

State of Latinos in California, 2026

Unlocking California's Potential by Closing Latino Opportunity Gaps

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Acknowledgements

This brief was made possible through the generous support of the California Latino Legislative Caucus, which provides core operating support for the UCLA Latino Policy and Politics Institute (LPPPI), and with additional support by The James Irvine Foundation. The research team extends its gratitude to Chhandara Pech for supporting with data analysis, Ana Fung, Javier Murillo, Samantha Alejandre, and Yina Marin for their research and editing support, Amada Armenta, Belem Lamas, and Arturo Vargas Bustamante for their reviews, and Adriana Romero and Angelina Wu for design support.

The UCLA Latino Policy and Politics Institute acknowledges the Gabrielino and Tongva peoples as the traditional land caretakers of Tovaangar (the Los Angeles basin and Southern Channel Islands) and that their displacement has enabled UCLA's flourishing. As a land-grant institution, we pay our respects to the Honuukvetam (Ancestors), Ahihirom (Elders), and Eyoohiinken (our relatives' nations), past, present, and emerging.

Disclaimer

The views expressed herein are those of the authors and not necessarily those of the University of California, Los Angeles as a whole. The authors alone are responsible for the content of this report.

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Unlocking California's Potential by Closing Latino Opportunity Gaps

Introduction: Why This Report, Why Now

California's future will be shaped by demographic and economic trends that are already well underway. Latinos will remain approximately 40% of the state's residents for the next half century, sustaining the workforce, entrepreneur class, and consumer base that power the state's economy. This is not a temporary trend but a structural reality that should inform planning and budgeting across all policy areas, from education to housing and health care access.

At the same time, persistent gaps in many areas—including educational attainment, access to stable and well-paid work, housing, wealth, health coverage, and environmental protection—undermine the well-being of Latino families and limit the state's ability to build thriving, healthy communities. Addressing these disparities is above all a matter of dignity and shared opportunity: All Californians deserve conditions that allow them to learn, work, and live to their full potential. It is also a practical priority for policymakers. Because Latinos make up such a large share of California's residents and workforce, progress on these fronts strengthens the systems that all Californians rely on, from schools and clinics to labor markets and local economies. Ensuring that Latino communities can fully participate and flourish is essential to sustaining a vibrant and inclusive future for the state.

This report brings together the most recent demographic, economic, and environmental data available to provide a clear picture of the conditions Latino communities experience in California in 2026. Our goal is to equip decisionmakers, practitioners, and community leaders with evidence that strengthens policy design, resource allocation, and long-term planning. By examining how jobs and work, education, housing, entrepreneurship, and climate exposure intersect, we highlight both the essential role that Latino communities play in the state's social and economic fabric and the systemic barriers that continue to limit full access to opportunity and well-being. Throughout the report, gender and citizenship status serve as key analytic lenses, offering a more nuanced view of the unequal conditions facing different groups within the Latino population. Together, these insights point to meaningful actions California can take to ensure its institutions work for every community.



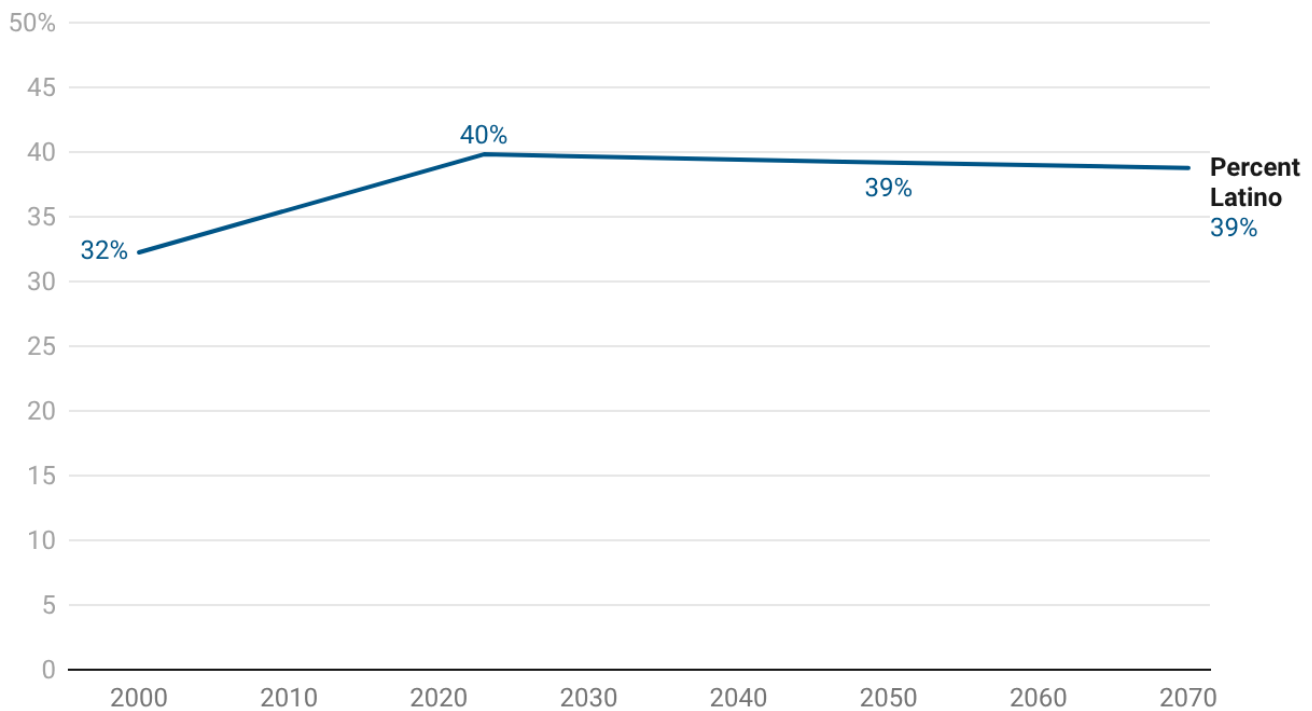


I. Demographic Characteristics and Human Capital

California's present and future are Latino. This section summarizes the population-level trends that anchor the report: the long-term share of Latinos in the population; the distinctive age structure that means Latinos are disproportionately represented in school-age and early-career years; the citizenship and nativity profile that influences access to government programs, legal protections, and long-term stability; and unique human capital attributes and challenges. Together, these characteristics explain why long-term investments must center on the needs and outcomes of Latino communities.

The Latino share of California's population rose rapidly between 2000 and 2020. This is a durable feature of California's demography: Latinos are expected to remain near 40% of the state's population through 2070 (see Figure 1).

Figure 1: Latino Share of California Population, 2000-2070



Source: LPPI analysis of the 2000 Decennial Census 5% sample, the 2019-2023 5-year American Community Survey (ACS), and the California Department of Finance Population Projections P-ID, [available online](#).

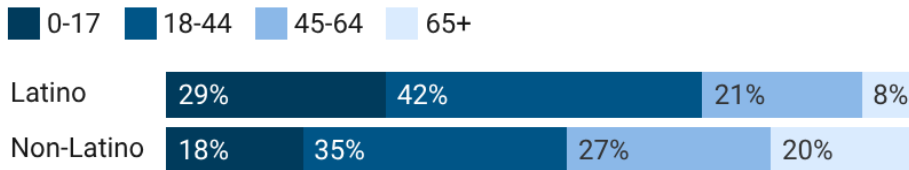




I. Demographic Characteristics and Human Capital

Because Latino communities are significantly younger on average, they will continue to shape California’s schools, workforce, and public systems. The median age of Latinos is 30 years old compared with 42 among non-Latinos, a 12-year gap that concentrates Latinos in school-age and early-career years. A much larger share of Latinos are minors (29% compared to 18% for non-Latinos), and a larger share are in reproductive and early- or mid-career ages (42% compared to 35%). By contrast, non-Latinos include more seniors (20% compared to 8% among Latinos; see Figure 2). These patterns underwrite near-term demand for K-16 education, child care, and workforce development programs, and they help renew the labor force as the non-Latino population ages.

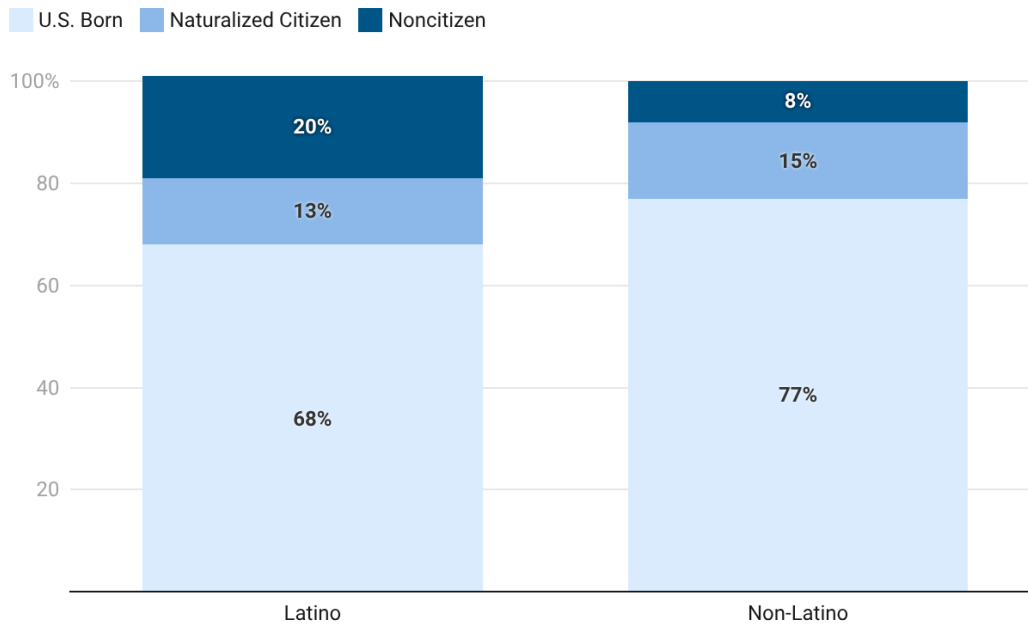
Figure 2. Age Distribution by Ethnicity, 2023



Source: LPPI analysis of U.S. Census Bureau, 2019-2023 5-year American Community Survey (ACS).

Citizenship and nativity patterns among Latinos further structure access to higher wages (an advantage known as the citizenship premium), civic engagement, and social and legal protections.¹ Although about 80% of Latinos in California are U.S. citizens (68% are U.S.-born and an additional 13% are naturalized), about 3.1 million Latinos are noncitizens (20% of Latinos compared to 8% of non-Latinos; see Figure 3). According to estimates from the USC Equity Research Institute, in 2023, 2.2 million Latinos in California were undocumented, and another 2.7 million U.S. citizen or lawful resident Latinos lived with family members who were undocumented.² This mixed-status reality intersects directly with upward mobility, eligibility for public benefits programs, and trust in public systems, and is one factor underlying the wage, health coverage, and home value gaps we discuss later in the report.

Figure 3: Nativity and Citizenship by Ethnicity, 2023



Source: LPPI analysis of U.S. Census Bureau, 2019-2023 5-year American Community Survey (ACS).

Note: The U.S.-born population includes people born in one of the 50 states or the District of Columbia, people born in the U.S. territories, and people who were born abroad to at least one U.S.-citizen parent. Naturalized citizens are individuals residing in the U.S. who were not U.S. citizens at birth and obtained U.S. citizenship through naturalization. The noncitizen population includes lawful permanent residents (or green card holders), refugees and asylees, certain legal nonimmigrants (including those on student, work, or other temporary visas), and persons residing in the country without authorization.

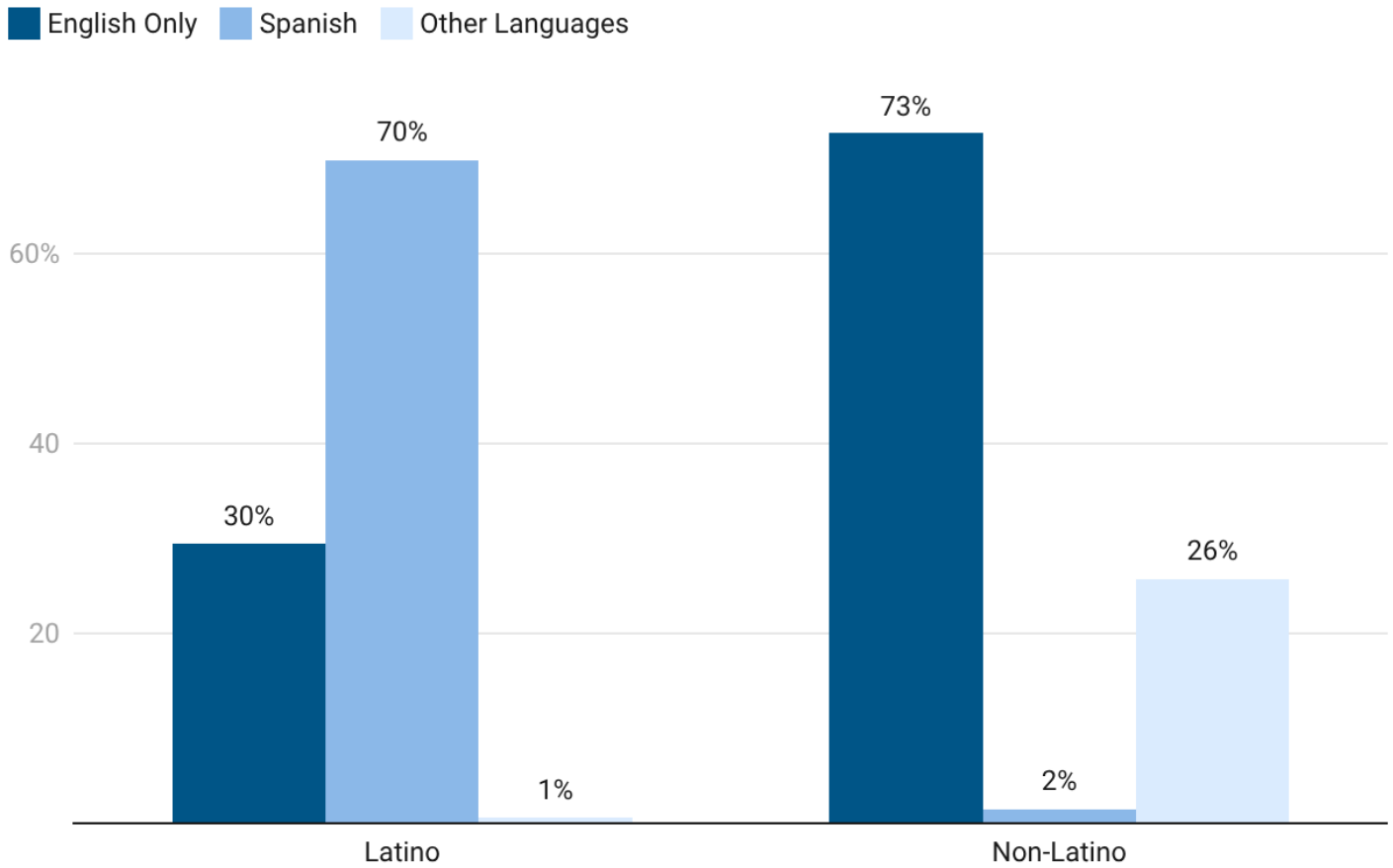




I. Demographic Characteristics and Human Capital

Latino linguistic diversity remains a major asset for California’s cultural, civic, and economic life. Most Latinos in the state (70%) speak Spanish at home, while 30% speak only English, and bilingualism is common among Spanish-speaking households (see Figure 4). A full 60% of Latinos who speak Spanish at home report speaking English “very well,” reflecting a large and growing bilingual population that strengthens California’s workforce, public institutions, and community networks.

