational attainment, yet the proportion of Latinos who have reached this mark has not increased over the past decade, and the gap between Hispanics and other Americans continues to be wide. In 2000, nearly nine in ten Whites (88.4%) and about eight in ten African Americans (78.9%) ages 25 and over had at least a high school diploma, compared to less than six in ten Hispanics (57.0%). The increase in Hispanic educational attainment since 1990 is not significant, as shown in Figure 10A.
- Latino subgroup data for 2000 also show that not one Latino subgroup has reached parity with Whites or Blacks in terms of the proportion of high school graduates for each group. Almost three out of four Cuban Americans (73.0%) ages 25 and over had at least a high school education, compared to almost two-thirds of Puerto Ricans (64.3%) and Central and South Americans (64.3%), and half of Mexican Americans (51.0%).

## Implications

A large share of the nation's economic growth will depend on the millions of Hispanic children in the U.S. public school system and on the educational and employment opportunities that they are given. The economy and labor market of the future will increasingly require high levels of education and literacy. In less than 20 years, these requirements will have to be met by Latino students, who will constitute a large share of the nation's workforce. Their ability to meet those demands will depend, in large part, on the quality and range of educational experiences available to them today.

High quality education has to begin at the youngest ages to ensure later school success but, as these data show, Hispanic children start school later than other American children. This puts them at a disadvantage. In addition, research suggests that segregated schools tend to provide inadequate educational experiences, in part because they are associated with poor school facilities and resources, as well as with teachers who have not had the benefit of strong educational preparation. For Latino children, the combination of low levels of preschool attendance

and then subsequent attendance at segregated schools does not help to level the educational playing field with their peers. Yet, the consequences of such poor investments will be felt equally across the country, since the aging of the overall U.S. population and the large share of Latinos who will soon enter their prime working years mean that the nation's economic future rests on these children.

Without good schools and educational excellence for Latino children, all of America loses. Recent evidence of such financial losses were detailed in a 1998 Rand Corporation report that indicated that if the college completion rate of today's Hispanic 18-year-olds were increased by as little as three percentage points, the nation would increase projected social insurance payments by \$600 million. If this group's college completion rate were equal to that of White Americans, social insurance payments would increase by about \$6.6 billion. The educational success of Latino children will translate into pathways to economic success; the revitalization of poor, unsafe neighborhoods; and a higher quality of life, not only for Hispanic families, but also for the nation as a whole.



## Part IV.

# Opportunities to Work and Save

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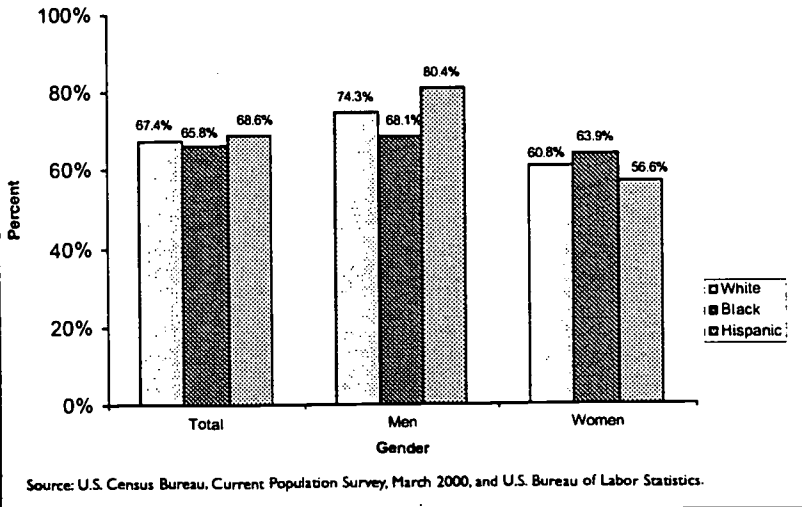


The economic growth and prosperity experienced by the U.S. in the 1990s underscores the value that Americans place on opportunities to work, save, create wealth, and provide healthier futures for their families. Over the past decade, most American workers – including Hispanics – moved up the economic ladder through increases in income and reductions in poverty. In fact, Hispanic labor, productivity, and purchasing power sustained and expanded a host of American industries. Nevertheless, some Hispanic families have not benefited sufficiently; their short-term gains have not automatically translated into long-term financial security and there are signs that, for Latinos, hard work alone will not reduce the wealth gap that exists between them and White Americans. The data that follow highlight areas where opportunities to work and save can be enhanced for Latinos.



