



LATINO SOCIO-ECONOMIC MOBILITY STUDY: DEPTH-INTERVIEW INSIGHTS

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TABLE OF CONTENTS

1. INTRODUCTION	2
2. INTERVIEW THEMES	3
EDUCATION	3
HEALTH	9
LANGUAGE & CULTURE.....	12
REPRESENTATION	15
HOMES AND NEIGHBORHOODS, AND WEALTH CREATION	17
EMPLOYMENT	20
CHILDCARE	23
3. CONCLUSION.....	25
FIVE KEY THEMES	25
SURVEY RECOMMENDATIONS	27
APPENDIX.....	28
LATINO STAKEHOLDER DEPTH-INTERVIEW QUESTION BANK	29
GENERAL QUESTIONS	29
P1: OPPORTUNITY-RICH NEIGHBORHOODS	29
P2: EDUCATION OPPORTUNITIES AND ACHIEVEMENTS	30
P3: REWARDING WORK	31
P4: ACCESS TO HEALTH CARE & ACHIEVING HEALTH OUTCOMES.....	32
P5: JUST AND EFFECTIVE LOCAL GOVERNMENT.....	33

1. INTRODUCTION

In October-November 2023, Seidman staged a series of depth interviews with select members of the Latino community¹ identified by CPLC. The purpose of these depth interviews was twofold:

- (a) To generate qualitative insights about Arizona’s Latino community, with particular reference to the challenges they have historically faced and/or still face from a socio-economic mobility perspective;
- (b) To use these insights to help guide the future design of the study’s Latino survey instrument.

Depth interviewing is a qualitative research technique that involves conducting intensive individual interviews with a small number of respondents to explore their perspectives on a particular theme or issue. Prior to interviewing, the research team agreed upon a broad set of questions to serve as a prompt for each interview. This question bank is included in the Appendix. Nevertheless, a semi-structured approach was implemented. That is the order and number of questions asked, and the way in which they were expressed, was dependent on the conversational flow of each interview and the specific interests and life experiences of interviewees.

The following people participated in the interviews:

- Xavier Gutierrez (CEO, Arizona Coyotes)
- Raquel Terán (former Minority Leader of the Arizona Senate)
- Angela Rabago (Chief External Affairs Officer, First Things First)
- Dulce María Ruelas (Associate Professor, Public Health, College of Nursing & Healthcare Professions, GCU)
- Lupita Hightower (Superintendent, Tolleson Elementary School District)
- Deanna Salazar (Chief Administration Officer & General Counsel, Blue Cross Blue Shield Arizona)
- JoAnna Mendoza (Executive Director, Arizona Center for Economic Progress)
- Adrian Fontes (Secretary of State, State of Arizona).

Seidman’s interview panel consisted of Dr. Anthony Evans and Kaitlyn Ackron. Each interview lasted approximately 30 minutes and was audio-recorded. They were then transcribed and exclusively shared among the research team to identify common themes and recommendations.

The interviews spanned many facets of Latino life including education, health, language and culture, representation, housing and safe neighborhoods, wealth creation, employment, and childcare. The following sections summarize the key insights for each of these areas.

¹ For simplicity, and unless otherwise stated, the term ‘Latino’ will be used to refer to Latino, Latina, and Latinx in this report.

2. INTERVIEW THEMES

EDUCATION

Educational issues dominated the conversations with interviewees and was even described as “...the best economic development tool.” Some of the issues raised included the provision of early childhood programs, the funding of public schools, the quality of teaching, the affordability of higher education, and the limited number of trade-related alternatives.

Early Childhood Programs

One interviewee suggested that around 44% of children aged under 5 in the state are Latino. Another argued that up to 60% of this Latino cohort lived in households where both parents worked. However, the availability of early childhood programs for Latinos was limited due to affordability or other income-based considerations.

Consider, for example, Head Start, which was highlighted as a really good model by several interviewees. This is a federally funded program serving children and their families who are at or below the federal poverty level. Head Start provides early education for 3- to 5-year-olds with parent involvement and family support, plus comprehensive health and nutrition education for children. An early years version also serves pregnant women and children under the age of 3. One interviewee suggested that Head Start’s income-based considerations limited the program’s availability to a “...very small slice of people.” Another highlighted the magnitude of exclusion from the program for Latino families.

“If you don't qualify for Head Start, you are cheated from early childhood education, because you can't afford to send your kid to attend an early childhood or a pre-K system.”

The importance of early childhood education was highlighted for society as a whole.

“From an education standpoint, it all starts at the beginning. It all starts when children are young.”

It was also justified in part on physiological grounds:

“One of the key times of opportunity is in those early years, because that is when a lot of foundational skills that will follow those children on through adulthood are set. We know about 90% of brain growth happens in the first five years. We know that the neural connections that are happening in those first five years are happening the most rapidly during that timeframe. And those connections are what lead to important executive function skills later on.”

Ensuring universal access would minimize the number of Latino children starting school at an educational disadvantage:

“Early childhood education is ... the biggest problem. If you can't get kids in school reading at the appropriate grade level very early on, you've kind of lost them by the time they're in middle school, in high school.”

“If they come into kindergarten, and they're already behind, they are unlikely to catch up. They're unlikely to progress as they move through K through 12.”

“[We need]... well thought out early childhood education across the board for everybody. So right now, it's income driven. Migrant communities are excluded from those. I mean, if I had a wand, I'd ride around in a bus and haul every kid into school every day and get them in really early. Because I think by the time we start worrying about, “Oh my gosh, people aren't graduating”, they're in high school and it's too late. You're not going to all of a sudden become a proficient reader or a lover of Math, when you're in 11th, Grade, 10th Grade. It's too late.”

In the short term, the provision of early childhood programs could potentially help working Latino parents and caregivers avoid the problem of finding affordable daycare.

“You can solve a daycare issue with an educational issue ... [if] ..., everybody's got to be in school by the time they were two, with a curriculum that leads up to first grade and feeds into those programs.”

Longer-term, widening participation in early childhood programs could help Latino children to fulfil their potential and mitigate some of the negative consequences of poverty.

“Overall, we see the first five years as our greatest opportunity to ensure that people are set up for long term success that is going to influence their mobility later on.”

“If we can mitigate some of those negative consequences of poverty through early childhood programming, through quality childcare, in those early years we can make a greater impact.”

One interviewee suggested that it could ultimately enhance the workforce pipeline for employers:

“We hear from employers that often the things that keep people back is a lack of executive function skills, things like problem solving, communication, skills, motivation, all of these things, interpersonal skills, self-regulation. All of these things are built in those early years when we're having this most rapid growth of brain development.”

Another suggested that it could even enhance economic activity within the Latino community:

“The other thing too that I think a lot of people ignore is the greater economic benefits to communities that Headstart programs and preschool programs give, because now all of a sudden, the money that would have gone to daycare is not going into daycare out of the parents' pockets. It's going into other parts of the local economy.”

Funding of Public Schools

The current funding of Arizona's public schools was also highlighted as a hindrance to the socio-economic mobility of Latinos.

"If we really want to talk about advancing Latinos, the economic mobility of Latinos, it needs to start right now with fully funding our schools."

"Half of the people that are attending our public schools are Latino, and we're talking about almost a million kids. And then we're sending them to schools that don't have the necessary funding to provide the best education for them - from paying the teachers to having smaller class sizes. And that's because Republican conservatives are trying to dismantle our public education system."