Figure 4: Major Languages Spoken at Home by Ethnicity in California, 2023



Source: LPPI analysis of U.S. Census Bureau, 2019-2023 5-year American Community Survey (ACS).

Note: Data reflect individuals ages five and older.

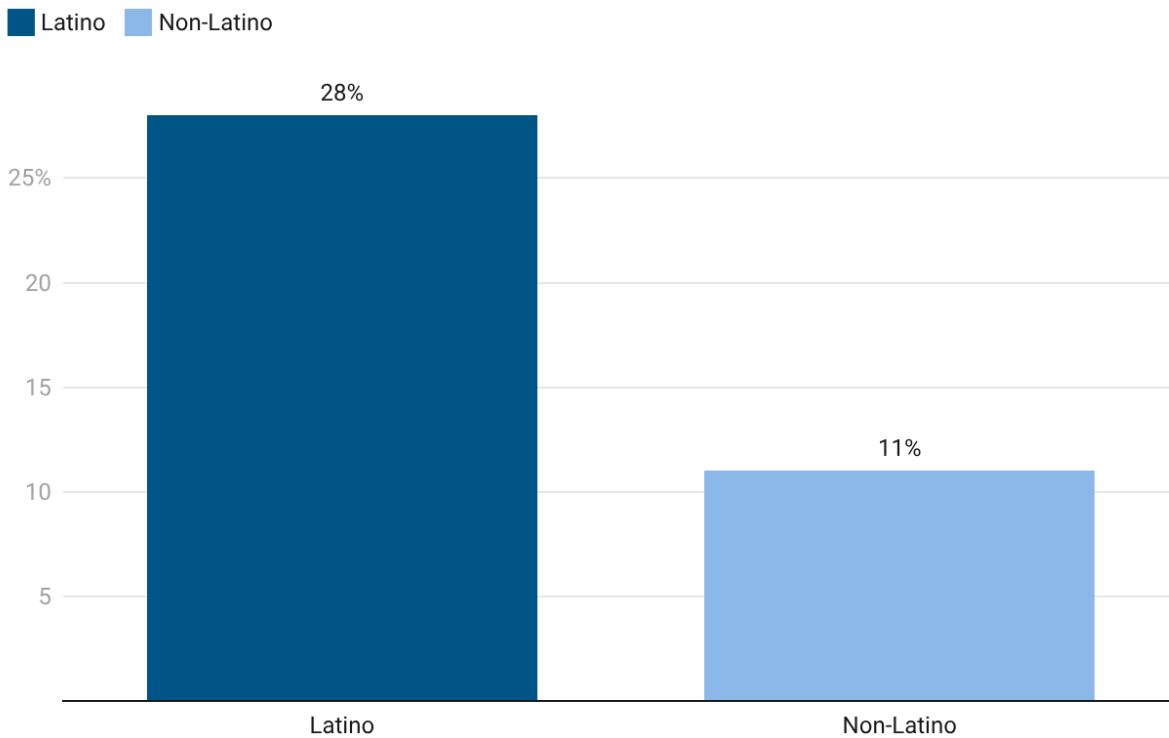




I. Demographic Characteristics and Human Capital

At the same time, limited English proficiency (LEP) continues to shape how many Latino residents navigate public systems. About 28% of Latinos overall have LEP compared to 11% of non-Latinos (see Figure 5). LEP rates are especially high among immigrants. LEP affects nearly three-quarters (73%) of noncitizen Latinos, compared with 54% of naturalized citizens and just 8% of U.S.-born Latinos. These patterns highlight the need for robust language-access policies across education, workforce programs, health care, and safety-net systems to enable all Californians to participate fully in public life.

Figure 5: Limited English Proficiency (LEP) Rate by Ethnicity in California, 2023



Source: LPPI analysis of U.S. Census Bureau, 2019-2023 5-year American Community Survey (ACS).

Note: LEP refers to persons who speak English less than “very well.” Data reflect individuals ages five and older.

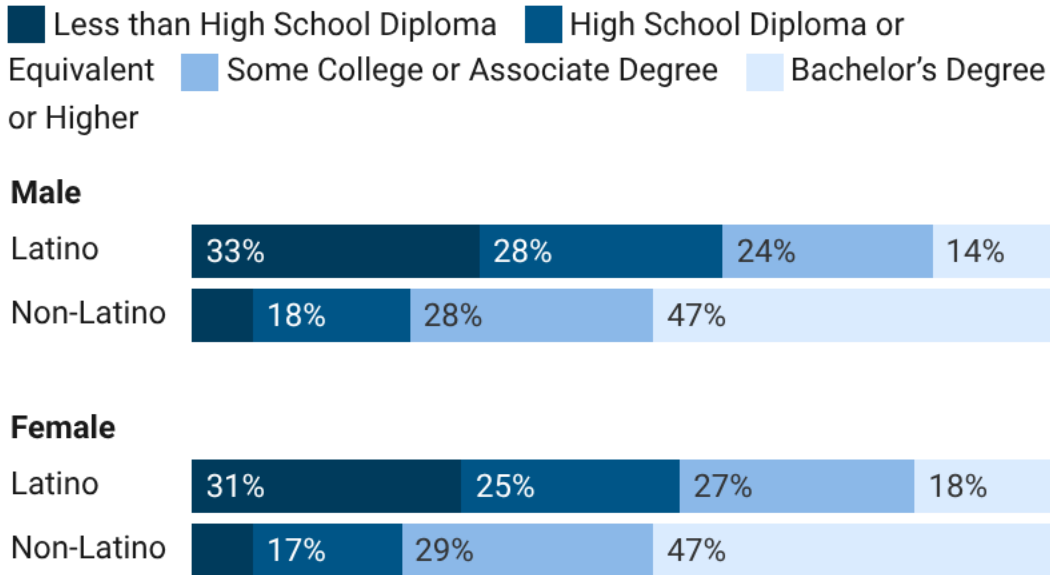




I. Demographic Characteristics and Human Capital

Furthermore, despite significant improvement in educational attainment, Latinos still experience sizable education gaps, especially at the bachelor's degree level and above. Only 16% of Latinos hold a bachelor's degree or higher, compared with 47% of non-Latinos. Meanwhile, 32% of Latinos have less than a high-school diploma (compared to 7% of non-Latinos). Among Latinos, women outpace men in college attainment, yet both are far below their non-Latino peers (see Figure 6).

Figure 6: Highest Degree Achieved by Ethnicity and Sex, 2023



Source: LPPI analysis of U.S. Census Bureau, 2019-2023 5-year American Community Survey (ACS).

Note: Data reflect individuals ages 25 and older.

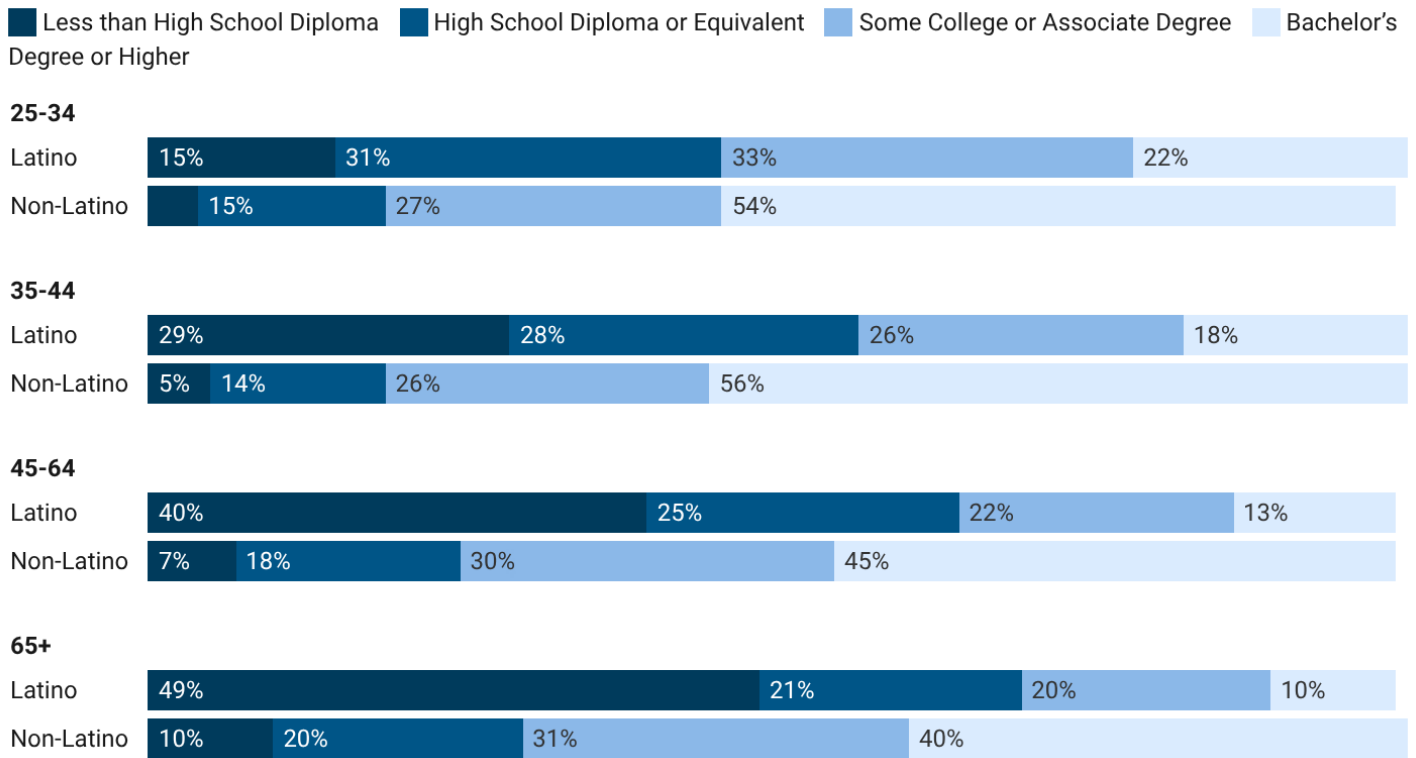




I. Demographic Characteristics and Human Capital

The education profile of Latinos differs significantly by age, with younger cohorts having much higher levels of educational attainment. Among Latinos ages 25 to 34, 22% have a bachelor's degree or higher—more than double the rate among Latinos ages 65 and older (10%). Despite these gains, young Latinos still trail non-Latinos of the same age, 54% of whom hold a bachelor's degree or higher (see Figure 7). These disparities matter because California's economy has seen a rising demand for college-educated workers; absent improvements in college completion, independent projections anticipate a shortfall of workers with bachelor's degrees by 2030.³

Figure 7: Highest Degree Achieved by Ethnicity and Age, 2023



Source: LPPI analysis of 2019-2023 5-year American Community Survey (ACS).

Note: Data reflect individuals ages 25 and older.

Taken together, these unique attributes among the Latino community set the stage for the labor market story that follows: a workforce increasingly powered by Latinos, whose educational trajectories and industry placements will shape the state's long-run growth.



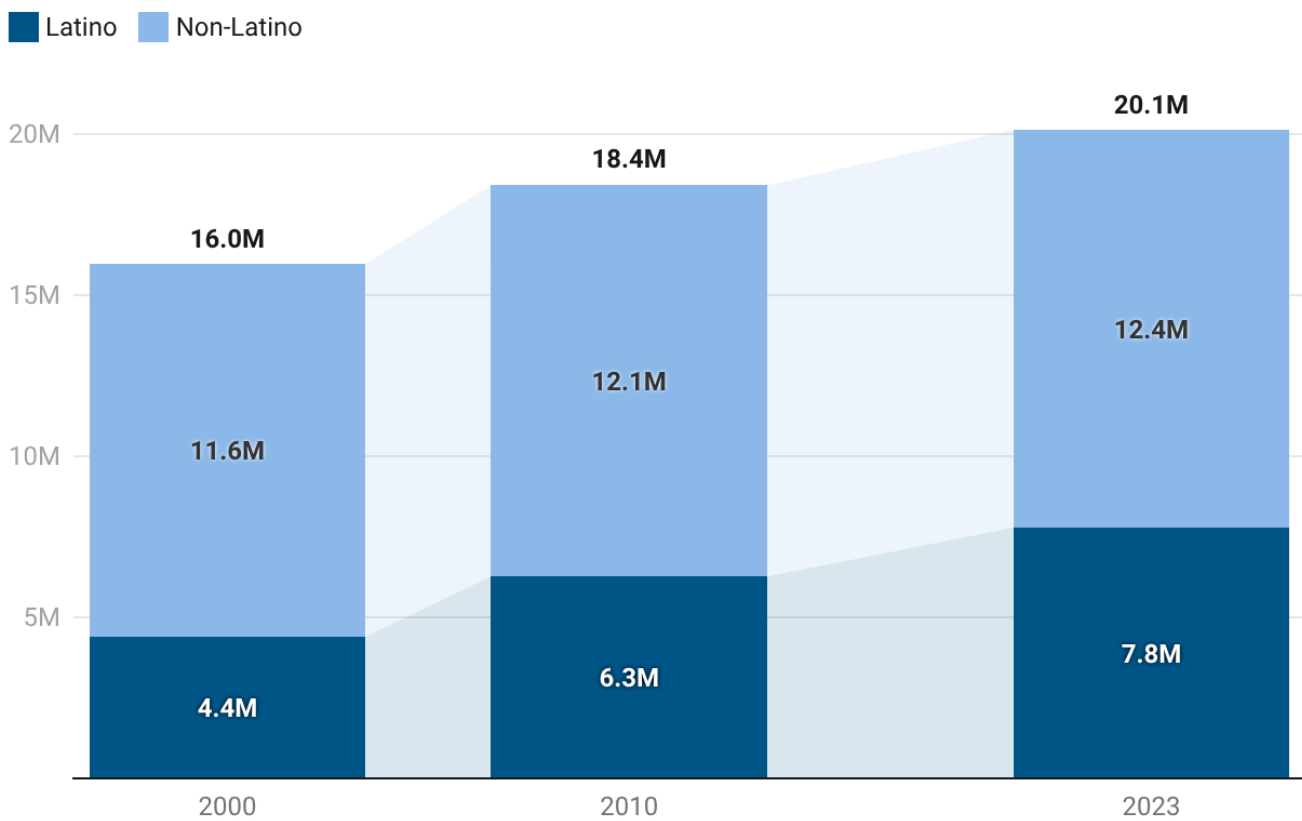


II. Labor Market: Participation, Industry Distribution, and Automation Risk

As the age structure described previously suggests, Latinos anchor California's labor supply, and their role will expand as younger cohorts continue to enter the workforce. This section covers Latinos' labor participation, industry distribution, and exposure to automation.