FIGURE 11

### U.S. Labor Force Participation By Race/Ethnicity and Gender 2000



## Labor and Productivity

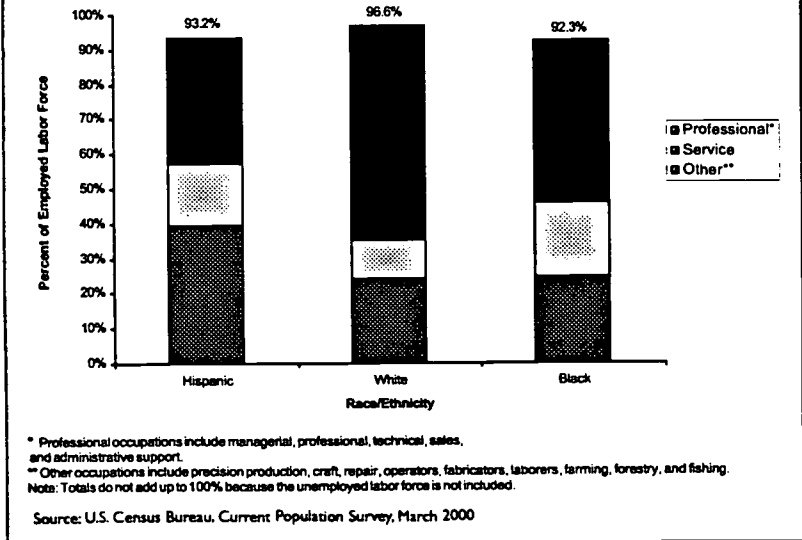
Hispanic labor and productivity are crucial to the nation's economy. As Figure 11 shows, Latino men continue to be more likely than White or Black men to be working or looking for work. In 2000, 80.4% of Hispanic men compared to 74.3% of non-Hispanic White men were in the labor force. Hispanic women have steadily increased their presence in the workforce over the past several years, and their labor force participation rate now approaches that of non-Hispanic White women, 56.6% and 60.8%, respectively.

## Economic Mobility

Hispanic workers do not have sufficient opportunities to move up the economic ladder and instead are concentrated in low-paying jobs. Despite their strong levels of workforce activity, Hispanics were more likely than non-Hispanics to be employed in low-wage work, as Figure 12 shows. In 2000, almost one in five (19.4%) Latino workers, but about one in nine non-Hispanic White workers (11.8%), was employed in a "service" occupation, which includes food preparation, personal service, and cleaning/maintenance jobs. Conversely, Hispanics are less likely than non-Hispanic Whites to work in high-paying managerial and professional specialty occupations. In 2000, 14% of Hispanics were in managerial or professional occupations, compared with 33% of non-Hispanic Whites. Among Latino groups, Mexicans – the largest subgroup of the U.S. Hispanic population – were the least likely to work in managerial or professional occupations (12%).