The lack of investment in public schools doesn't simply affect the Latino community. It has affected different Arizona communities for decades:

"We've cheated five generations out of a good public education system; and it's getting worse. ... And it's not just Latino people. It's all people of color here in the state of Arizona. Most people of color will be in the zip codes where those schools are failing."

It has, though, negatively contributed to the educational attainment of Latinos, who make up a very large part of the public-school target population.

"If your education system is not giving you the tools necessary for you to be a successful person, to know how to read, to know how to think critically, to know how to advance in life, how can you take advantage ... if you're not prepared?"

"When you look at all of the key educational indicators, they [i.e., Latinos] are lower scoring in math and in our reading exams when in third grade and eighth grade. So, it really is an educational piece because that all kind of snowballs into how you're going to perform economically when you're post high school. It impacts your employment, what kind of job you can get. It impacts secondary school enrollment; if you're college going. Those are all pieces that start in the education system."

"If you don't educate and economically empower the 18 and unders - three out of five are Latino. What is that going to do the labor force in Arizona? What is it going to do to the consumer base? What's that going to do to the small business ownership base of this of this state? And I think it's at an inflection point where if you do that right, and you make that an emphasis now, you know, call it 20-25 years from now, I think this state will be stronger for it."

"With most kids under the age of 18, being Latinos, I just think the problems are more acute. If we can't solve for better high school attainment, among kids in general, and particularly among the Latino community, we're just gonna have a lot of problems in the next 20 or 30 years."

Two interviewees suggested that the funding issue is not limited to public schools. It is across the education spectrum. For example:

“Instead of trying to transfer funds to subsidies private schools for middle income or higher income folks, invest in education at all levels. Not only in K through 12, but in higher ed so it's more affordable. So whatever dreams our kids have for the future, they're able to reach them.”

One potential way around this lack of funding is to have a supportive community.

“If you're in a community that is low income, like I am in Tolleson, and you have a supportive community that believes in our kids without exception, believes in what the work of the public schools is doing, they're more apt to support bonds and overrides.”

Another suggested that school districts all too often lack awareness of state and federally funded opportunities. For example, rather than ask voters to approve a capital improvements bond, school districts should speak to the Department of Education about applying for capital improvement dollars from the State of Arizona.

The key is to make all parts of the education system, including charter schools and homeschoolers more accountable:

“We have the technology to be much more accountable, to be much more efficient. We just don't have the political will. And that's hurting our future. It's hurting our kids. It's hurting our systems because there's a lack of imagination. And everybody just thinks that the status quo has worked so far, so why are you complaining about it? But is it really working? That's a little bit of a tangent. But the bottom line is, if there is accountability, then there will be more responsibility. And then the mission will be much more easily attained. Goals can be much more easily attained, because generally you'll have more folks following the rules, and you'll get better results. Well, you should get better results anyway.”

Quality of Teaching

Often linked to a lack of funding, some criticisms were aired about the quality of teaching. For example:

“There needs to be some type of incentive for good teachers who know how to make progress with any population of students at a school and sometimes that is a financial incentive. It is impacting the kinds of quality teachers that we can get into our schools.”

“Do we really have a professional Teacher Corps anymore? Are we just taking who we can get because we refuse to pay our teachers? Right. So, from the education standpoint, everyone is suffering from the lack of funding. The economy is suffering from the lack of funding. Our future is suffering from the lack of funding. And it really is this. You're gonna get what you pay for, and we're not paying for Jack right now.”

Language can prove to be a barrier in schools. For example:

“If the parents don't speak English, and you don't have staff that can speak Spanish, there's no way to integrate the parents into the learning to help them.”

The Arizona Department of Education (with a few notable exceptions) insists on English-only instruction in public schools; and the absence of Latino teachers was perceived to have at least negative impact on educational outcomes. For example, one interviewee talked about their son's experience:

“His first teacher was Latino teacher. He's in a dual language school. ... And now he has two non-Latino teachers, it's a completely different story. The culture, the understanding, like his appetite to go to school is different. It's not that they're bad teachers. I think that they're good teachers, but his environment, like, I can tell right away. It's different. It's like the way that my kid gets talked to, or spoken to, or brought into the school is different.”

To combat the funding and teaching issues, one metro Phoenix district has attempted to promote a “every child is capable of success” philosophy.

“What we do have throughout our district is the belief that every single child is capable of success, no exception. There's a lot of strategy behind it. And we also have an award-winning Mariachi program. So, we hear a lot of our students that are bilingual, diverse students, and sometimes African American or white, that are in the Mariachi band, singing in Spanish, which is beautiful.”

Affordability of Higher Education

A pipeline of Latino college graduates was viewed as essential to the socio-economic mobility of the community.

“I think something that might open up like Latino mobility is, of course, if we can get students to enter and exit colleges and universities.”

“It's about college graduation. You have success, and it makes a big difference in the economic, social mobility.”

Another educational issue affecting the socio-economic mobility of Latinos was the cost of higher education.

“The cost of higher education is very high. I think a lot of times, younger people or families may not want to borrow large amounts of money to finish a higher degree. So, I think that's definitely a challenge.”

“A lot of times, students are saying that getting a college education, given the investment, is not worth it. I hear from young people - again, it's anecdotal – but yes, I think it's a big

thing for them, for their families. I mean, sometimes they're in survival mode themselves. So, they're like, how can they do it? How can they get themselves in debt, if they're in survival mode, trying to pay their bills in a community that has become more and more expensive?"

The University of Arizona was highlighted as having a good program targeted at Hispanics; but the cost of school fees, books, and student life was perceived to limit the higher educational opportunities open to Latinos for affordability reasons. Moreover, the situation was compounded by a possible lack of awareness among Latinos about scholarships.

Scholarship program such as ASU's Los Diablos program are a critical means of Latinos opening the door to higher education.

"Scholarships help. You know, the buddy I was talking about was on a scholarship program, and to maintain that scholarship, he had to go to events. He had to meet with his mentor a certain number of times. And that was really the kind of the way that they policed the scholarship, with participation. I think that model is very, very effective. It's been around for a long time, and when I look at the business world here in Arizona, and folks that do government here in Arizona, that network of Los Diablo scholars is important. ... My buddy, he was in the second class of the Los Diablo scholars, only the second year that they ran it. And, you know, he got into finance, and he's doing great. I mean, the guy makes tons more money than I do. He is in the professional fields. His kids are now all college bound and beyond."

One interviewee suggested the situation was changing; that is, more and more Latinos were graduating from college. However, there is still a long way to go. The key thing, though, is for the State to make higher education as affordable as possible for every resident.

"It comes down to dollars and cents, among other things. How can it be addressed? Frankly, the Arizona legislature can meet the constitutional promise of making education as free as possible. That's in our Constitution. And we have some really, really high prices for in-state tuition for in-state students. That doesn't make any sense to me. And so, it's this sort of aversion to building revenue for the future, to benefit our kids and our next generation. That to me is the gospel of Grover Norquist, which has some significant flaws, because you're not drowning government in the bath. You're drowning the future in not funding it."