Latinos now comprise 39% of California's workforce, about 7.8 million workers, and many work in sectors essential to the economic well-being of the state, including agriculture and construction. Over the past two decades, the Latino workforce has also grown more rapidly than the non-Latino workforce. From 2000 to 2023, the size of the Latino workforce grew by 77%—from 4.4 million to 7.8 million—compared to 7% among non-Latinos (see Figure 8). This expansion aligns with state and federal trend data that underscore the centrality of Latino workers to the growth of the labor force nationwide.⁴

Figure 8: California Workforce by Ethnicity, 2000–2023



Source: LPPI analysis of the 2000 Decennial Census from Social Explorer, 2010 5-year American Community Survey (ACS) from Social Explorer, and the Latino Data Hub, which primarily draws its data from the 2023 5-year ACS.

Note: Data reflect civilian workers ages 16 and older.

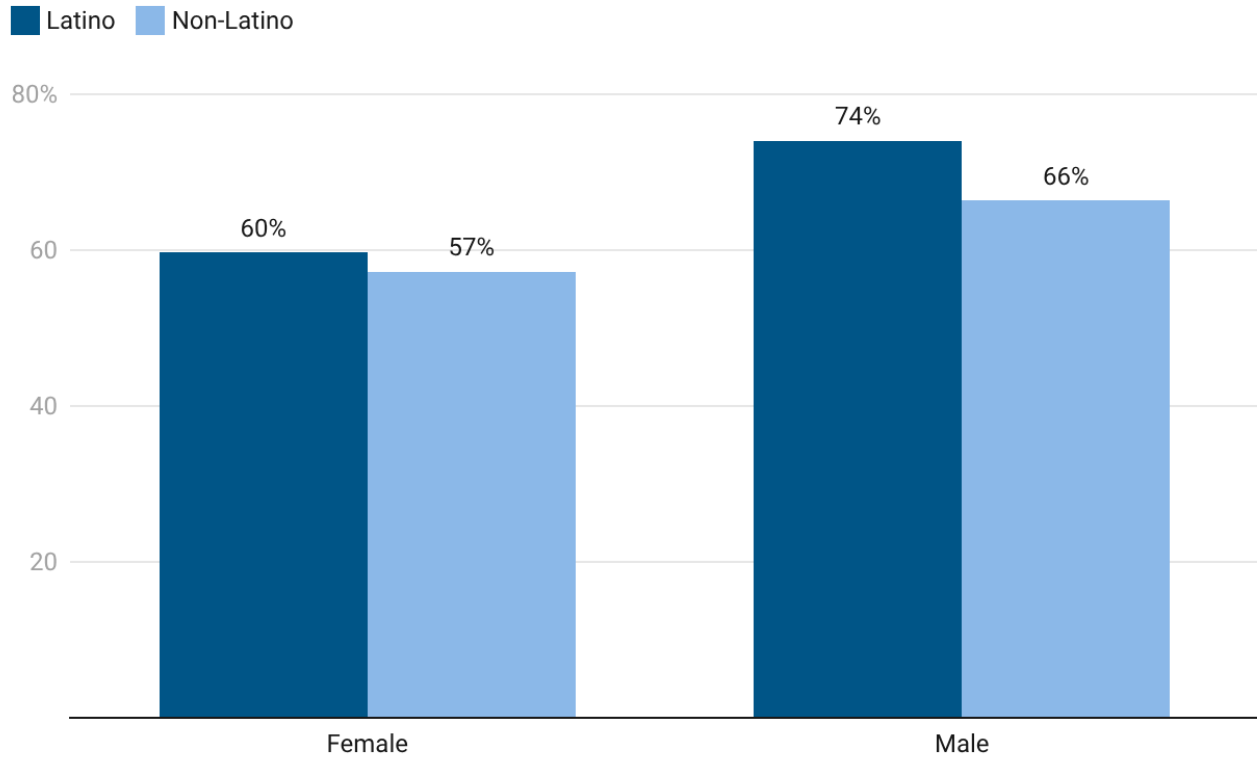




II. Labor Market: Participation, Industry Distribution, and Automation Risk

Labor force participation rates further underscore the central role Latino workers have in powering the state's economy. Nearly three-quarters (74%) of Latino men participate in the labor force compared with 66% of non-Latino men, and Latina women participate at slightly higher rates than non-Latina women (60% compared to 57%; see Figure 9). Notably, noncitizen Latinos participate in the workforce at a higher rate than Latino citizens (69% compared to 66%), non-Latino citizens (61%), and non-Latino noncitizens (66%).⁵

Figure 9: Labor Force Participation Rates in California by Ethnicity and Sex, 2023



Source: LPPI analysis of U.S. Census Bureau, 2019-2023 5-year American Community Survey (ACS).
Note: Data reflect civilian workers ages 16 and older.





II. Labor Market: Participation, Industry Distribution, and Automation Risk

A. Industry Distribution: All Latino Workers

Industry distribution plays a critical role in shaping workers' economic outcomes, and Latino workers remain concentrated in sectors with lower wages and fewer protections. Latino workers, both men and women, are overrepresented in labor-intensive and lower-wage industries. In particular, compared to non-Latino men, Latino men are more likely to work in construction (17% compared to 8%) and agriculture (5% compared to 1%), while Latinas are more likely than non-Latina women to work in arts, entertainment, and hospitality (13% compared to 9%) and retail (12% compared to 9%; see Figure 10).⁶ On the other hand, Latino workers remain underrepresented in higher-paying sectors such as professional, scientific, and related services, finance, insurance, and real estate.⁷ Latina women and Latino men are less likely than their non-Latino counterparts to work in these sectors, limiting their opportunities for economic opportunity and upward mobility.

Figure 10: Distribution of Workers in California by Ethnicity, Sex, and Industry, 2023

	Latina Females	Latino Males	Non-Latina Females	Non-Latino Males
Educational, Health, and Social Services	31%	8%	34%	14%
Arts, Entertainment, and Hospitality	13%	10%	9%	8%
Retail Trade	12%	10%	9%	9%
Professional, Scientific, Management, Administrative Services	10%	12%	14%	18%
Manufacturing	7%	11%	6%	11%
Other Services	6%	5%	6%	4%
Transportation, Warehousing, and Utilities	5%	10%	3%	8%
Finance, Insurance, and Real Estate	5%	3%	7%	7%
Public Administration	5%	3%	5%	5%
Agriculture and Related Fields	3%	5%	1%	1%
Wholesale Trade	2%	3%	2%	3%
Construction	1%	17%	2%	8%
Information	1%	2%	3%	4%

Source: LPPi analysis of U.S. Census Bureau, 2019-2023 5-year American Community Survey (ACS).

Note: Data reflect employed civilian workers ages 16 and older.

In addition to offering smaller incomes, low-wage industries overrepresented by Latinos are also less likely to be unionized, offer benefits, and provide adequate worker protections. For example, in 2024, 8% of retail workers and 18% of construction workers in California were represented by a union, compared to 52% in public administration, the sector with the largest share of workers represented by a union.⁸

Union jobs are more likely to offer health insurance than nonunion jobs, help increase earnings for all workers, and offer greater protection against unemployment. Latinos with union jobs are more likely than Latinos without union jobs to have health insurance and retirement plans⁹ and earn higher incomes.¹⁰ Further, during the COVID-19 pandemic, Latinos at nonunionized workplaces lost seven times as many jobs as those at unionized workplaces.¹¹





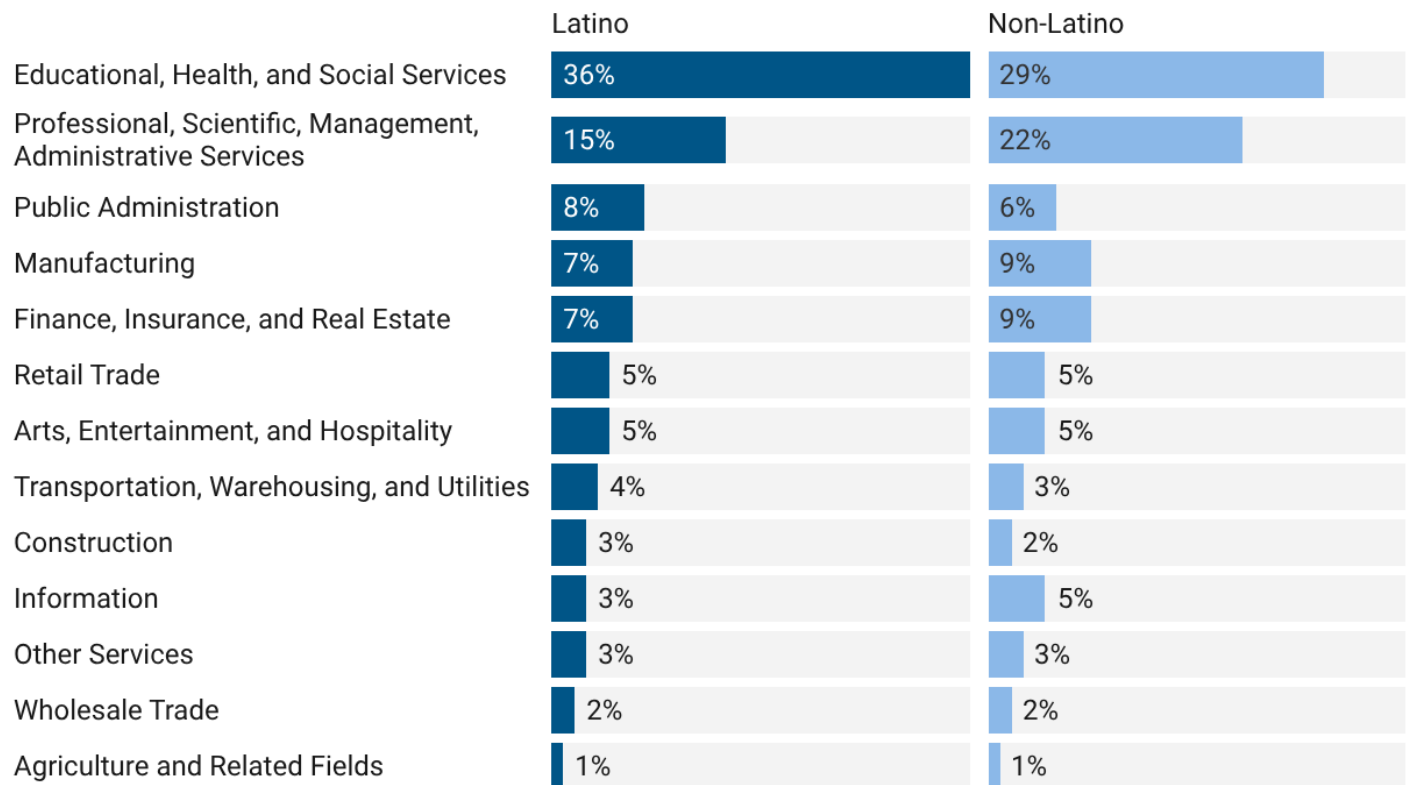
II. Labor Market: Participation, Industry Distribution, and Automation Risk

Additionally, sectors such as agriculture, retail, arts, and entertainment are popular for part-time or seasonal employment.¹² Although part-time employment offers flexibility for both employers and employees, it is less likely to offer opportunities for career advancement and comprehensive benefits than full-time positions.¹³ These conditions and disparities force Latino workers to stretch their wages or take on multiple jobs to cover basic needs, such as health care coverage, creating unstable economic conditions for workers and their families.

B. Industry Distribution: College-Educated Latino Workers

Although obtaining a bachelor’s degree shifts Latino workers toward more stable fields like education, health, and public administration, college-educated Latinos remain far less likely than their peers to enter high-wage, high-growth industries such as professional and scientific services, finance and real estate, or information. College-educated Latinos are more likely than similarly educated non-Latinos to work in education, health, and social services (36% compared to 29%) and public administration (8% compared to 6%; see Figure 11). Further, they are less likely to work in professional, scientific, and related services (15% compared to 22%), finance, insurance, and real estate (7% compared to 9%), and information (3% compared to 5%).

Figure 11: Distribution of Workers with a Bachelor’s Degree or Higher in California by Ethnicity and Industry, 2023



Source: LPPI analysis of U.S. Census Bureau, 2019-2023 5-year American Community Survey (ACS).

Note: Data reflect employed civilian workers ages 16 and older.





II. Labor Market: Participation, Industry Distribution, and Automation Risk

C. Industry Distribution: Noncitizen Latino Workers

Finally, it is important to highlight the outsized role immigrant Latino workers, especially noncitizens, play in supporting California's essential sectors. Among Latino workers, noncitizen workers are more likely to work in construction (17% compared to 8%) and agriculture (10% compared to 2%) than workers with U.S. citizenship (see Figure 12). Noncitizens represent 47% of Latino agricultural workers and 25% of Latino construction workers,¹⁴ indicating that an industry fundamental to California's economy relies not only on Latino labor, but specifically on Latino immigrant labor.