FIGURE 12

### Occupations of Employed Labor Force By Race/Ethnicity 2000

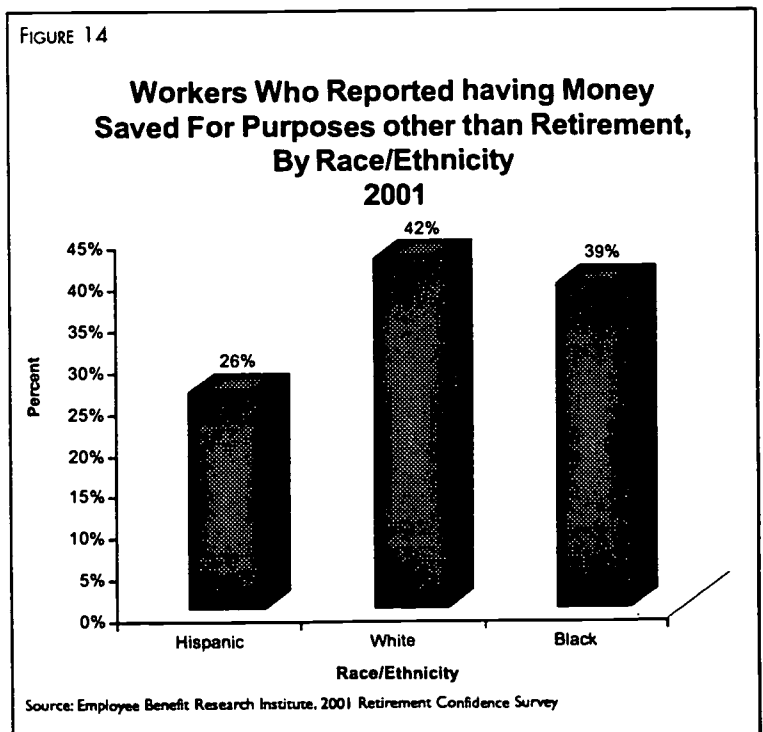
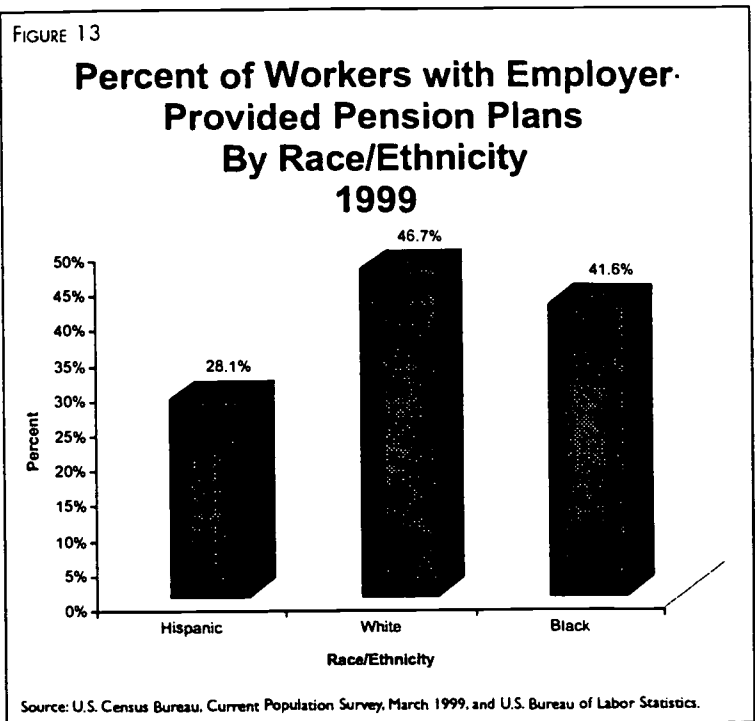


## Earnings and Assets

- Latinos are less likely than other Americans to have acquired assets, in part because their earnings are low. Given the types of jobs in which Hispanics tend to work, it is not surprising that non-Hispanic Whites were three times as likely as Hispanics (27.4% vs. 9.6%) to report earnings of \$50,000 or more in 1999, for those who worked year-round, full-time. Among Hispanic subgroups, Cubans were the most likely to report such earnings (17.9%). Overall, two in three Hispanics (68.7%), compared to two in five non-Hispanic Whites (40.3%), reported earnings of less than \$30,000 in 1999.
- The issue of low asset accumulation among Latinos and the wealth gap between Hispanic and White families are central to ensuring financial security for the Latino community. Hispanic families maintained just 4% of the wealth of White families in 1998. Furthermore, the average net worth – value of assets minus debt – of Latino families dropped 43% between 1995 and 1998, from \$5,300 to \$3,000. In addition, the median financial wealth value of Hispanic families in 1998 was zero.