Technical Trades

U.S. parents generally expect their students to go on to college. For example, in 2021, approximately 62% of people who completed high school or earned a GED certificate immediately enrolled in college. 53.4% of these enrollees classified themselves as white, compared to 20.6% Hispanic.² However, continuing in

² Source: Lyss Welding, (2023). College Enrollment Statistics in the U.S. Published August 8, 2023. Available at: <https://www.bestcolleges.com/research/college-enrollment-statistics/#student-demographics>

post-secondary education is not the only way a person can advance. Latino participation in technical education and vocational courses could also enhance economic mobility.

“I think it's not only about higher education. It could be, like, people may have dreams to work as an electrician or in another field, in a trade that would support Latino social mobility; but those are limited as well.”

To demonstrate the limited number of openings, Tolleson Union High School District (TUHSD) has a strong relationship with Westlake as their career technical education provider. However, Westlake can only accommodate approximately 10 percent of TUHSD students each year. This needs to be addressed as part of a range of educational strategies to enhance the socio-economic well-being and mobility of the Latino community.

HEALTH

Access to, and the affordability of health care also featured prominently in the interviews.

Health Conditions

Three interviewees suggested that the Latino community disproportionately suffers from chronic health conditions such as diabetes and cardiovascular disease, and a comorbidity such as obesity. However, Latino access to, and use of the health care system is limited due to cost, culture and language issues.

Affordability of Healthcare

The high cost of healthcare is perceived to be a major barrier accessing healthcare.

“We have created a divide between the community, even amongst Latinos themselves. It's like, ‘Whoa, you're not eligible. You can't afford that’.”

“We don't have healthcare. If we're gonna go to the doctor, it's gonna cost a lot of money. That's always gonna be the first thought.”

“I think overall when it comes to healthcare, it's the expense. Either you don't have it, or even if you do have it, it's the expense.”

This affordability issue is hardly unique to the Latino community. Nevertheless, there was a suggestion that Latinos often take up jobs that currently do not offer healthcare benefits, such as the over-representation of Latina in childcare positions. The Brookings Institute has also suggested that in 2020, one in four Latinos had no health insurance, and were nearly three times more likely to be uninsured than non-Hispanic whites.³

³ Source: Ariel Gelrud Shiro and Richard V. Reeves, (2020). “Latinos often lack access to healthcare and have poor health outcomes. Here's how we can change that.” Published September 25, 2020. Available at: <https://www.brookings.edu/articles/latinos-often-lack-access-to-healthcare-and-have-poor-health-outcomes-heres-how-we-can-change-that/>

To overcome these affordability concerns, many Latinos only ever visit the ER as a last resort or cut back on their prescribed medication.

“If I know there's something that's gonna come back and then I wouldn't be able to afford it, I have to do the best that I can do, right. So, when I will go to the doctor, it's like only for the emergency room usage. I think Urgent Care is on the rise because now they're offering more services than ever, but we need to take care of all those chronic conditions like asthma and diabetes and like cardiovascular diseases. It's hard because we know that we need medication, but we don't adhere to medication administration because, you know, the pharmaceutical companies' fees are outrageous. So, you're cutting your own dosages in half or quarter. There's just like this domino effect. I hear, 'Oh, if I'm sick, I don't even want to know'.”

Two interviewees suggested that healthcare is not a big part of the Latino/Latina/Latinx culture.

“We have a hesitancy, especially Latinas, to seek health care services. We tend to go to the doctor only when it's like you're really on your deathbed. And it sounds morbid, but literally, because we don't take care of ourselves. We take care of others first. And we have that cultural aspect of, well, I grew up like this. I never went to the dentist. I never had a primary care doctor or medical home or dental home.”

“We don't have paid family and medical leave. And if we do have it, people are not going to use it. People don't want to use it. Why? Because we don't like to. There is unfortunately in our culture the belief that you have to show up. It changes by generations – unfortunately, fortunately or whatever. But especially first- and second-generation immigrants. They're not going to miss work.”

One interviewee suggested that the Latino culture even expects people to become the caregivers for the elderly.

“With the elderly population it's expected. We'll take care of our own in our own home. And we will become the caregivers, right, and then stress and burnout. It's been part of our culture and our livelihoods.”

Another suggested that U.S. healthcare is not delivered in a way that reflects the Latino culture.

“I think the way that health care is maybe not delivered in a culturally knowledgeable way, like making sure that if your grandma has to go that, you know, other people are accommodated to go with them to the appointment and making sure that when necessary, there's translated materials or doctors or other health care professionals that are able to speak Spanish. Because a lot of times, even though you speak English, like I'm a really good example, I speak Spanish, and I don't speak technical Spanish. I couldn't do my job in Spanish, and if somebody said, ‘Come with me, to your mom's medical appointment, so that you can translate what the doctor is saying’, that would be really hard for me to do because I don't speak technical terms.”

A third interviewee suggested that there was a stigma attached to some health and well-being concerns within the Latino community:

“I think sometimes there are impediments and other issues that are more stigma-ridden in the Latino community. Things like mental health issues, people who may have issues, because they're LGBTQ and not being able to talk about those within your household because of stigma.”

Maternal Child Health

To help overcome these issues, and improve the general health of the community, two interviewees suggested focusing on maternal child health.

“We need to be more proactive, so proactive in maternal child health, in the perinatal stages of health and well-being. Ensuring that women and their spouses and their family members are aware of how to take care of this new human that's come into their lives. Because we want to be able to teach the new generation the historical context, but then there's also opportunity. And so, epigenetics, you know, embracing that we will be sick. We can be sick, but here's how we take care of ourselves. And I think very few do that. Because again, we're so active, putting out all these little fires everywhere all the time, and our world is changing. We live in fear. We do so many drills in elementary schools, by the time these children get into high school, it's like, they have PTSD with everything that's going on. And so, our knowledge and our sense of belonging changes, because it's like, well, I'm gonna die anyway. So, you know, I think it starts in the womb.”

“For many children, the best time to identify any challenges they may have is in those early years. ... I think developmental screenings are necessary. Again, you can identify any challenges early on that can then be treated through interventions like special physical therapy, occupational therapy, speech therapy. All of those things can be provided early on, which is instead a cost barrier that the community would face.”

Focusing on the Documented and Undocumented

Emphasis was also placed on government-sponsored programs and interventions for both documented and undocumented members of the community.

“Things like diabetes, I think those are public health issues that the government can address. I think they can do things, introduce programs to try to move the needle on that.”

“I think there's more that the government can do proactively to get people signed up for those programs [i.e., Medicaid, AHCCCS] where they could actually get coverage for themselves and for kids in particular. I'm just not sure we do a good job of getting people into the Medicaid program.”

“You can go to a hospital, and if you're undocumented, they've got to treat you. And you may not have to pay for that, but somebody's got to pay for it. Whether it's private payers or increased prices, they get passed on to consumers. Somebody's paying for it

somewhere. So, the government could do things, for example, by having a registration program where people pay taxes so that they could at least go work and have the ability to access healthcare in a more defined way than they do with just emergency room treatment.”

Best Practice

Tolleson Elementary School District has partnered with Banner Health to offer annual wellness checks, with obvious benefits for school attendance:

“Health-wise, initially, it was for simple illnesses like earache, sore throat; but it's evolved and I'm really happy about that. We started in 2015. Now it's evolved to be the way we wanted it to be. We wanted families to feel like this is your medical provider. This is the annual wellness check that you can count on. This is the place for immunizations, for sports physicals. They offer everything. We have bilingual medical assistant Monday, Wednesday, Thursdays and a nurse practitioner on the same days, and attendees on Fridays. If their nurse practitioner learns that there are students that unfortunately have a serious medical issue, they refer them to a specialist for \$5. It's amazing. So, let's say leukemia or whatever it is. Something serious, they refer to a specialist for \$5. It's been an amazing partnership.”