Figure 12: Distribution of Workers in California by Ethnicity, Citizenship Status, and Industry, 2023

	Citizen Latinos	Noncitizen Latinos	Citizen Non-Latinos	Noncitizen Non-Latinos
Educational, Health, and Social Services	22%	8%	24%	19%
Retail Trade	12%	8%	9%	9%
Arts, Entertainment, and Hospitality	11%	13%	8%	8%
Professional, Scientific, Management, Administrative Services	10%	13%	16%	22%
Manufacturing	9%	11%	8%	12%
Construction	8%	17%	5%	3%
Transportation, Warehousing, and Utilities	8%	6%	6%	7%
Finance, Insurance, and Real Estate	5%	2%	7%	6%
Other Services	5%	7%	4%	5%
Public Administration	5%	1%	6%	2%
Wholesale Trade	3%	3%	2%	3%
Agriculture and Related Fields	2%	10%	1%	0.4%
Information	2%	1%	3%	5%

Source: LPPI analysis of U.S. Census Bureau, 2019-2023 5-year American Community Survey (ACS).

Note: Data reflect employed civilian workers ages 16 and older.



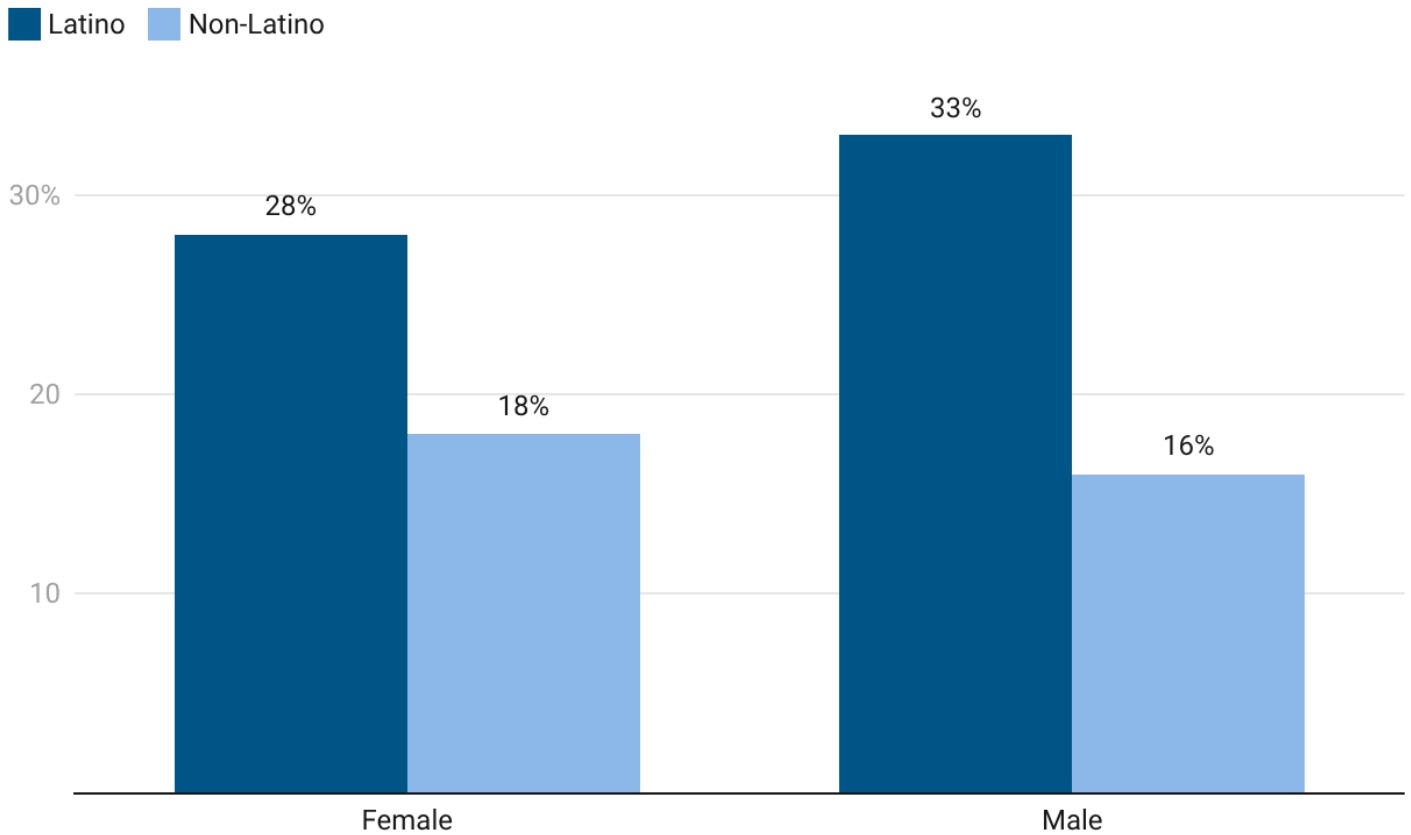


II. Labor Market: Participation, Industry Distribution, and Automation Risk

D. Risk to Automation

Exposure to technological change further compounds these vulnerabilities. One in three Latino men (33%) and over one in four Latinas (28%) work in occupations with high automation risk, including landscaping workers, construction laborers, and freight, stock, and materials movers—roughly double the exposure of their non-Latino counterparts (16% and 18%; see Figure 13). This pattern reinforces the need for proactive reskilling and transition support in tandem with labor policies to increase wages and sectoral pathways that connect workers to higher-wage roles.¹⁵

Figure 13: Share of California Workers in High Automation Risk Occupations by Ethnicity and Sex, 2023



Sources: LPPI analysis of 2019-2023 5-year American Community Survey (ACS) and Frey and Osborne (2017).

Note: "High automation risk occupations" group reflects civilian workers ages 16 and older employed in 20 representative occupations with high exposure to computerization. For more details, see the LPPI report, *On the Frontlines: Automation Risks for Latino Workers in California*, [available online](#).





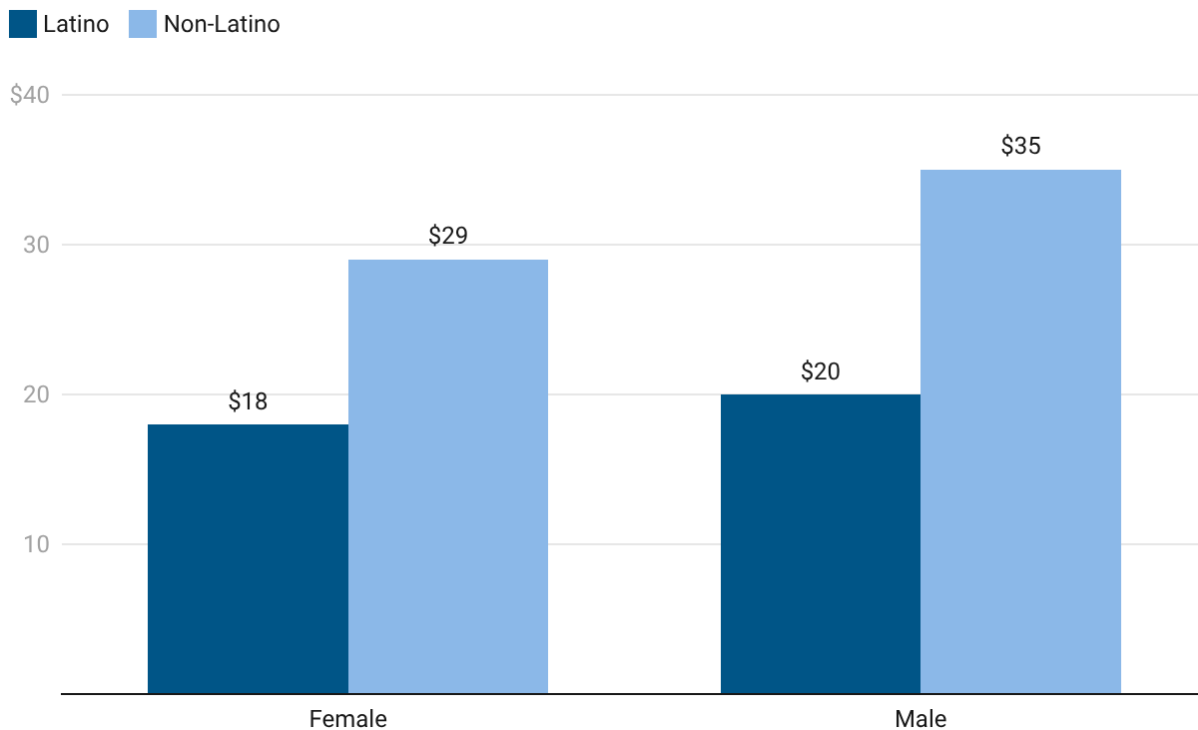
III. Pay Inequity, Poverty, and Access to Social Safety Net

Although Latino workers make essential contributions to California’s economy, they continue to face significant pay inequities compared with non-Latino workers. These inequities diminish financial stability and increase susceptibility to hardship. This section provides an overview of wage gaps, poverty rates, and the use of public benefit programs among Latino workers in California.

Latino workers, especially Latinas, are consistently paid less than their peers. Latinas earn a median hourly wage of \$18 compared to \$29 for non-Latinas, while Latino men earn \$20 compared to \$35 for non-Latino men (see Figure 14). Other analyses corroborate these disparities, showing that Latina workers in California experience some of the largest pay gaps in the country. This has significant implications for short-term economic stability and long-term wealth generation. For Latinas, the wage gap translates into six-figure to million-dollar lifetime losses, constraining family spending on essentials like housing, childcare, and health care; recent analyses estimate a typical Latina stands to lose about \$1.2 million over a 40-year career compared with a White, non-Hispanic man.¹⁶

The industry distribution of Latino workers relative to non-Latino workers explains, in part, why wage disparities persist.¹⁷ Without addressing barriers to stable, higher-wage jobs, such as discrimination and cost burdens of higher education, issues such as job insecurity and inability to accumulate wealth will persist among Latina workers.¹⁸ In 2026, California enacted two new laws (SB-642 and SB-464) to expand protection of gender pay equity and strengthen pay data reporting.¹⁹ Rigorous monitoring and evaluation are needed to assess the effectiveness of these legislative efforts in reducing the gender pay gap.

Figure 14: Median Hourly Wage of California Workers by Ethnicity and Sex, 2023



Sources: LPPi analysis of 2019-2023 5-year American Community Survey (ACS).

Note: Data reflect employed civilian workers ages 16 and older who worked at least one week and one hour per week during the previous year.



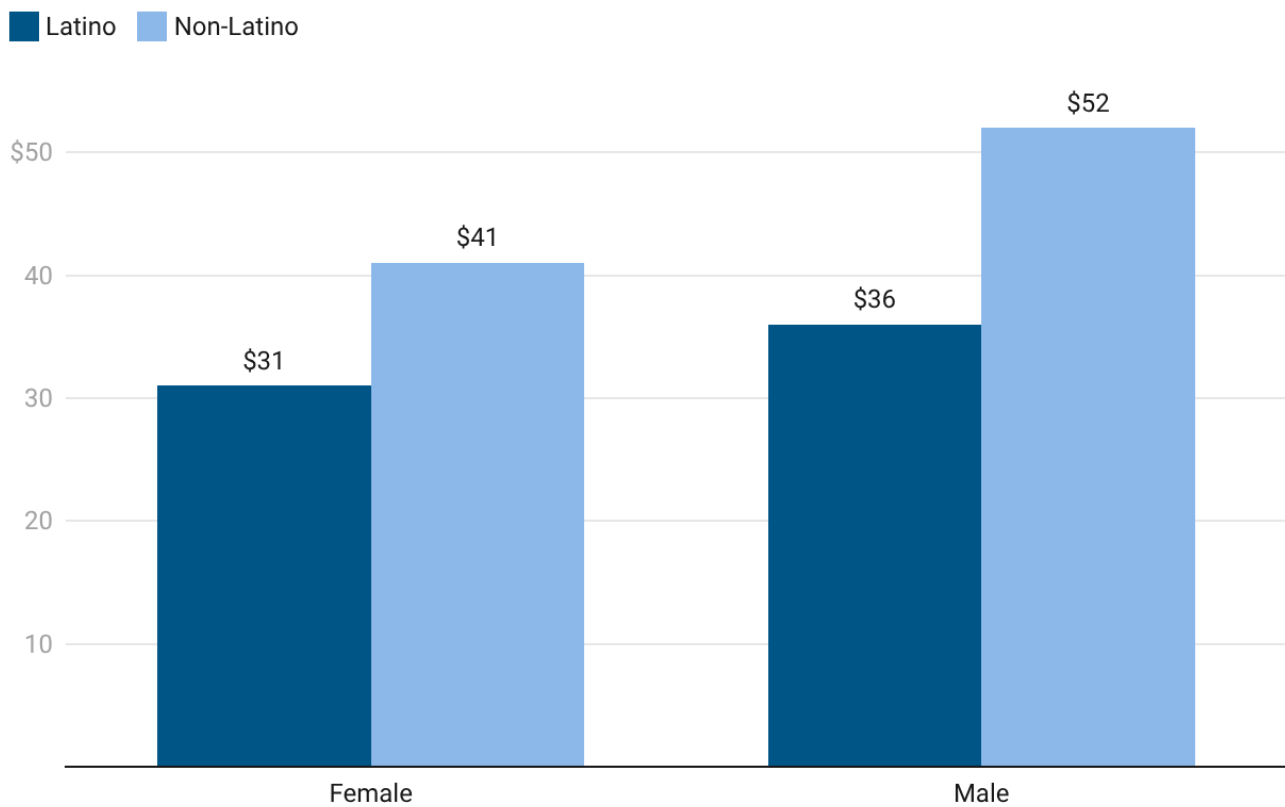


III. Pay Inequity, Poverty, and Access to Social Safety Net

Wage disparities also remain persistent for Latinos without citizenship, limiting their ability to accumulate wealth. Latino noncitizens earn a median hourly wage of \$17, \$3 less than Latino citizens (\$20) and nearly half the rate of non-Latino noncitizens (\$33) and non-Latino citizens (\$32).²⁰

Furthermore, even though higher educational attainment generally leads to higher wages,²¹ wage disparities persist for workers with a bachelor’s degree or higher—particularly for Latina women. College-educated Latinas earn a median wage of \$31 per hour—an improvement of \$13 over the median for Latinas overall, but still \$21 less than college-educated non-Latina men at \$52 (see Figure 15). College-educated Latino men earn \$16 more per hour than all Latino men, but they also earn \$5 less per hour relative to college-educated non-Latina women and \$16 less per hour relative to college-educated non-Latino men. These patterns signal the need to pair educational attainment strategies with reforms to placement, hiring, and advancement so that degrees yield commensurate returns.²²

Figure 15: Median Hourly Wage of California Workers with a Bachelor’s Degree or Higher by Ethnicity and Sex, 2023



Sources: LPPi analysis of 2019-2023 5-year American Community Survey (ACS).