## Savings

- Opportunities to save have been greatly enhanced by employer-provided pension plans and other retirement-savings vehicles, but not all Latino workers will see the fruits of their labor in the future. Data show that less than three in ten (28.1%) Latino workers had employer-provided pension plans in 1999, compared to two in five (41.6%) African Americans and almost half (46.7%) of Whites, as Figure 13 shows. Moreover, Latinos were the least likely of all workers to report having money saved in general, as Figure 14 illustrates.



## Implications

The nation's future prosperity and economic security will depend on the continued contributions of Latino workers, especially given their high levels of participation in the workforce and productivity. However, the opportunity to work and increased employment levels alone are not enough to drive the economy and sustain Hispanic families, as the boom of the 1990s demonstrated. Increasingly, economic progress will depend on three factors. First, American workers must have sufficient opportunities to move up the economic ladder, and Latinos need to make gains in areas of the workforce where they are unacceptably underrepresented. Improving the stagnant position of Hispanic workers will, in turn, result in increased earnings.

Second, in this new economy, Latinos would benefit from effective strategies to foster savings and, thus, help workers prepare for the future. Third, policy-makers should craft initiatives intended to stimulate the acquisition of assets among Americans across the income spectrum. In particular, closing the wealth gap between Latino and White households would contribute greatly to the nation's economic stability and reinforce the value that America provides opportunities to work and save.

## Part V.

# Quality Health Care

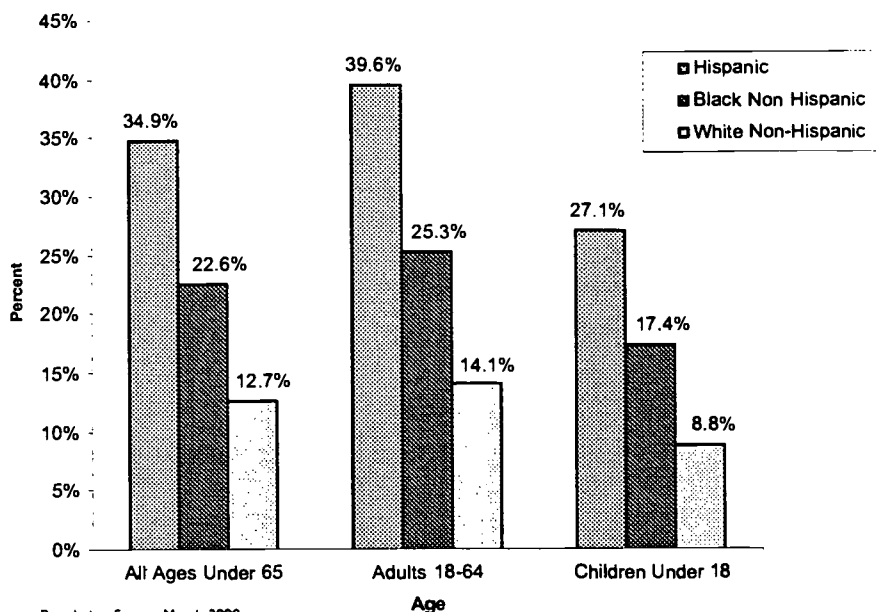
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Increasing prosperity and improved social resources have strengthened the health and overall well-being of the U.S population over the past decade. At the start of the 21<sup>st</sup> century, there is more evidence than ever that positive health outcomes are directly related to education, awareness, preventive efforts, and access to health care – specifically through the availability of health insurance. In this sense, the health status of Hispanic families and their children has been significantly affected because they are especially likely to lack health insurance compared to other Americans. In addition, data on health indicators and the nation's leading causes of death provide evidence that wide discrepancies exist by race and ethnicity and that Latinos in the U.S. are disproportionately affected by preventable diseases.