This is an interesting approach, funded by Banner Health’s philanthropic arm. However, it would be a challenge to replicate at a state level; and one interviewee lamented:

“It comes down to the fact that at all the social services from education to health care, even access to mental health, those are limited within the Latino community.”

Florida was highlighted as a possible example of best practice for encouraging greater usage of healthcare services, without providing any real details in one interview. This is worthy of additional exploration separate to this report.

“I think Florida may have done more with some of their programs to address Latino community needs. And I don't know. I can't tell you whether or not those are private business driven, or whether they're government driven.”

LANGUAGE & CULTURE

The interviewees saw the Spanish language as both a blessing and a potential barrier to Latino mobility.

Language Issues

One interviewee talked about a language barrier leading to misinformation and disinformation:

“I think demystifying the misinformation and disinformation that exists for us Latinos, because sometimes the language barrier’s there and things are not fully understood because of slang and culture.”

Reference was also made to older family members being reliant on younger members to translate key documents or health issues:

“Even in my generation, I was translating for my parents, right? A five-, six-year-old translating medical information, legal information. It wasn't even just like, the grocery store. I think language will always be an issue.”

First-time members of a Latino community often not only lack the ability to get a job commensurate with their skill base and training because they are unable to speak English. They also lack the appropriate connections after they have improved their level of English.

“Sometimes it is the language. And then, once they know the language, how do they manage the knowledge, to get a credential in teaching? We've had that situation. We had a family from Venezuela who would come to our Parent Advisory Council meetings, and they had degrees. It's like, ‘Okay, well, in my country, I was an engineer, or I was a teacher. I was whatever.’ Right? So, it's just making those connections with different organizations. About knowing who to talk to, knowing how to get that knowledge and information.”

This mentorship issue affects multiple aspects of Latino life – from progressing through the educational system to the workplace.

“You know, a lot of folks who might be smart enough to become great lawyers don't have any lawyers in their lives. They don't have any mentors or if they are, you know, really capable and hard enough working to be great in the medical field or other things like this, because they don't have the exposure to folks in those areas, no inroads in. Maybe it's networking more than culture.”

Language Benefits

Other interviewees described the Spanish language as a blessing for early childhood development and keeping one's sense of culture and historical origins alive:

“What we see sometimes is that families who are concerned that maybe they are native Spanish speakers, they might mistakenly stop talking to their child in that language. And the challenge is you need to keep talking to your child, because that's how our literacy develops. It starts with language development first.”

“You leave the old culture once you leave the language. That doesn't mean that it always happens; but it's likely as you're leaving the language, you're leaving part of the culture behind as you will integrate into becoming more American per se, integrating more into the mainstream.”

Another applauded a person's ability to view and understand the world through multiple languages. They suggested any disadvantages reflected the perceptions of a few misguided non-Latinos:

“I see multiple languages as a great advantage. You can see the world through a variety of different lenses, just because of the words that get used. I think it becomes a barrier when you take into account other people who might undervalue an individual because they have a Spanish accent in their English language. They speak with a bit of an accent. Folks tend to downplay you if you have a southern accent, right?. Everybody underestimates people with a southern accent. Some of the smartest people in the world have that twang. ... And so, to me, I think the disadvantage comes more from the perception of others than it does from the individual themselves.”

Overcoming Language Issues

One strategy offered to this conundrum was to embrace, rather than try to solve any language barriers that appeared to exist:

“Creating opportunities to lessen the barrier is what we should be working on, instead of solving the language barrier as a whole. Because we can't control it. We should be blessed that we have migrants and that we have different cultures and languages in our communities. ... I think we need to set that expectation, the rule that we're not a one and all fix for everything. We're coming along and embracing different languages, so work with us as we will work with you.”

Another suggested that the language issue will become less of a barrier as most Latinos ages 21 and under can speak English fluently.

“There's a misunderstanding about what this community really is about. If I were to tell you that actually 100% of the Latinos under the age of 18 are, if not English only, English dominant, you would have been surprised, right? If I would have told you that 90% of Latinos, under the age of 21, 90% of them are US citizens, you might say, that's not what I expected. So, I think that there are external factors that limit Latino mobility, and it starts with a lack of understanding of what this community actually looks like.”

Cultural Issues

Several insights were provided with reference to Latino culture. Some of these were specific to other issues and have already been covered elsewhere within the report – for example, attitudes to health care, caring for the elderly, and the Spanish language.

One interviewee suggested Latinos were set in their ways:

“Our culture is very stubborn. And it's like, it doesn't matter, whatever you tell me. I live through it. It won't change. That's just how it is. And, you know, this is how I will raise my children and their children and future generations.”

There were also several references to generational differences. For example, the first Latinos to reside in the U.S. are both appreciative of the opportunity, but also try to instill within their offspring a need to give back. However, this declined as subsequent generations became more “American.”

“We're coming to this country, not to take anything away from the country, but to give back. That was instilled in us.”

“It seems like a lot of the first-generation friends and colleagues have this mentality that our parents sacrificed too much to bring us to a new country. Like, we better do something to make a difference, to make them proud or else. It doesn't happen with a second or third generation. We see that at least, ... because we have so many that go through the program that are multiple generations in, and they're making a huge difference. But with a lot of the first generation, there is that drive and that grit.”

Overcoming Cultural Barriers

Any strategy seeking to enhance Latino socio-economic mobility will therefore need to be mindful of these cultural nuances, and at the very least give the impression that the strategy is uniquely targeted at Latinos.

“We work in silos. We have organizations, not only here in the county, but across the state who work siloed, very siloed. And it's like, ‘This is my community. These are my people. Don't work with them’.”

“I think you can't really target other races and ethnicities, aside from the Latino community, because then it won't be as special, right? It won't be like this. It has to be targeted towards me. They're addressing my needs. They're just in my community. I think that's how we are. That's our culture. It's like, we're so needy. And it feels that uniqueness needs special treatment.”

REPRESENTATION

Several aspects of Latino representation were discussed. These include public and private sector representation, political engagement, and differences between rural and urban communities.

Public and Private Sector Representation

One interviewee suggested that the current focus is on public sector representation, without thinking about how that can translate into real economic change.

“Right now, the leadership in the Latino community is very focused on public sector representation. ... And there is absolutely nothing wrong with that. ... So, we have electoral representation. How is that now being translated into economic policies, or economic opportunity specific to this cohort, because that's what'll drive the economic engine? That's missing.”

They suggested that ASU graduates were more likely to be attracted to public sector or academic roles, than participate in the private sector.

“How many of your ASU Latino graduates go into the public sector versus going to the private sector? How many of them go into the academic educational sector, which, while

very impactful and needed, certainly doesn't yield the economic benefits of say going into banking, of going into business ownership. It just doesn't. And so, I still think you see a widespread representation of educated Latinos in the job sectors that are not creating that type of wealth creation that would then translate into not just home ownership but other asset building.”

As a result, Latino perspectives were rarely discussed in the higher echelons of the private sector, despite an awareness of the importance of the community for consumer product purchases.