Note: Data reflect employed civilian workers ages 16 and older who worked at least one week and one hour per week during the previous year.



III. Pay Inequity, Poverty, and Access to Social Safety Net

Across every major industry, Latino workers continue to receive lower pay than comparable non-Latino workers, with the widest disparities appearing in the state’s highest-paying sectors. In professional, scientific, and related services, non-Latina women earn \$40 per hour compared with \$20 for Latinas, and non-Latino men earn \$50 per hour compared with \$22 for Latino men (see Figure 16).

Figure 16: Median Hourly Wage of California Workers by Ethnicity, Sex, and Industry, 2023

	Latina Females	Latino Males	Non-Latina Females	Non-Latino Males
Information	\$26	\$32	\$43	\$52
Public Administration	\$26	\$36	\$33	\$43
Finance, Insurance, and Real Estate	\$24	\$28	\$37	\$50
Construction	\$23	\$23	\$31	\$36
Educational, Health, and Social Services	\$21	\$24	\$31	\$35
Professional, Scientific, Management, Administrative Services	\$20	\$22	\$40	\$50
Manufacturing	\$17	\$22	\$35	\$44
Wholesale Trade	\$17	\$21	\$30	\$34
Transportation, Warehousing, and Utilities	\$17	\$21	\$26	\$28
Other Services	\$17	\$19	\$20	\$24
Retail Trade	\$15	\$18	\$19	\$22
Arts, Entertainment, and Hospitality	\$14	\$16	\$18	\$19
Agriculture and Related Fields	\$13	\$15	\$25	\$28

Sources: LPPI analysis of 2019-2023 5-year American Community Survey (ACS).

Note: Data reflect employed civilian workers ages 16 and older who worked at least one week and one hour per week during the previous year.

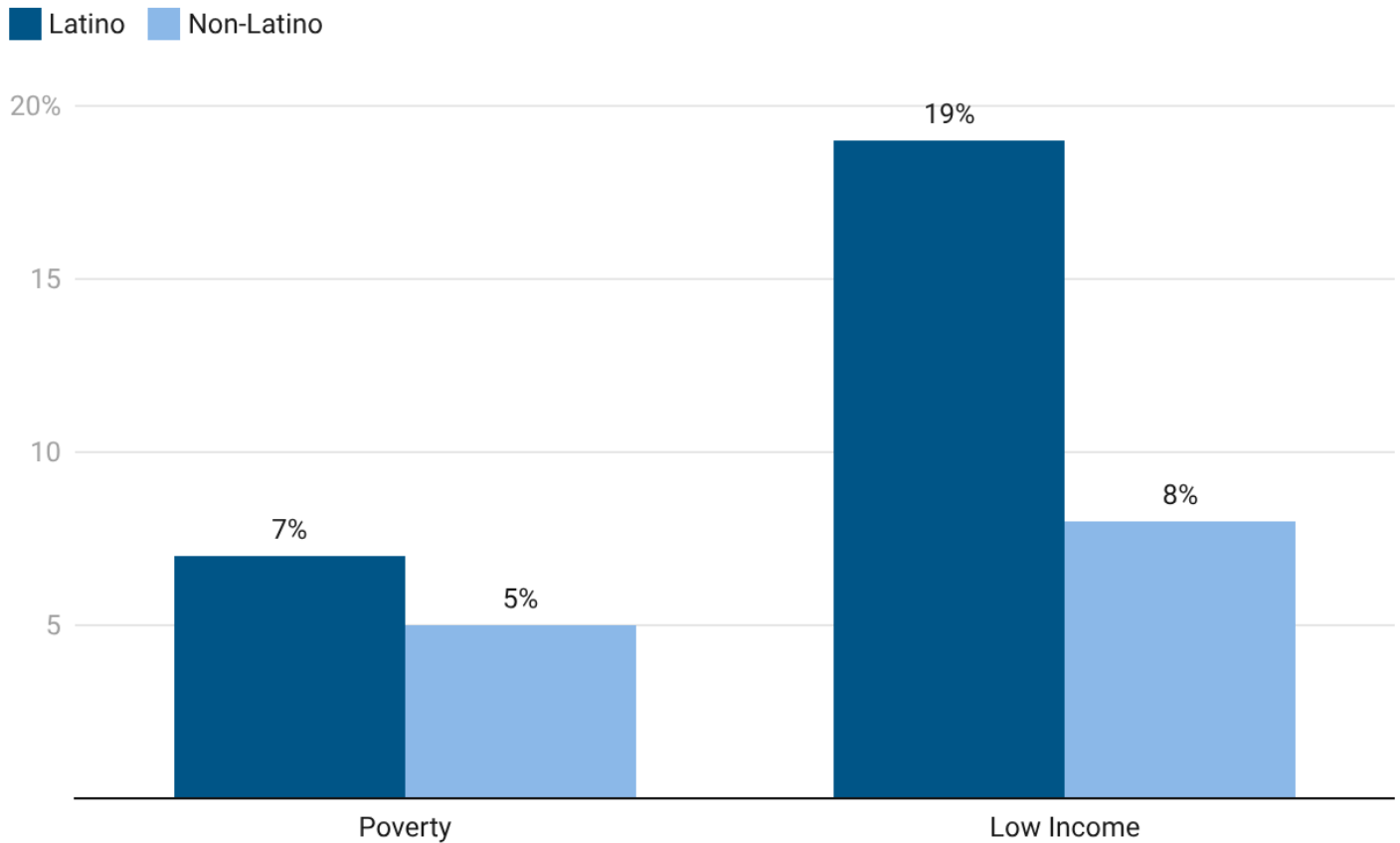




III. Pay Inequity, Poverty, and Access to Social Safety Net

As a result, occupational segregation and wage inequities partially contribute to higher poverty and low-income rates for Latino workers compared to their non-Latino counterparts. Latino workers are more than twice as likely as non-Latino workers to live in low-income households (19% compared to 8%; see Figure 17), and 7% of Latino workers are in poverty compared to 5% of non-Latino workers. Poverty among noncitizen Latino workers is the highest at 17% compared to 13% among Latino citizen workers.

Figure 17: Poverty and Low-Income Status for California Workers by Ethnicity, 2023



Source: LPPI analysis of 2019-2023 5-year American Community Survey (ACS).

Note: Data reflect civilian workers ages 16 and older.

These income disparities are reflected in Latinos' overrepresentation among recipients of social safety net programs (including CalFresh, Medi-Cal, housing vouchers, and rental assistance). For instance, Latinos account for 55% of CalFresh enrollees and 52% of Medi-Cal enrollees.²³

Within Latino communities, however, noncitizen workers face distinct barriers that limit access to these same programs despite having the highest poverty rates. Undocumented immigrants are generally ineligible for most safety-net programs. Even when immigrants are eligible, many avoid enrolling because they fear participation could jeopardize their own immigration status or that of a family member. Heightened immigration enforcement activity and growing concerns about the sharing of program enrollment data across agencies have intensified fear among immigrant households. This will likely contribute to lower participation in safety-net programs from noncitizen Latinos, even though they show the highest poverty rates and the highest uninsured levels in the state.²⁴



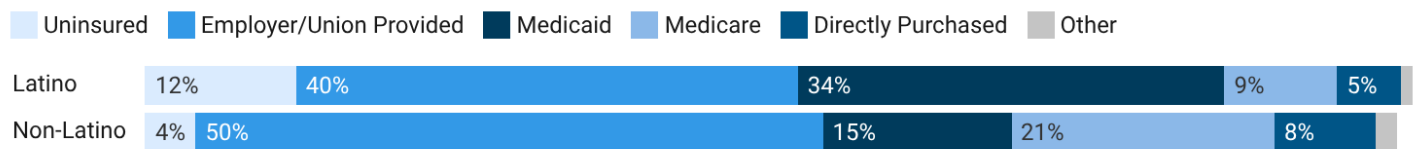
IV. Health Care Coverage

The economic constraints documented above shape far more than household finances. They also influence whether families can access the health care systems that support long-term well-being. This section describes disparities in access to health coverage, with a specific focus on noncitizen Latinos who experience the highest rates of uninsurance.

Latinos are uninsured at three times the rate of non-Latinos (12% compared to 4%). Despite having a higher labor force participation rate, Latinos are less likely to be covered by employer-provided insurance and more likely to be covered by Medi-Cal (California's Medicaid program) at roughly twice the rate of non-Latinos (see Figure 18). This gap can be partially attributed to the fact that Latino workers are more likely than non-Latinos to work in industries without employer-sponsored insurance, as discussed previously.²⁵ Access to health insurance leads to improved health outcomes and financial stability.²⁶ Uninsured individuals are more likely to go without preventive care, leading to worse health outcomes that are harder and more expensive to treat.²⁷

Furthermore, Latinos are less likely to be covered by directly purchased health insurance through the exchange than non-Latinos (5% compared to 8%). This is particularly relevant for California's growing Latino self-employed population, who lack access to employer-sponsored insurance and must purchase coverage directly. Research demonstrates that self-employed Latinos struggle to obtain coverage through the exchange due to factors including the increasing cost of health insurance plans, lack of culturally competent support to navigate the insurance platform, among others.²⁸

Figure 18. Health Insurance Coverage in California by Ethnicity, 2023



Source: LPPI analysis of 2019-2023 5-year ACS.

Note: "Other" health insurance coverage includes VA and other health insurance coverage. The data show that 1% of Latinos and 1.8% of non-Latinos have other health insurance coverage.

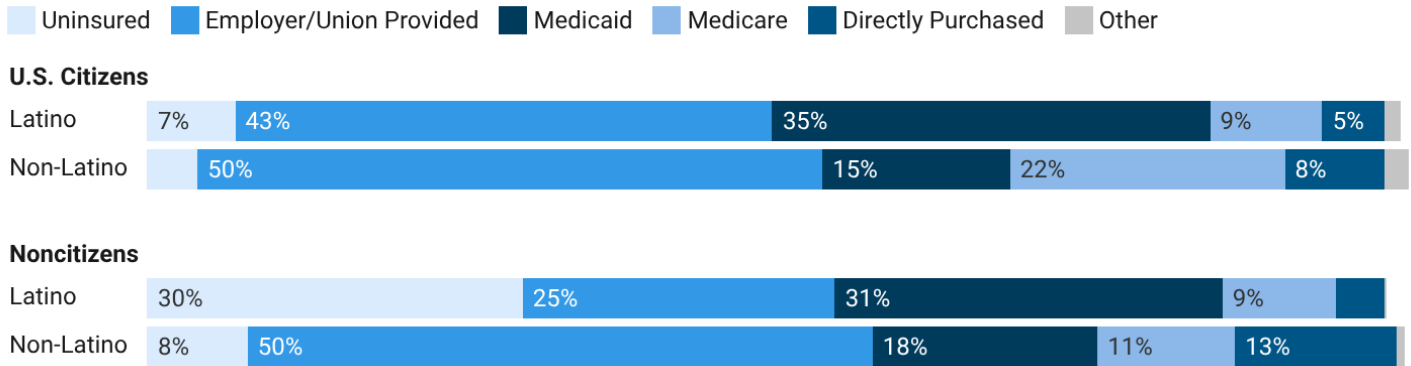




IV. Health Care Coverage

The steepest barrier to health care coverage, however, is citizenship status. Nearly one third of Latino noncitizens are uninsured (30%), compared with just 7% among Latino citizens (see Figure 19). While Latino citizens have the highest Medi-Cal enrollment (35%), employer coverage for Latino noncitizens is half that of their non-Latino peers (25% compared to 50%). This indicates that public coverage partially backfills gaps in employer coverage but still leaves a large uninsured population among noncitizens.

Figure 19. Health Insurance Coverage in California by Ethnicity and Citizenship, 2023



Source: LPPI analysis of 2019-2023 5-year ACS.

Note: The data show that 4% of non-Latino U.S. citizens are uninsured. 4% of Latino noncitizens have directly purchased health insurance coverage. "Other" health insurance coverage includes VA and other plans. The data show that 1.2% of Latino U.S. citizens, 1.9% of non-Latino U.S. citizens, 0.2% of Latino noncitizens, and 0.5% of non-Latino noncitizens have other health insurance.

Addressing health insurance gaps among Latinos requires holistic policy solutions. California has bridged its noncitizen health coverage gap by expanding Medi-Cal to all low-income individuals regardless of immigration status, starting with young adults in 2020 and seniors in 2022, and expanding to those ages 26 through 49 in 2024. Despite these expansions, many eligible noncitizens remain uninsured due to fear, confusion about eligibility, limited access to technology, and language barriers.²⁹ Most recently, due to state budget deficits, California rolled back some coverage of undocumented adults starting January 1, 2026.³⁰ This rollback, combined with planned cuts to Medicaid at the federal level under the One Big, Beautiful Bill Act, is likely to increase coverage gaps for all Californians in the coming years.³¹



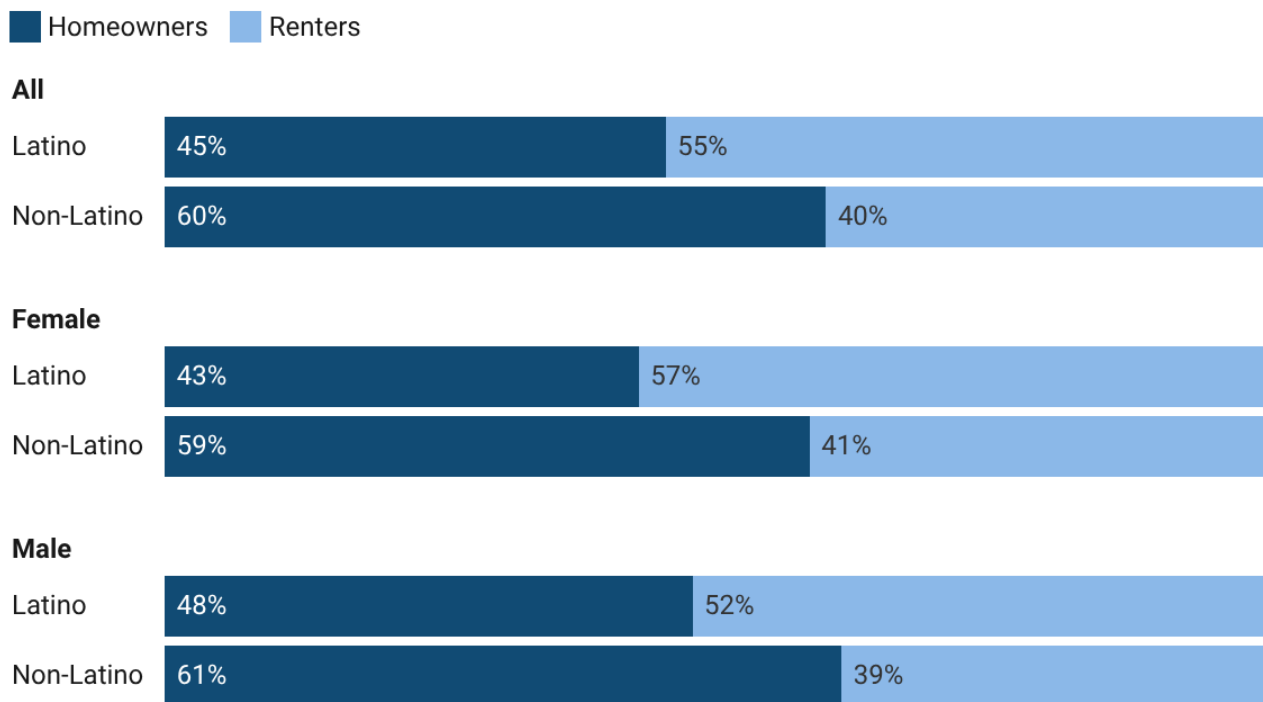


V. Housing and Wealth Building

Ongoing economic disparities have downstream repercussions and shape whether families can buy a home, build equity, and pass on financial security to the next generation. In California, where housing costs are among the highest in the country and home equity makes up the largest share of household wealth, access to ownership is often the dividing line between economic stability and long-term precarity.³² This section summarizes the Latino-non-Latino homeownership gap, the home-value gap that constrains equity growth, and housing cost burdens that limit household savings and stability.