FIGURE 15

### Lack of Health Insurance By Age and Race/Ethnicity 1999



Source: U.S. Census Bureau, Current Population Survey, March 2000

### Health Insurance Coverage

Health insurance coverage is a standard measure to determine Americans' access to health care, and data show that Latinos are the group of Americans most likely to lack health insurance protection, regardless of age. As Figure 15 shows, in 1999, two in five (39.6%) Hispanic adults in their prime working years (between the ages of 18 and 64) did not have health insurance, compared to one in four (25.3%) African Americans and one in seven (14.1%) Whites.<sup>12</sup>

Regardless of their employment status, Hispanics are the group of Americans least likely to have health insurance protection for themselves and their families. In 1999, 43.4% of Hispanics had employer-related coverage, compared to 68.4% of non-Hispanic Whites and 52.0% of non-Hispanic Blacks.<sup>13</sup>

Among children, Latinos under age 18 are the most likely not to be covered by health insurance, even though they are especially likely to live in two-parent, working families. More

than one-quarter (27.1%) of Hispanic children were uninsured in 1999, compared to 17.4% of non-Hispanic Black children, and 8.8% of non-Hispanic White children.<sup>14</sup> (see Figure 15)

Public health insurance data show that Hispanics were slightly less likely than non-Hispanic Blacks and more likely than non-Hispanic Whites to be enrolled in Medicaid, the jointly-funded, federal-state health insurance program for specific groups of low-income Americans. In 1999, 18.1% of Hispanics had Medicaid coverage, compared to 20.9% of African Americans and 6.8% of non-Hispanic Whites.<sup>15</sup>

Among the total foreign-born population in the U.S., Hispanics are more likely than non-Hispanics to lack health insurance. Hispanics who were not born in the U.S and have been in the country for more than five years are two and one-half times as likely as their non-Hispanic counterparts not to have health insurance.<sup>16</sup>



## Incidence of Disease

- Cardiovascular diseases, including coronary heart disease, hypertension, and stroke, are the number one cause of death in the U.S., regardless of race, ethnicity, or gender. Although there has been a recent decline in heart disease mortality rates among the general population, this decline has occurred to a lesser extent among Latinos. In fact, nearly one-quarter of Latino deaths are attributed to heart-related conditions, and coronary heart disease is expected to increase among Latinos over the next two decades as the population ages. Hispanic women are especially overrepresented among heart disease cases. Currently, Latinas 65 years and older are 17 times more likely than other women aged 45-65 years old to die of coronary heart disease.<sup>17</sup>
- Hispanics are three times as likely to develop diabetes as other Americans. According to the Centers for Disease Control and Prevention, 1.8 million Hispanic adults have diabetes, but only half have been diagnosed. On average, adult Latinos are nearly twice as likely to have diabetes as non-Hispanics Whites of the same age. Among Latino subgroups, the prevalence of diabetes is two to four times higher for Mexican Americans and Puerto Ricans aged 45-74 than for non-Hispanic Whites of the same age group. Today, one in every ten Hispanic adults has the condition, as does one in every four Latinos aged 45 and older.
- Hispanics are disproportionately affected by one of the most dangerous – yet preventable – diseases. Latinos constitute 13% of the U.S. population, yet they account for 18% of all AIDS cases ever reported and 17% of all AIDS deaths ever reported. Moreover, as a group, Latinos represented nearly 20% of all new AIDS cases reported through December 1999.

## Implications

The status of Hispanic health should be troubling for all Americans. Despite their strong levels of participation in the workforce, too many Latinos and their families have no health insurance coverage, and the rising costs of health care are exacerbating their ability to receive not only critical care for serious illnesses, but also basic health services and preventive education. The notion that working families – and their children – do not have regular access to adequate health services challenges the basic human rights and values on which this country is based. All Americans view access to health care as essential, and most would agree that health insurance is not simply a “fringe benefit” of employment. Healthy outcomes for all segments of the population ensure a healthy future for the nation as a whole. In the case of Latinos, who make up a growing share of both schools and the workplace, and on whose productivity the nation will rely, their health will be increasingly linked to the country’s well-being.