“It's not that you can only have these folks represent these communities. But having those diverse voices at the seat of decision making makes for better decisions. It makes for a diversity of thought. It makes for a diversity of potential products and services that you can create, to serve these types of customer bases.”

“If you go to a Target, to a Walmart. If you go to these consumer products firms, to your Procter and Gambles, they know where their growth cohort is coming from. But that doesn't permeate, in particular, to the very sophisticated institutional finance, banking, and asset management circles. There is a block.”

“They love the Latino consumer, they love the fact that we buy clothes, and we're very brand loyal. But they don't see Latinos as the economic agent of impact that they should be.”

Political Representation and Civic Engagement

Politics was suggested as a key contributor to help Latino socio-economic mobility.

“In the state, the big issue is the legislature. I mean, we have these crazy politicians that aren't always interested in things like education and safe housing, and anything that costs extra money. They're just not willing to do it. So that makes it really hard; which means sometimes that you have to think about funding from the federal level versus the state level. And again, depending on who's in power, maybe it works. Maybe it doesn't.”

At least one interviewee questioned the extent to which the state's elected officials currently advocate for the interests of the Latino community.

“What leaders out there talking about a Latino economic agenda are not Latino?”

There was some acknowledgment of Latino gains in political representation. Nevertheless, one interviewee cautioned that getting elected in and of itself is insufficient. Emphasis also has to be placed on governance.

“There's so many different components to running for office. It's about supporting the person and creating the network for a Latino to run for office, because it costs money. The first hurdle of getting a Latino into elected office, is funding the campaign; and that's the biggest hurdle. Then the other hurdle is while the Latino person is in governance. ...

That's working in collaboration with those that elected the person to create policy, and to advocate for that policy and to move that policy forward. So, it's not only the election piece for a Latino person; it's also the governance piece. And that, I think, is where we are lacking huge support."

One interviewee suggested Latinos need to participate more in political and civic matters if they want to improve their lot in life, to ensure their voices are heard, and not be marginalized:

"I would want the Latino community to be much more politically engaged. And by that, I mean, really kind of paying attention to the issues and really participating in greater numbers. I think there's an enormous amount of political power just left on the table, because of this pervasive attitude that is intentionally built that keeps Latinos from thinking that their participation is irrelevant. ... [It comes] from racism. It's racism and political fear, you know. And I think that's a policy set for working Americans of all races, right? But it's particularly focused in Arizona because you can out stack Latinos a lot easier and diminish their desire to get engaged, keep Latinos marginalized as a political group, and keep certain people in power."

Geography

The barriers to and prospects for Latino representation also vary by geography.

"There's some parts of the state that Latinos struggle more than in other parts of the state. Probably more like the rural areas. In the bigger counties like Maricopa, Pima you see a lot more representation."

HOMES AND NEIGHBORHOODS, AND WEALTH CREATION

Several interviewees touched upon the nature and safety of housing, and the need for Latinos to engage in new forms of wealth creation.

Spanish-Speaking Areas

On first arrival within the U.S., Latinos often set up home in areas already popular with other Latinos:

"You want to stay in a close-knit community where everybody knows the language and then it's self-sabotage. You won't look elsewhere because you think you think you're not deserving. You don't want to be frowned upon by your community. Your family members are like, 'Oh, now, you're gonna leave us'."

Multi-Generational Homes

They then welcome other family members (some documented, others undocumented) to these homes which undermines their ability to relocate to a new neighborhood in the future.

"So, because of our culture, we have multi-generational families, right? We take in our grandparents, the elderly aunts and uncles that may come and live in the United States.

And then they say, “Oh, we're gonna stay with you until we get on our feet, right”. And then years pass and you're like, oh, there's so many here.”

The memory of SB1070 in Arizona, and a fear of ICE or and other border-related issues, then stop people from sharing the true composition of their household with government agencies such as the Census Bureau.

“We have mixed families that will not do the Census, because they're like, ‘Well, how is this going to be trackable?’ You know, I may have seven people living here, but I'm only gonna say two.”

One interviewee questioned the general safety of Latino neighborhoods:

“I think the Latino population in general tends to live in more impoverished areas, and, you know, lack of safe neighborhoods, lack of safe housing. It's just the proliferation of guns, I think ,disproportionately impacts minority communities more than it does other communities.”

Housing Affordability

However, the bigger issue seems to be affordability, complicated by the occasional language issues.

“There's so many housing needs in terms of affordability. You might have 10 people living in the home with four cars, but your garage can only hold two. You can't park on the street because of HOA or whatever the case may be.”

“Unless your social economic size is really outlandish, there's only a certain opportunity where you can live, based on what you can afford.”

“I think it's a language barrier, like you don't know where else to go. I think it's lack of understanding.”

“You know, I think affordable housing that is safe is not always accessible by [Latino] people. ... I think the issue of affordability is more critical than housing size. You know, if you can find affordable, decent housing for your family, you're going to squish everybody in no matter what. It's just going to happen.”

Housing insecurity is a major issue, due in part to the rising costs of renting.

“Unfortunately, the Latino community experiences a higher rate of housing insecurity. That's an issue for everybody, but so many in our community rent. And what we're seeing in front of us is like, rent skyrocketed by 30%. It's very hard to like to buy a house in a place that is accessible to public transportation. It's hard to get a house that's going to be close to people's jobs. And the American dream of buying a house is, is becoming more distant for Latinos.”

Home ownership is often portrayed as a critical step in social mobility. However, the current state of the housing market in Arizona mitigates against that happening:

“I think it's like the 30% of the houses that were sold and bought here in Arizona are like folks who are thinking about gentrifying, or Air B&B and things of that nature. So that makes the market more expensive for people.”

Alternative Means of Wealth Creation

One interviewee also suggested that there are other ways for Latinos to create wealth.

“I understand the importance of property ownership. I think that it's sometimes a little over-emphasized, in particular, in the Latino community as the only means of wealth creation. It is a means without a doubt, but it is not the only means.”

“We need to expand the conversation around wealth creation. First of all, we need to engage it in a very meaningful way. We need to then educate folks about how best to engage in these products and services, with home ownership being a an important one, but not the only one. That's the thing I want to be clear. I'm very much behind pushing home ownership, but not as the only mechanism of wealth creation and asset building.”

Emphasis needs to be placed upon educating the community about the value of, and their need for, a wide range of financial products and services for wealth creation and asset building.

“We need to expand the conversation around wealth creation. First of all, we need to engage it in a very meaningful way. We need to then educate folks about how best to engage in these products and services, with home ownership being a an important one, but not the only one.”

In short, it was suggested that focus needs to be placed on:

“How do you put a savings account, an investment account, a retirement account in every Latino household in America? How can we give them the products and services in which they feel empowered to participate in this system in a much more meaningful way?”

The lack of engagement is attributed to the complexity of financial services, and a general lack of familiarity with the sector.

“I think issues of financial importance still are seen either as taboo, or there's a lack of engagement around them. They've become, you know, too complicated, too intimidating. And so, there isn't the engagement as financial participants.”

“If you are a good young Latino, Latina, get through the educational system and come out as graduate, you're not necessarily surrounded by people who have been in the financial services space. That's just not part of your journey. It's not part of your personal story.”