Latino households are less likely to own their homes than non-Latino households—45% compared to 60%. Within Latino households, those headed by Latinas have the lowest ownership rate at 43% (compared with 59% among non-Latina-women-headed households and 48% among male Latino-headed households; see Figure 20). These ownership gaps are shaped by documented disparities in mortgage lending and credit access, lower average incomes that make it harder to accumulate down payments and qualify for loans, and persistent racial biases in housing and financing systems that continue to shape who can enter the market.³³ Statewide research underscores that persistent ownership gaps have large implications for wealth disparities and regional economic resilience.³⁴

Figure 20: Homeownership and Tenancy Rates by Ethnicity and Sex, 2023



Source: LPPI analysis of 2019-2023 5-year American Community Survey (ACS).

Note: Data reflect household heads ages 18 and older.

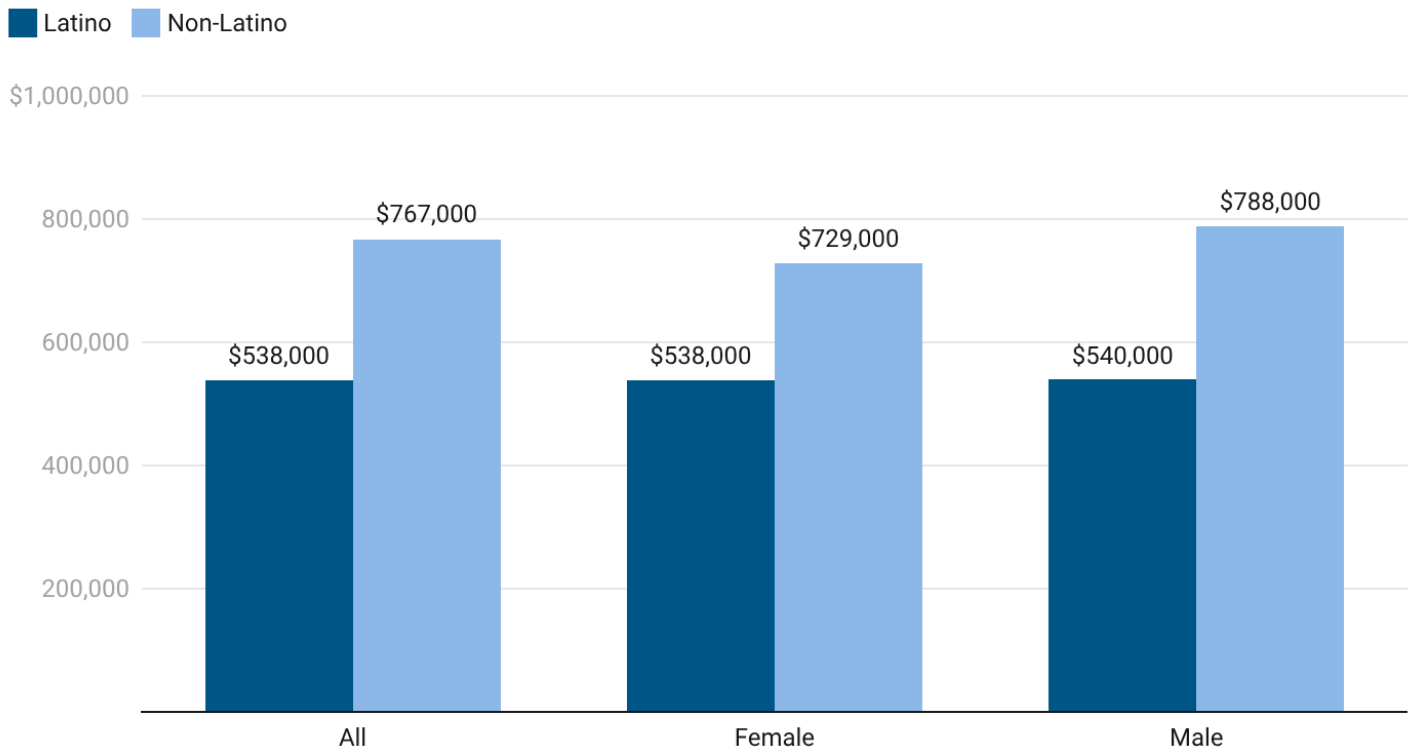




V. Housing and Wealth Building

Even when Latino households achieve homeownership, the value of their homes shapes the wealth they can build. Across genders, the typical Latino-owned home is valued about \$229,000 less than the typical non-Latino-owned home (see Figure 21). Across every citizenship group, Latino homeowners consistently own homes that are worth significantly less than those owned by non-Latinos. Among U.S.-born householders, the median value of Latino-owned homes is about \$163,000 lower than that of homes owned by U.S.-born non-Latinos. Among noncitizens, the gap is substantially larger: Latino noncitizen homeowners own homes worth roughly \$487,000 less than non-Latino noncitizens. These disparities reflect differences in household incomes, which determine the value of the homes families can afford, alongside long-standing patterns of neighborhood sorting and residential segregation. These factors shape where homeowners are able to purchase homes, how homes are appraised, and how much they appreciate over time.³⁵ Because home equity represents the largest asset for most households, this valuation gap limits borrowing capacity, reduces the cushion available during economic downturns, and constrains the amount of wealth that can be passed on to children.³⁶

Figure 21: Median Home Value by Ethnicity and Sex, 2023



Source: LPPi analysis of 2019-2023 5-year American Community Survey (ACS).

Note: Data reflect household heads ages 18 and older.



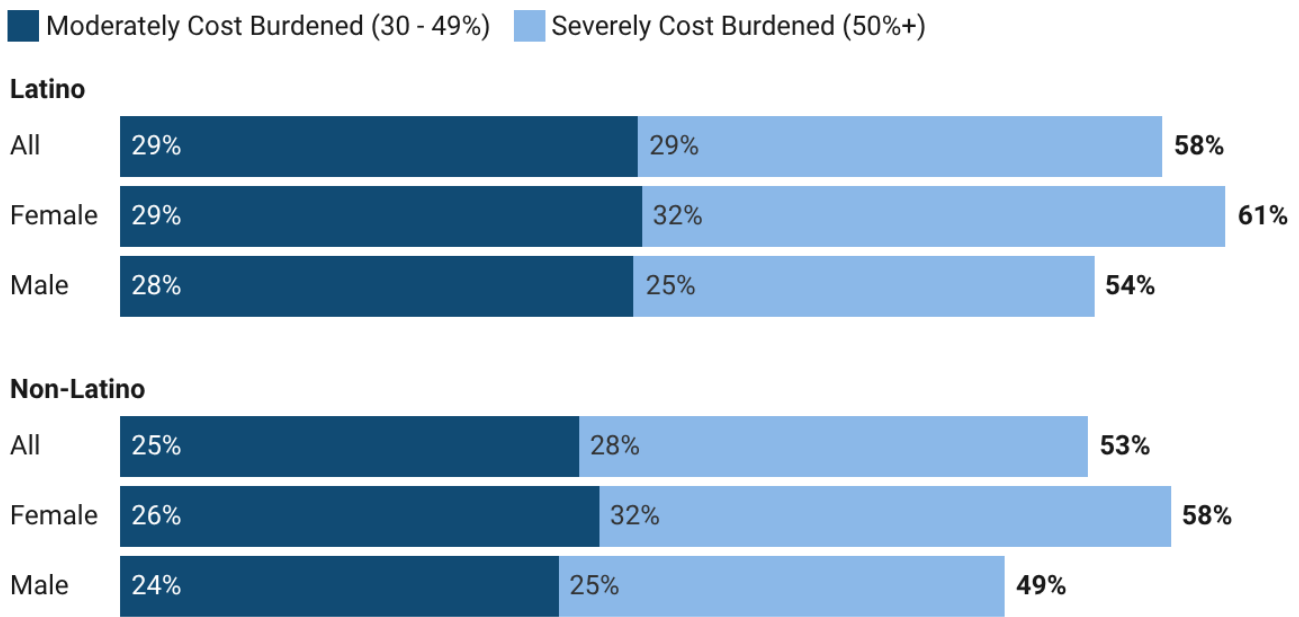


V. Housing and Wealth Building

For the majority of Latino households who rent, the primary barrier to stability and homeownership remains housing cost burdens. Rental affordability pressures are severe statewide and across all groups, but are particularly acute for women (see Figure 22). Overall, 58% of Latino renter householders are cost-burdened, including 29% who are moderately burdened (spending 30% to 49% of their income on housing), and another 29% who are severely burdened (spending over 50% of their income on housing).

Gender differences are especially pronounced at the highest levels of housing burden. Latina-headed tenant households are much more likely to be severely cost-burdened than Latino men-headed households (32% versus 25%). However, Latinos and Latinas have equivalent levels of moderate housing cost burden (28% and 29%, respectively). These disparities mirror and are shaped by the wage gaps documented earlier in this report, showing how lower earnings among women translate directly into greater housing insecurity and instability.

Figure 22: Tenants Experiencing Housing Cost Burden by Latino Ethnicity and Sex, 2023



Source: LPPi analysis of 2019-2023 5-year American Community Survey (ACS).

Note: Data reflects household heads ages 18 and older. Moderate housing cost burden refers to monthly housing costs that exceed 30% but remain below 50% of household income. Severe housing cost burden refers to monthly housing costs that exceed 50% of household income. For renters, housing costs include contract rent plus utility expenses.

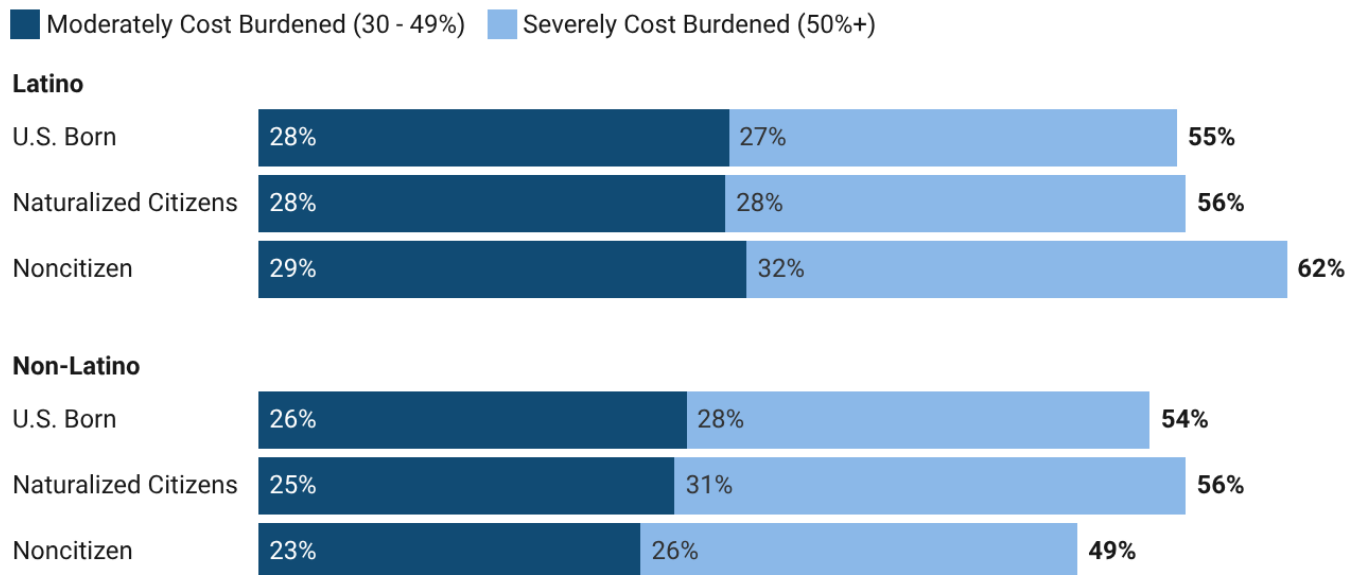




V. Housing and Wealth Building

Citizenship status further shapes housing vulnerability among Latino households. Among Latino renter households headed by noncitizens, 61% were housing-cost burdened, including 29% moderately and 32% severely cost burdened (see Figure 23). In comparison, 55% of renter households headed by U.S.-born Latinos and 56% of those headed by naturalized citizens were cost-burdened. The higher housing burden among noncitizen-headed renter households reflects the combined effects of lower wages, job instability, and more limited access to rental assistance and other public support.³⁷ Statewide and local research suggest that these elevated housing burdens among Latino immigrant households increase the risk of displacement, homelessness, and exploitation.³⁸

Figure 23: Tenants Experiencing Housing Cost Burden by Ethnicity and Citizenship, 2023



Source: LPPI analysis of 2019-2023 5-year American Community Survey (ACS).