In addition to taking steps toward universal coverage for all Americans, significant attention is needed on health education and prevention efforts. In part because their high rates of uninsurance prevent them from seeking adequate health care, Latinos are more likely than other Americans to develop certain diseases, receive less preventive care, and have less access to health education. Both a high rate of uninsurance and a greater incidence of preventable diseases harm the health status of the nation’s Hispanic population and weaken America’s social and economic base. This does not have to be. The U.S. has the resources, knowledge, and medical advances needed to reduce significantly the incidence of preventable illnesses, such as cardiovascular diseases, diabetes, and HIV/AIDS, and more must actively be done to address the incidence of these diseases among Hispanic Americans.

# Part VI.

## Conclusions

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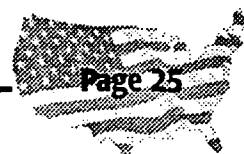
The initial findings of the 2000 Census confirm what the National Council of La Raza (NCLR) and many Latino researchers and advocates have been saying for the past few decades. Hispanics are both the newest and oldest Americans. At one level, some Latinos are part of the classic immigrant story of new beginnings, hard work, and hope in the American dream. At another level, the majority of Latinos have helped to build this nation and have been an integral presence in the U.S. – not a new phenomenon discovered recently by the media and politicians.

Indeed, if there is one conclusion to this report, it is that the era of ignoring the interests, needs, and issues important to America's Latinos is over. The 35 million Hispanics in the U.S. are Americans, a fundamental part of the country's past and an essential player in its future.

As the report demonstrates, the story that springs from the data is not entirely new. Latinos want what all Americans want: strong neighborhoods and safe communities; good schools and educational excellence; quality health care and healthy outcomes; and opportunities to work and save. This "agenda" has worked for America for the past 225 years – and it is the framework for reinforcing the inherent values of the nation's Hispanics and promoting a bright future for all Americans.

This agenda is not about Hispanics on the one hand, and the rest of the country on another. As the previous discussion shows, in about ten years, 35% of the Hispanic Americans who are children today will be in the workforce. Their educational preparation, their labor, and their productivity will be called upon to keep the economy vibrant and sound. These young people will need to be ready to lead the country forward, in the private, public, and independent sectors. Their roles will be determined by their preparation and by the investments the nation makes today in providing them with good schools and educational excellence. The data give the nation the ability to make a forecast, and they make it very clear: Latino children are Americans and their outcomes profoundly affect America's future.

This American Agenda provides a roadmap for the future, but it also serves as a mirror to the past. For decades, the nation has neglected Latino neighborhoods, families and children, and their social and economic status. In the 1980s – once dubbed "the decade of the Hispanic" – Census data hinted at the growth and demographic change the nation would experience. In the 1990s, the story was the same. During these periods, Latino communities, researchers, and advocates, including NCLR, documented the strong Latino work ethic, the youthfulness of the population, the concentration in low-wage work, the disparities in education, and the high rate of child poverty. The case for investments was made and, in some cases, there was action.



On too many issues, however, while the Latino community embraced and, indeed, advanced American values of hard work and strong families, there was inaction and disregard on the part of policy-makers, the media, and the larger American public. But this inattention has not daunted the efforts of the Latino community to solve its own problems, guided by tens of thousands of community-based organizations that are at the forefront of helping Hispanic communities and neighborhoods across the country. These agencies are engaged at all levels, from improving access to health care to increasing educational and homeownership opportunities to spearheading community and economic development initiatives. It is clear that the Latino community stands ready to accept its responsibilities in creating its destiny. But this report emphasizes that the nation as a whole also has a role to play. America's future cannot be separated from the outcomes of its Latino population.

On the surface, this report is about Latino data. But, on a deeper level, it is also about America's principles and core values. The emerging data provide an opportunity to help put the nation's once-again changing demographics into a broader context. The real story is not the data but, rather, the country's response to what these numbers mean for the people who live and work in this nation. These changes – when embraced – offer promise and a bright future. The nation has a strategy for managing this growth and for channeling it to the advantage of all Americans. The American Agenda sets the goals for everyone. With the right investments, the payoff can be great.

# Endnotes

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