However, it's also potentially an oversight on the part of financial services providers:

"Part of it is we have a community that isn't aware of or is learning for the first time. how to access institutional capital. You know, do you really know how to take my money and manage it and borrow it and take it as an investment? It's still a very nascent process, but that's also a miss on the capital apart, ... on the private sector side."

Reports from the likes of the Latino Donor Collaborative currently suggest that the economic output and business ownership of Latinos has never been higher. However, the focus on wealth creation is largely absent.

"We are entrepreneurs, and yet, our wealth and asset building has not been there. I do think internally, we do not engage in conversations around wealth creation in a way that we should."

The interviewee suggested that the Latino community is already a participant in this economic system, but there's not enough conversation internally to make them more powerful participants.

"We need to create financial stability. That then will create financial resiliency, which then helps create financial prosperity."

The interrelated nature of education, employment, and housing was perhaps best summed up by the following interviewee:

"If you're educated, you're going to have different employment options. And if you have different employment options, you have different housing options and healthcare options. And, you know, I think it's just a giant circle. If you are making a better income, you're not going to choose to live in those neighborhoods. I can't imagine anybody who would voluntarily choose to live in the middle of Maryvale."

EMPLOYMENT

The employment discussions focused on the salaries and benefits available to Latinos and corporate biases, and the proximity of Latino communities to better-paid jobs.

The Low Wage Economy

The interviewees suggested that Latinos are over-represented in low-paid employment offering little or no benefits. For example:

"[Latinos are] still disproportionately represented in the...traditional low wage sectors, but [there are] also lots of contributions in like middle wage sectors and high wage, especially with all the tech stuff going on in Arizona, especially in the Phoenix area."

Another interviewee highlighted childcare employment to demonstrate the over-representation of Latinos in low-paid jobs.

“We have about 3,000 childcare providers in Arizona. Most of those are small businesses that contribute to local economies. And in the U.S. - I don't have the state numbers - when we look at national numbers, Latinas, in particular are overrepresented in the childcare workforce. So, about the numbers. I found the childcare workforce is made up of about 24% Latina, which is a huge over representation when you look at their population; and here in the West, when you look at Western states, that rises to about 27%. So, a significant portion of our Latinas here in Arizona are likely working in childcare industry. That industry is in the bottom 2% of all U.S. worker pay. They rarely have benefits. They have very low wages. I think the average is about \$13 an hour, so there's a lot of impact in just that area of childcare, which hits all of these [mobility] factors for Latinos.”

A third lamented the absence of Latinos in corporate America.

“The fact is that we still have too few that have ended up having that success in corporate America. ... We don't have that critical mass yet that I think we need to encourage wealth creation.”

A couple of interviewees suggested that Latino adults, on arrival within the U.S., frequently prioritized job continuity over wages:

“I'm thinking of my father-in-law, for instance. He was first generation and very capable, intelligent person. But for him, it was more about the continuity of a job. Establishing a job versus necessarily looking to create more wealth. And I think it's the stability of a job. People don't necessarily either look for other employment or look for a raise within a certain industry just because of stability.”

Corporate Biases

Two interviewees suggested that corporate biases about race hinder Latino advancement in the workplace.

“Race, in my opinion, is a big issue in the corporate world. It's not necessarily welcoming to the Latinos. People have their preconceived notions of what a Latino person does, and many times the corporation will not necessarily provide the space for Latinos to raise through the ranks.”

“My husband. He's a consultant for a corporation. And he is one of, I don't know how many hundreds of people. And it's always a surprise what he brings to the table, right? They're always shocked that a person like him can articulate in a certain way, can strategize in a certain way. And it's sometimes just the biases that they bring, that people have and will always show, depending on how shocked they are.”

Proximity to Work

One interview suggested a disconnect between Latino neighborhoods and the best employment opportunities:

“When you've got Latinos who are good, ... the economic opportunities in those spaces aren't as abundant as they are in other neighborhoods. A good example would be the financial core for Arizona up along Camelback Road. You're not going to get a lot of Latinos living close to those areas of work and the services that stem from them. Alternatively, if you go into South Phoenix, you're not going to see a ton of business opportunities down there. You're not gonna see a ton of commerce down there. You're gonna see a lot of services stuff. You're gonna see a lot of foodstuffs, auto shops and things like that. But generally speaking, when it comes to hospitals, accountants, financial folks, larger dollar retail stuff, it's not going to be around the same types of community.”

When Latinos secure better-paid jobs, their daily commute to work can often increase by an hour or more, which reduces their productivity, increases their stress level, and minimizes their opportunities to spend their earnings locally.

“If you live and work nearby, in a similar community, you're going to have stronger community ties. You're going to have stronger family ties. You're going to have much more stability. And that's, generally speaking, a disadvantage that Latinos have. Because to get those good jobs, a lot of times they've got to commute.”

Potential Solutions

One interviewee called for fundamental changes to the system to enable Latinos to advance within the workplace. This could include educational resources, or even access to childcare.

“How do you cut the cycle of poverty, if you, if your parents are not advancing either in their jobs? If you're growing up in a system that's not giving you the resources to succeed?”

Another interviewee suggested that Latino employment prospects were also hindered by the educational opportunities available to them from a young age:

“I started talking about corporations, but they're gonna want to hire the person who's the most qualified. And we haven't given the necessary tools for the Latino person to be the most qualified person to climb up the ladder. It has to begin with education. It just kind of goes back to, like, even a kid from three years old, if you don't qualify for Head Start, you are cheated from early childhood education, because you can't afford to send your kid to attend an early childhood or a pre-K system.”

Being more receptive to the use of technology, which could enable Latinos to work from home, would also have real benefits:

“I think the economy would win, and I think Latinos would be better served, if we could figure out a way to embrace technology better and embrace remote working better, especially for those jobs where you don't have to be physically present. ... There's so many ways that we discovered during Covid that for some reason the business community has since pulled away from that could benefit people in all kinds of communities. Even rural communities, right? How many Latinos in rural communities could have really good paying jobs and stay home and stay in their rural communities and not have to relocate to the city or to some suburb for the benefit of a good job and the benefits that come with a good job? If you're living in Williams, or if you're living in Holbrook, and you can work for a big company in downtown Phoenix, all you need is reliable internet. That would be such a boon, because you're now bringing money into those small communities from greater Arizona. ... The long and short of it is just utilizing technology in creative ways to probably help everybody, particularly the Latino community, because if there's anybody that can adapt, it's the Latino community.”

Another suggested that the U.S. had to rethink its attitude about undocumented workers. That is, they need to be able to openly demonstrate their economic contribution, which could encourage some to contribute to a greater extent in the future.

“Because if you're self-employed, you can do 299, right, and you can continue to do your taxes. And that won't interfere, right, because they're self-employed? And you're doing your due diligence and being a good human in this country, or in this world. But if you're not self-employed, and you're utilizing a different name with a different social security number, or utilizing your children's number, or friends or family members just to ensure that you have a livable wage, it gets kind of.... So, we all pay taxes, no matter what, wherever we go. But the reportable aspects sometimes can be very stigmatized because you're like, “I want to pay my taxes, but I can't. I'm fearful that maybe they'll find out”. And that goes with anybody. But I think that's more of a Latino issue.”

CHILDCARE

Childcare is a critical issue for different communities throughout the state, and not just for Latinos:

“It hurts Arizona's economy to the tune of about \$1.7 billion a year in employee absences and employee resignations due to childcare issues.”