Note: Data reflect household heads aged 18 years and older. Moderate housing cost burden refers to monthly housing costs that exceed 30% but remain below 50% of household income. Severe housing cost burden refers to monthly housing costs that exceed 50% of household income. For renters, housing costs include contract rent plus utility expenses. The data show that, among Latino renter households headed by noncitizens, 29.32% are moderately housing cost burdened and 32.42% are severely housing cost burdened.



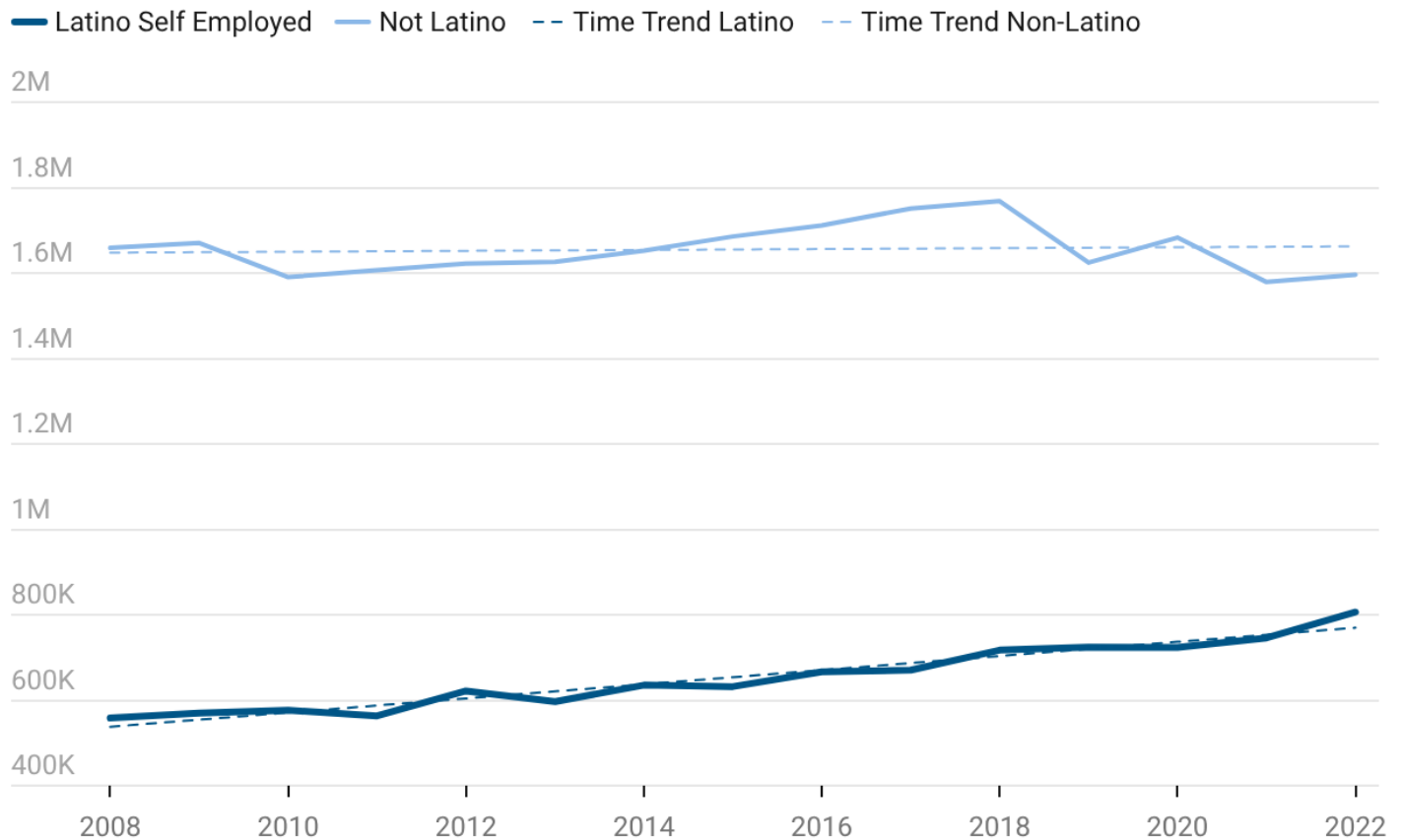


VI. Entrepreneurship and Small Business Ownership

As Latino workers face income and job barriers, many turn to entrepreneurship as an alternative pathway to higher earnings and wealth building. Latino entrepreneurship is expanding and contributes materially to job creation and local economic and cultural dynamism. Yet gaps in earnings, access to capital, and incorporation rates signal persistent structural barriers for Latino entrepreneurs. This section summarizes growth in Latino self-employment, which is both a pathway to economic security and a gateway to scalable business ownership, as well as relative earnings and incorporation trends as indicators of business structure and growth potential. These disparities matter because entrepreneurship is a key pathway to income mobility, wealth accumulation, and business scaling.

Latinos are expanding and driving self-employed entrepreneurship in California. Latino self-employment grew by about 44% from 2008 to 2022, reaching nearly 807,000 individuals, while non-Latino self-employment declined slightly over the same period from roughly 1.66 million to 1.6 million. National surveys reinforce this momentum, documenting rapid growth in Latino-owned employer firms and strong post-pandemic rebounds.³⁹

Figure 24: Self-Employment by Ethnicity, 2008-2022



Source: LPPI analysis of American Community Survey (ACS), 2008-22 PUMS (5-year estimates: 2008-12, 2013-2017, 2018-22).

Note: Solid lines represent annual counts; dashed lines represent fitted trend lines.

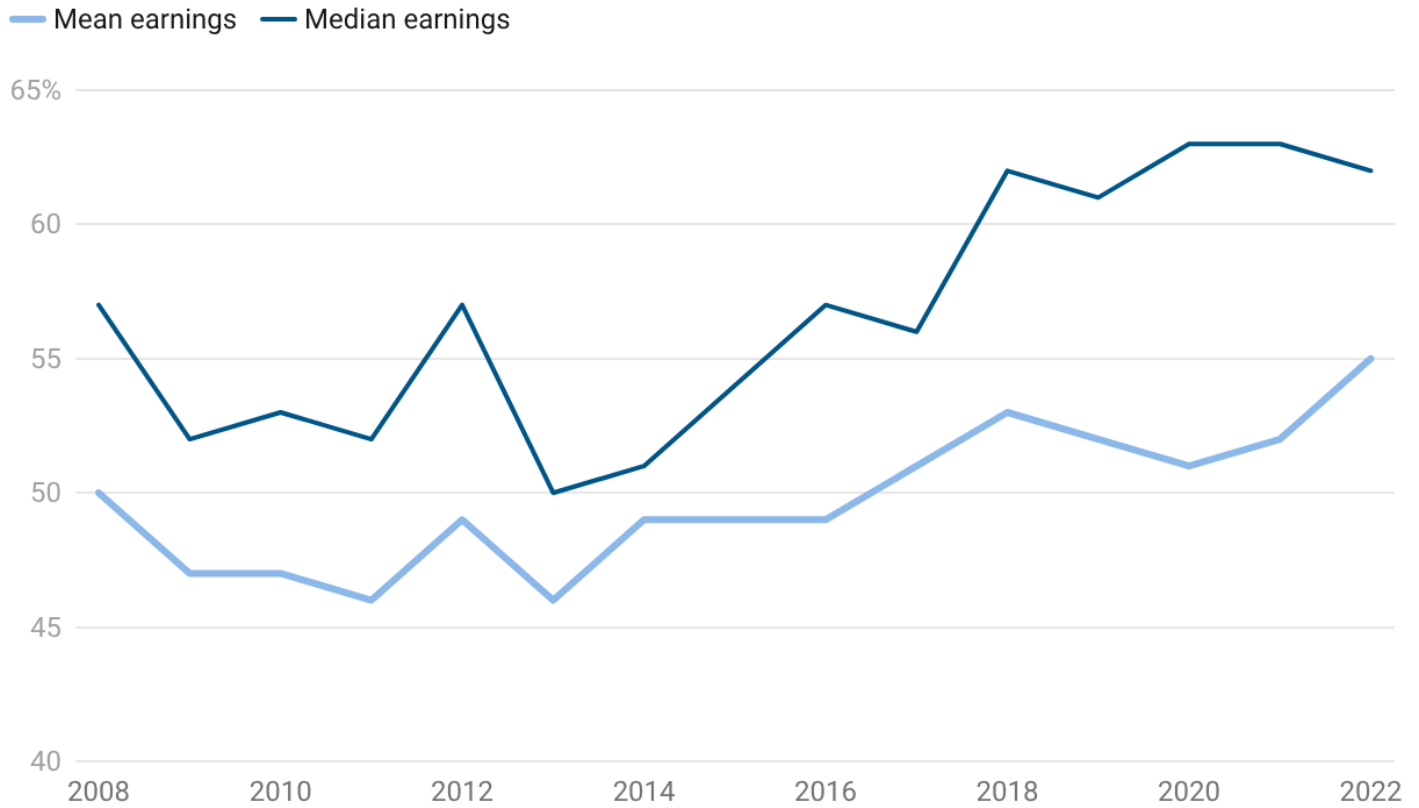




VI. Entrepreneurship and Small Business Ownership

Entrepreneurship is often celebrated as a path to economic mobility, but even when Latinos start businesses, the earnings gap persists. Between 2008 and 2022, the median earnings of self-employed Latino entrepreneurs ranged from 50 to 62% of those of their non-Latino peers. Despite gains over the years, the median earnings of Latino entrepreneurs are about 38% less than those of non-Latinos in 2022 (see Figure 25).

Figure 25: Latino Self-Employed Earnings Relative to Non-Latinos, 2008-2022



Source: LPPI analysis of U.S. Census, American Community Survey 2008-22 PUMS (5-year estimates: 2008-12, 2013-2017, 2018-22).

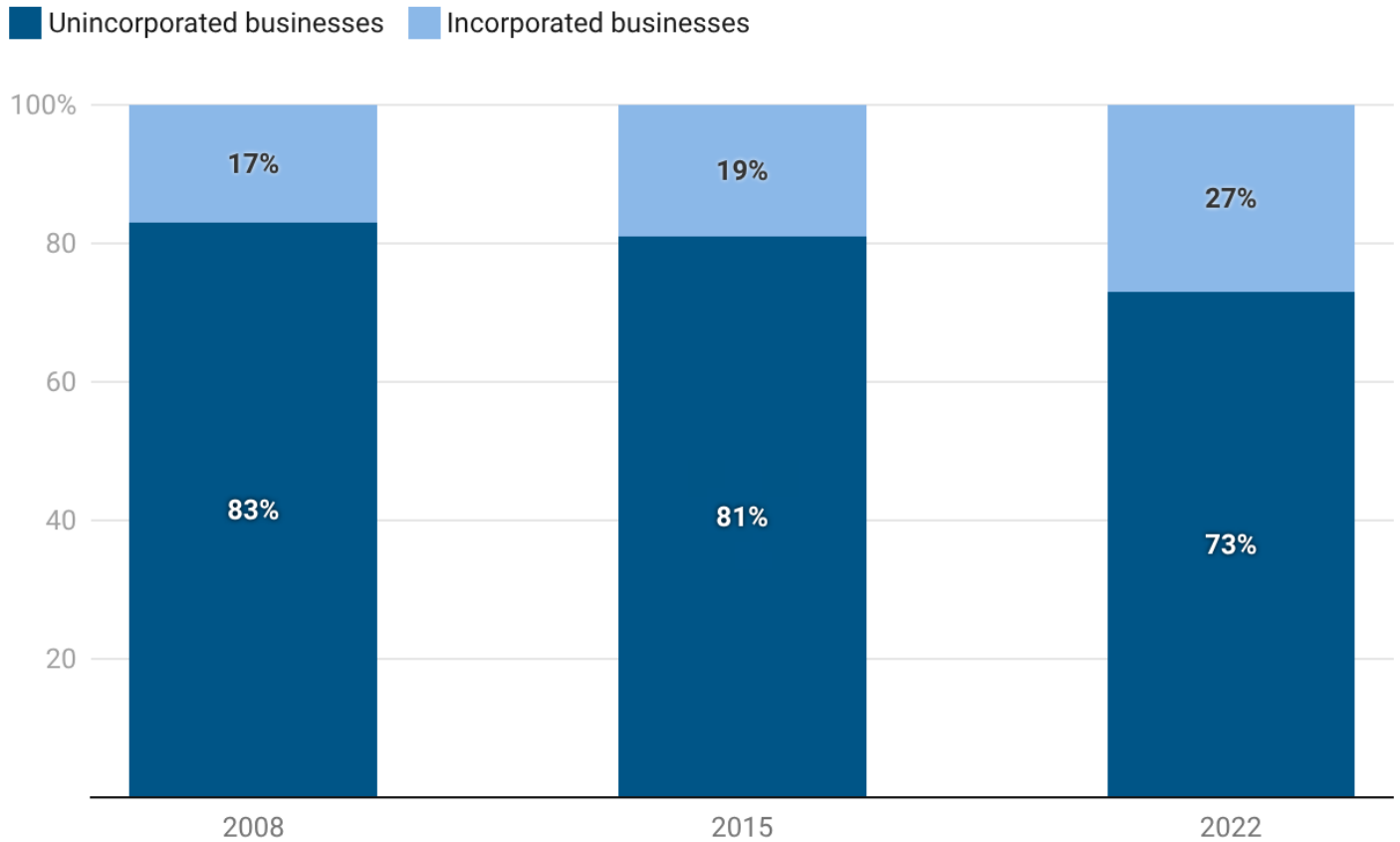




VI. Entrepreneurship and Small Business Ownership

Patterns in legal structure also reveal differences in business positioning. The share of self-employed Latino businesses that are incorporated increased from 17% in 2008 to 27% in 2022, yet nearly three-quarters remained unincorporated (see Figure 26). This can hinder access to institutional supports that facilitate business growth and wealth building.

Figure 26: Incorporation Status of Latino Businesses, 2008-2022



Source: LPPI analysis of U.S. Census, American Community Survey 2008-22 PUMS (5-year estimates: 2008-12, 2013-2017, 2018-22).