“We know right now that 60% of children under age six live in households where all available parents are in the workforce. So, we have the need for childcare. Those families need to find care for their children while they're working. So, it allows parents to work. Childcare allows businesses to recruit and retain workers.

Affordability and Availability

The cost and availability of childcare was identified as a significant problem by several interviewees. For example:

“When you look at the cost of childcare, they've grown twice as fast as inflation since the 1990s. So, it's exponential growth and cost to families who are already struggling to afford it.”

“About half of Arizona is considered a childcare desert, which is where there are at least three times as many children as there are childcare slots.”

“There's insufficient investment from the get-go for the growth of a child in the Latino community.”

To compensate for this, Latinos turn to friends and families to look after their children while they work.

“We know that many [Latino] families now rely on family friend and neighbor care. So, it's leaving the kids with the grandmother ;and sometimes that's a choice. Sometimes families want to choose that, which is a perfectly valid choice for them. But what we would like to do with First Things First is see that those family, friend, and neighbor caregivers ... receive training and support.”

Potential Solution

Prior to 2008, Arizona subsidized the childcare costs of people making 165% or less of the federal poverty level. However, that option is no longer available.

“Our state before the last recession in 2008, they completely zeroed out childcare subsidies. So, our state was putting in about \$80 million into childcare subsidies every year to help low-income families pay for childcare. If you made 165% of the federal poverty level or less, you would qualify for a subsidy and get help paying for childcare when the recession hit the state. They completely pulled funding from that.”

One interviewee therefore called for childcare to be repositioned as a “public good” supported through state and federal subsidies.

“If we could return the investment in childcare subsidy to our state, which is a huge investment, and it's matched by federal dollars; if we were able to restore that funding, it would help shore up that foundation piece, which is childcare.”

The city of Tempe, for example, has already trialed the educational outcomes of childcare participation:

“The city of Tempe funded some quality first slots specifically in the Tempe school district. And they did research there. Helios funded some research that did a pretest for those kids when they entered the quality childcare program preschool. And then they did a kindergarten entry exam for them when they entered kindergarten to see if there were differences in children who did not attend those programs; and there were positive effects.”

New Mexico was also highlighted for its commitment to universal preschool.

3. CONCLUSION

FIVE KEY THEMES

Educational issues dominated the interviews and were highlighted as the foundation to Latino socio-economic mobility. Limited access to early childhood educational programs positioned Latino children at a significant disadvantage when they start their schooling. Education was seen as a means to improve the lot of every child, but a lack of funding for public schools, the limited number of vocational/trade school opportunities for those who do not want to go on to college, and the cost of a higher education all served as potential barriers. This led to one interviewee calling upon for the Arizona legislature to make higher education as free as possible, in keeping with the State's Constitution.

Employment concerns also dominated. This was affected not only by educational status. Other contributory factors included corporate biases, proximity to work, over-representation within the low-wage economy, and child-care issues. There are insufficient childcare places available, despite the over-representation of Latina in this profession; and the costs of childcare are also often prohibitive. As a result, anyone in employment with kids is increasingly reliant on family and friends to take care of their offspring while they try to earn a living. One interviewee therefore called for childcare to be repositioned as a "public good" supported through state and federal subsidies which were withdrawn during the 2008 recession. This could potentially have wider economic benefits, allowing cash-strapped parents to reallocate their daycare spending to other community goods and services.

The health discussions focused on both accessibility and affordability. Latinos often lack access to, or do not want to take advantage of the limited healthcare options available to them. Over-represented in low-paid jobs that frequently offer little-to-no health coverage, healthcare can lie out of the reach of many Latino households. Some Latinos are loathe to stop working because of illness. Others (particularly the elderly) are hindered by their limited proficiency in English whenever they try to access a doctor or specialist.

Housing insecurity has become a major issue as rents continue to rise within the state; and there is insufficient focus on alternatives to home ownership as a means of wealth creation. This is in part because young Latino graduates have limited experience of financial services; but it is also a reflection of the sector being slow to appreciate the magnitude of the business opportunity within the Latino community.

Enhancing financial well-being and capability will therefore prove key to the socio-economic mobility of Latinos from both a borrowing perspective (e.g., credit cards, loans and mortgages) and an investment perspective (e.g., savings, retirement funds, and stocks and shares).

Each of the issues outlined above represent barriers to Latino socio-economic mobility; but it is far too simplistic to view them in isolation from one another. In truth, the barriers are intertwined in a complex

Venn diagram. For example, the lack of early childhood programs affects the educational prospects of young Latinos, which in turn affects their future employment prospects, access to healthcare, and ability as adults to move to other better-resourced neighborhoods.

The situation is not beyond repair. Interviewees were at pains to highlight the contribution that immigrants have made and continue to make to the Arizona economy. However, that impact could be even greater if Latinos are given the same opportunities as other racial and ethnic communities within the state, rather than imposing barriers to their socio-economic mobility:

“If we create a kind of subclass that is not achieving socio economic mobility, that's really bad for that community. It's not just bad for those individuals and those families. It's really bad for that economy.”

A couple of interviewees highlighted differences between first- or second-generation Latinos and the subsequent generations who have spent most or all of their lives within the United States, from both an English proficiency and a cultural perspective. As a result, a two-generation approach to Latino socio-economic mobility was recommended

“I think we look at a kind of a two-generation approach to economic mobility. So, looking at current workforce, families, working families, and how issues of childcare especially impact working families, and then also looking at our next generation, which is our youngest children, and the opportunities that are there.”

Interviewees generally agreed that there has been insufficient focus on Latino socio-economic mobility within the state to date, despite the size of the community, its brand loyalty, and its future potential.

“When you're asking about socio economic mobility, where is that discussion that leads to both public and private policy, specifically for this [Latino] community? ... It's non-existent.”

Government and the corporate world alike have been slow to embrace the Latino community; and it was suggested that Arizona could learn from Florida's approach to Latino health, and the recent universal pre-school policy in New Mexico.

CPLC was praised for tapping into important socio-economic issues for Latinos. Nevertheless, one interviewee suggested that a narrower focus could also enhance the impact of CPLC's work:

I think sometimes the issues they're tackling are too dispersed and not focused enough. And maybe this [study] will help focus some of that, because I do think they have a voice and that people listen to it.”

SURVEY RECOMMENDATIONS

CPLC believes that its spring/summer 2024 Latino survey instrument should primarily explore the reasons underpinning the socio-economic standing of Latinos, rather than provide a snapshot of their current status. That is, the survey should focus on the “why” rather than the “what”, because current descriptions of the latter can be drawn from administrative data. It will not be possible to comprehensively explore the reasons underpinning every contributory factor in the 2024 survey instrument. However, one objective of the interviews with opinion leaders was to identify up to three contributory factors or drivers worthy of further exploration within the survey. On that basis, Seidman tentatively suggests focusing on education, employment and financial capability/well-being.

Over the next two months, Seidman will work in partnership with CPLC to develop a series of questions to primarily assess knowledge, attitudes and behaviors explaining or impacting the educational and employment status of Latinos, and their financial well-being. Please note that these three recommended areas of focus will be subject to change as Seidman collates the administrative data.