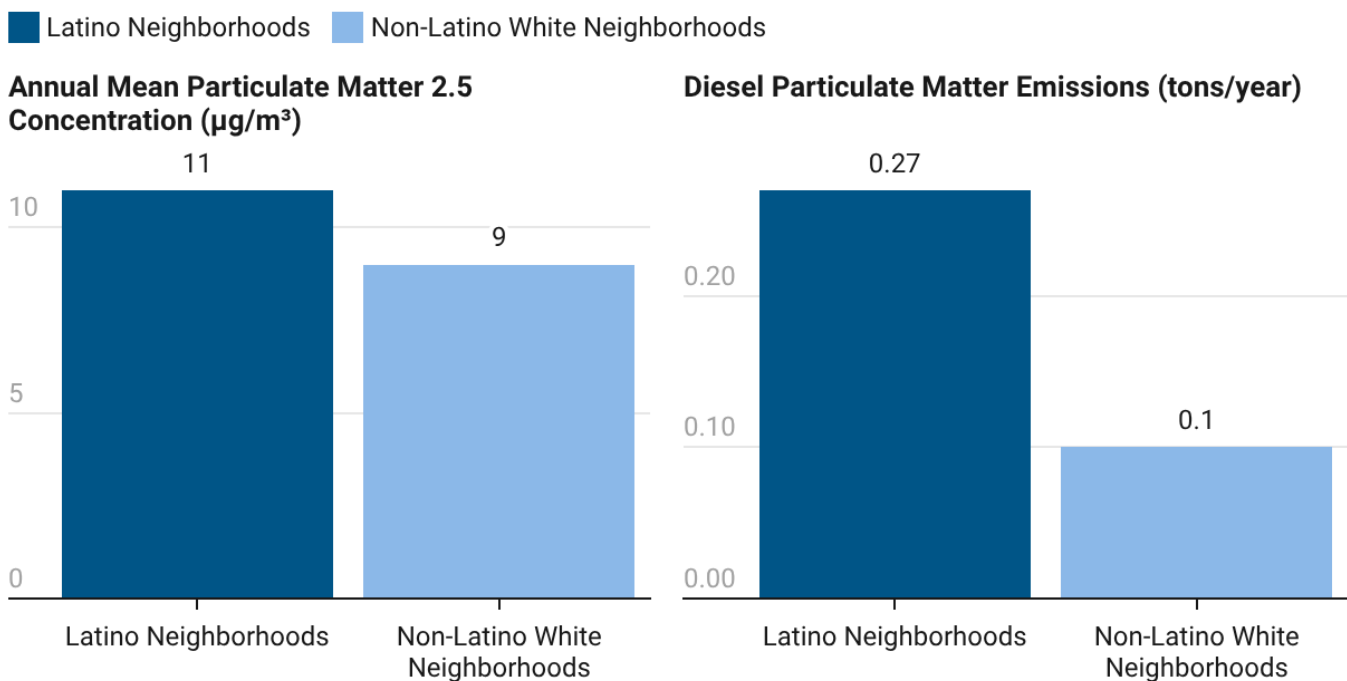


VII. Environmental and Climate Inequities

Environmental burdens and climate risk compound the economic disparities described above. This section summarizes documented disparities in air pollution, hazardous sites, and traffic density, and describes higher exposure to extreme heat and thinner protective infrastructure. Together, these patterns show that environmental risks are not shared evenly and shape the health and economic opportunity of Latinos.

Air pollution burdens are higher in Latino neighborhoods. On average,⁴⁰ the particulate matter 2.5 (PM2.5) level is 1.2 times higher and the diesel PM level is 2.7 times higher in Latino neighborhoods than in non-Latino white neighborhoods (see Figure 27). Further, hazardous and cleanup site exposure scores are 2.4 to 3 times higher; risk management facility scores are 9.5 times higher; and traffic density is 1.4 times higher. Additionally, Latino neighborhoods have about one-quarter of the low-emissions vehicles present in non-Latino white neighborhoods. Prolonged exposure to air pollution is associated with cardiovascular and respiratory harms, such as heart and lung disease, as well as a significant increase in the risk of death.⁴¹

Figure 27: Air Pollution Disparities Between Latino and Non-Latino White Neighborhoods



Source: CalEnviroScreen 4.0 (Office of Environmental Health Hazard Assessment, 2021).

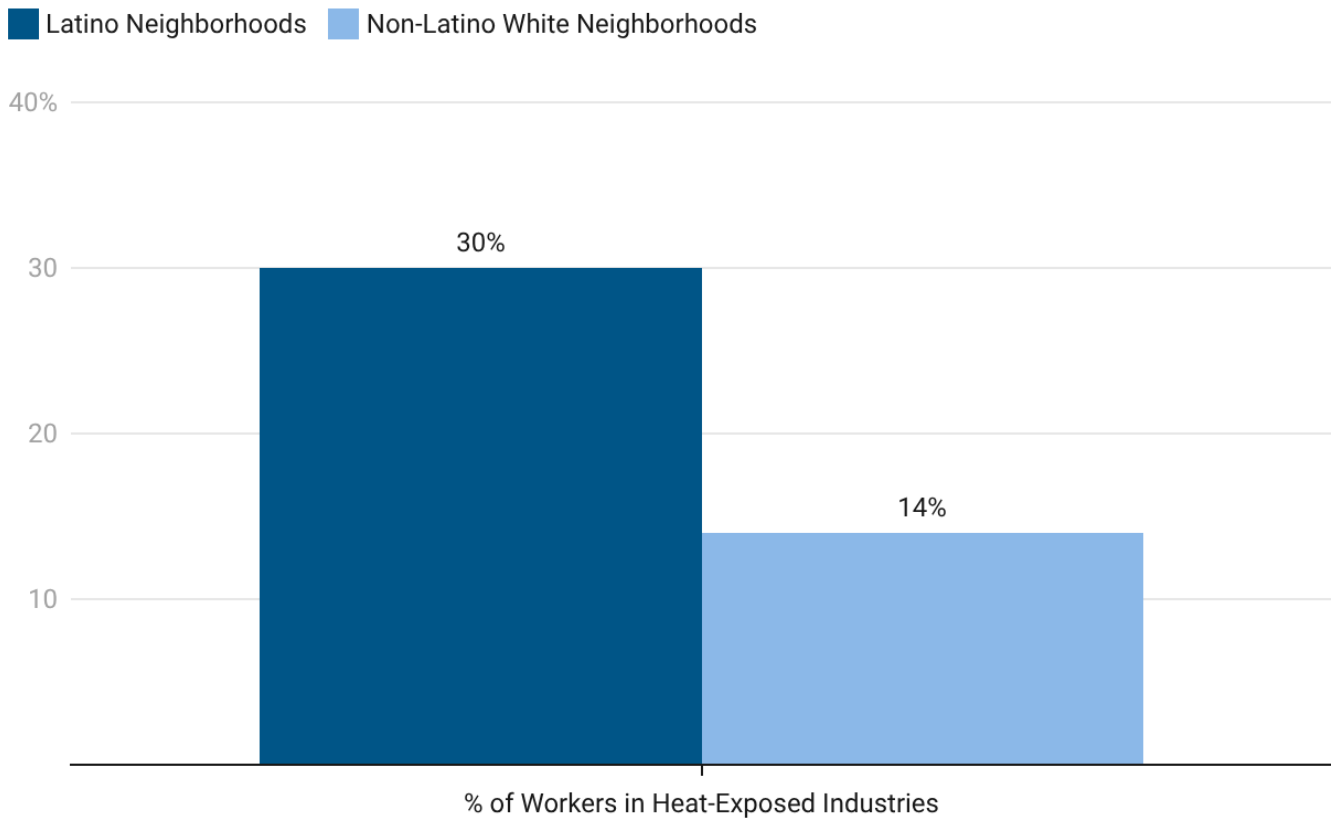
Note: Higher values indicate greater exposure to air pollution.



VII. Environmental and Climate Inequities

Extreme heat also disproportionately harms Latino neighborhoods. They experience about 1.6 times as many annual extreme heat days as non-Latino white neighborhoods (60 days compared to 37 days, respectively). By mid-century, Latino neighborhoods are projected to face about 92 extreme heat days annually, compared with 73 days in non-Latino white neighborhoods. Environmental protections are thinner in Latino neighborhoods, which have only one-quarter of the tree canopy coverage and twice the amount of impervious surfaces as non-Latino white neighborhoods. Meanwhile, twice the share of workers in Latino neighborhoods are employed in heat-exposed industries such as agriculture and construction (see Figure 28). Overexposure to extreme heat raises heat-related health risks, such as heat stroke and kidney failure, and can worsen pre-existing cardiovascular diseases, especially when shade and cooling protections are limited.⁴²

Figure 28: Disparities in Employment in Heat-Exposed Industries by Neighborhood Type



Source: LPPi analysis of 2019-2023 5-year American Community Survey (ACS).

Note: Industries with the highest exposure to extreme heat include agriculture, construction, waste management, and warehousing.

These environmental and climate realities do not stand alone; they intensify the labor-market, health, and housing challenges detailed above. Those challenges, in turn, heighten exposure and vulnerability to environmental and climate risks. Reducing environmental burdens and strengthening heat resilience in Latino neighborhoods can improve health outcomes, stabilize household finances, and support local business continuity. These investments can also reduce long-term public costs by preventing avoidable illness before extreme events occur.



Conclusion

The evidence in this report points to a clear through-line: California's long-term prosperity and resilience depend on the strength and well-being of its Latino communities, who make up roughly two in five residents and a rapidly growing share of the state's workforce. A younger age profile, high labor-force engagement, and substantial linguistic assets position Latinos at the center of California's schools, labor markets, and civic life for decades to come.

Yet opportunity remains constrained by how work is organized and rewarded. Latino workers are overrepresented in lower-wage, labor-intensive sectors and underrepresented in higher-paying professional and technical fields, with especially large disparities for Latinas and noncitizen workers. Wage gaps persist even among college-educated workers and across every major industry, contributing to higher low-income and poverty rates and elevating reliance on the safety net. Layered on top is outsized exposure to automation risk, which threatens earnings and stability if transitions are not effectively supported. Together, these patterns document both the scale of Latino workers' contributions and the persistent frictions that prevent those contributions from translating into equitable income growth and security. Addressing these disparities will require attention to the overall quality of jobs in the state, the accessibility of career pathways, and the fairness of the labor market as a whole.

These labor-market barriers do not operate in isolation; they shape access to healthcare, housing stability, and opportunities to build wealth. Latinos, especially noncitizens, remain more likely to be uninsured and less likely to access employer-sponsored or directly purchased coverage, even as public programs partially backfill gaps. In housing, lower homeownership, systematically lower home values among owners, and severe rent burdens, particularly for Latina-headed and noncitizen households, constrain wealth building and heighten instability. Self-employment through entrepreneurship has surged and is an important pathway for many Latino families, but significant earnings gaps and lower incorporation rates signal persistent barriers to growth and capitalization. The cumulative effect is a thinner cushion against shocks and fewer opportunities to translate effort into durable wealth. Strengthening economic security for Latino households will depend on broader efforts to expand access to affordable health coverage, stable housing options, and equitable opportunities to build and sustain wealth.

Environmental burdens and climate risk intensify these inequities. Latino neighborhoods face higher exposure to air pollution, traffic density, hazardous facilities, and extreme heat—while also having less protective infrastructure, such as tree canopy—amplifying health risks and economic vulnerability for workers concentrated in heat-exposed occupations. These conditions do not exist in isolation: they interact with labor-market sorting, wage gaps, insurance coverage, and housing strain to create compounding disadvantages. The overall implication is straightforward: closing Latino opportunity gaps is not a niche agenda but a statewide strategy for shared prosperity. When Latino residents can fully access education, quality jobs, health coverage, stable housing, entrepreneurial pathways, and environmental protection, California's core systems function better for everyone, and its economy becomes more inclusive, innovative, and resilient. Building long-term resilience will require coordinated efforts to reduce environmental burdens, improve local infrastructure, and ensure that all communities can withstand and recover from climate-related risks.



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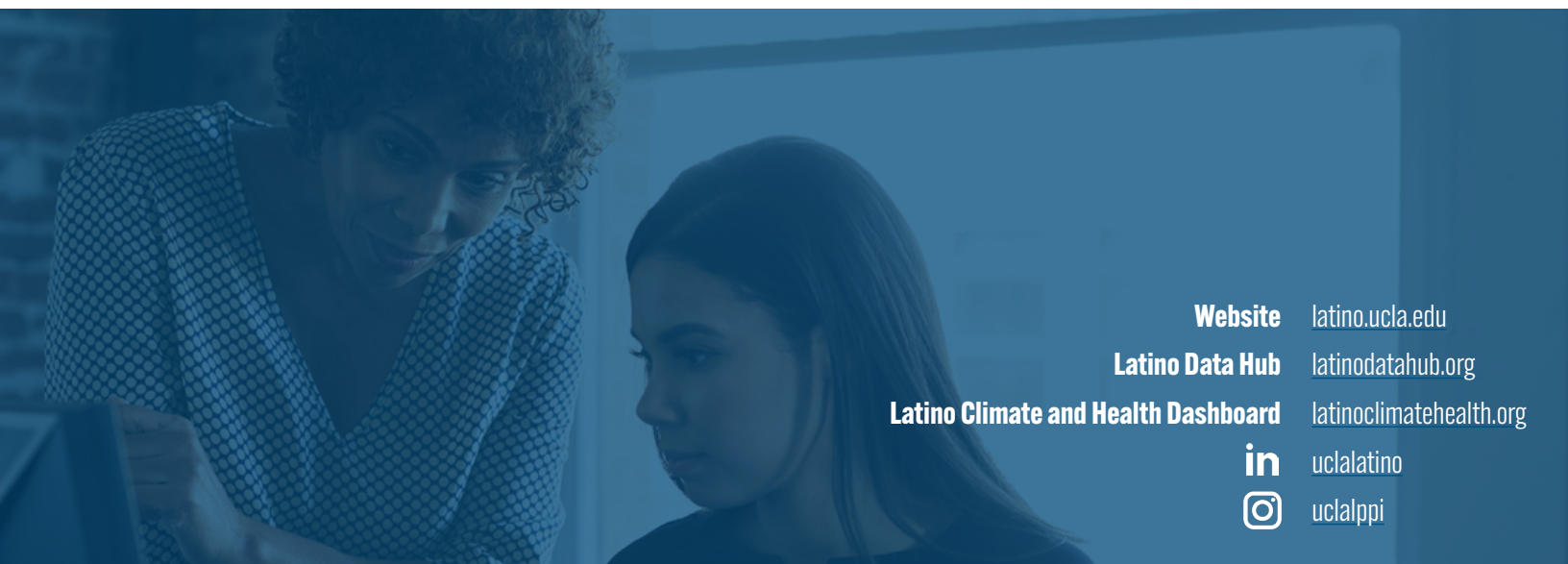
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