APPENDIX

LATINO STAKEHOLDER DEPTH-INTERVIEW QUESTION BANK

GENERAL QUESTIONS

- In your opinion, what are the top three factors impacting the socio-economic mobility of Latinos in Arizona?
- How does this compare to other geographies in the United States?
- How does this compare to other low income racial and ethnic groups in Arizona?
- How does this compare between geographic areas within Arizona?
- How have these factors changed over time?

P1: OPPORTUNITY-RICH NEIGHBORHOODS

Affordable Housing

- What are the current housing needs of Latinos within Arizona?
- How does local government currently work with developers to offer affordable housing stock to Latinos?
- How can we increase the availability of affordable housing for Latinos?

Housing stability

- What does housing stability mean to you?
- What is the impact of housing stability on Latinos?
- What are the biggest factors resulting in homelessness in Arizona?
- What impact does homelessness have on the educational opportunities of Latinos?
- What safeguards are in place in Arizona to prevent child homelessness?
- How effective are these safeguards today?
- What more can be done to increase housing stability for Latinos?

Economic Inclusion

- To what extent does the Latino community have access to safe, secure, and affordable housing?
- How does the provision of affordable housing differ among different racial/ethnic communities in Arizona?
- What are the barriers that typically preventing Latinos from moving to a neighborhood of their choice?
- How can low-income Latinos attain affordable housing in better resourced neighborhoods?
- To what extent does the Latino community have access to safe, secure, and affordable financial products and services?

Racial Diversity

- How would you characterize the racial diversity of neighborhoods currently favored by low-income Latinos?
- To what extent do these challenges faced by Latinos also affect other racial and ethnic groups within Arizona?
- What are the impacts of these levels of racial diversity on socio-economic mobility?
- How would the ability to live in diverse and well-resourced neighborhoods impact the socio-economic well-being of Latinos?

Social Capital

- Please describe the networks of relationships among people who live and work in low-income Latino communities.
- To what extent can low-income Latinos leverage social connections in order to solve problems?
- To what extent can low-income Latinos leverage social connections in order improve well-being?
- To what extent can low-income Latinos leverage social connections in take collective action?
- What kinds of membership associations exist within Latino communities in Arizona?
- What role do membership associations play within Latino communities in Arizona?

Transportation Access

- How well served are low-income Latino communities by public transit?
- What do you think about the affordability of public transit options in Latino communities?
- What do you think about the convenience of public transit options in Latino communities?
- What do you think about the safety of public transit options in Latino communities?
- What one change would you make to public transit to increase the socio-economic mobility of Latinos?

Other

- What other factors in low-income neighborhoods make it harder for residents to be socially mobile?

P2: EDUCATION OPPORTUNITIES AND ACHIEVEMENTS

Access to Preschool

- How would you characterize the availability of preschool places within low-income Latino communities?
- How does this compare to other local communities dominated by non-Latinos?
- What do you think about the affordability of Latino preschool options?
- To what extent is language a barrier to preschool access?

Effective Public Education

- How would you describe the quality of public-school options available to Latinos?
- To what extent do you believe there is a disparity between schools in low-income and higher income communities in Arizona?
- How well do Arizona schools manage students who speak English as a second language?
- What are the main barriers that prevent low-income Latino families from taking advantage of Arizona's open enrollment options?

School Economic Diversity

- How economically diverse are schools in high-poverty areas in Arizona?
- How economically diverse are schools in Latino communities in Arizona?
- What impact does a lack of diversity in schools have on limiting social mobility?

Preparation for College

- What are the barriers to school attendance for young Latinos?
- How can we maximize the affordability of school supplies for low-income Latino families?
- What do we need to do to increase the number of Latinos graduating from high school?
- What are the main causes of high school dropouts among the Latino community in Arizona?
- What safeguards exist to prevent high school dropouts, and how effective are they?
- What challenges do Latinos face in preparing for college? How do these barriers or challenges compare to those faced by other racial or ethnic communities in Arizona?

Digital Access

- How do Latinos access the internet?
- What is the level of broadband access within Latino households?
- What steps are being taken to ensure quality internet access for lower income areas, and are they sufficient?

Other

- What other factors negatively impact educational opportunities for low-income Latinos in Arizona?
- What ESL class provisions currently exist for Latinos?

P3: REWARDING WORK

Employment Opportunities

- What opportunities exist for low-income Latinos to progress in the workplace?
- What steps are being taken to provide better jobs in areas accessible to low-income Latinos?
- How difficult is it for a young Latino to get their first job?

Jobs Paying Living Wages

- What types of jobs do Latinos currently occupy?
- What types of jobs do Latinos aspire to have?
- How can we increase the number of positions held by Latinos that offer a living wage?

Opportunities for Income

- How can we increase Latino household income?
- What are the biggest barriers to increasing Latino household income?

Financial Security

- How financially secure are Latinos in Arizona?
- What are the main causes of debt among low-income Latinos?
- What support is currently available for low-income Latinos struggling with debt?
- How resilient is the Latino community generally to handling a major unexpected expense, and why?
- How can we improve the financial security of low-income Latinos?

Wealth-Building Opportunities

- To what extent are Latinos able to save to meet their financial goals?

Other

- What other factors prevent low-income Latinos from pursuing rewarding work?

P4: ACCESS TO HEALTH CARE & ACHIEVING HEALTH OUTCOMES**Access to Health Services**

- Please describe the availability of health services within low-income Latino communities.
- To what extent are these health services available in Spanish?
- What types of medical insurance are typically held by low-income Latinos?
- What do you think about the affordability of health services within low-income Latino communities?
- What efforts have been made to expand healthcare in low-income Latino communities?
- What else can be done to improve access to health services?
- What things generally impact Latino health?

Neonatal Health

- Please describe the availability of neonatal health services for children within low-income Latino communities.
- What support is currently available for expectant mothers in low-income Latino families?
- What else needs to be done?

Environment Quality

- Please describe the environmental quality of low-income Latino communities.
- What challenges from an environmental quality perspective are unique to low-income Latino communities in Arizona?
- How can we improve the environmental quality of low-income Latino communities?

Safety from Trauma

- Please describe the availability of mental health services within low-income Latino communities.
- What types of mental health trauma are faced by Latino communities?
- How does the provision of mental health care in low-income Latino communities compare to other local communities in Arizona?

Other

- What other factors prevent low-income Latinos from living in healthy environments?

P5: JUST AND EFFECTIVE LOCAL GOVERNMENT**Political Participation**

- How would you describe the political engagement of low-income Latinos?
- What are the ways in which low-income Latinos typically engage with the political process?
- How does this level of engagement compare with other racial/ethnic communities in Arizona?
- What barriers do Latinos face when participating in voting?
- What do we need to do to ensure greater political participation by Latinos?

Descriptive Representation

- To what extent are Latinos represented in state and local government?
- What is the impact of the current level of government representation on low-income Latino communities?
- How can more we encourage more low-income Latinos to engage in the political process?

Safety from Crime

- How would you characterize crime in low-income Latino communities compared to other communities in Arizona?
- What is the impact of crime on low-income Latino communities?
- What would improve safety within Latino communities?
- How can we lower the perceived and/or actual threat of crime within low-income Latino communities?

Just Policing

- Please describe local relations with the police in low-income Latino communities

- What types of improvement are needed to enhance police community relations in Latino neighborhoods?
- How would you go about implementing those improvements?

Other

- What other factors in low-income neighborhoods make it harder for residents to be socially mobile?



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