



# HARVARD JOURNAL OF HISPANIC POLICY

## Interviews

Alberto Gonzales on the Changing Nature of Latino Politics  
United States Attorney General Alberto Gonzales  
Interviewed by *Cynthia M. Martinez*

Dolores Huerta at Seventy-Five: Still Empowering Communities  
United Farm Workers of America, Cofounder Dolores Huerta  
Interviewed by *Milagros "Mimi" Aledo and Maria C. Alvarado*

Latino Leadership at the Local Level  
Los Angeles Mayor Antonio R. Villaraigosa  
Interviewed by *Nelly Nieblas and David Scatterday*

## Feature Articles

Closing the Wealth Gap: Eliminating Structural Barriers to  
Building Assets in the Latino Community  
*Beatriz Ibarra and Eric Rodriguez*

"Americanizing?" Attitudes and Perceptions of U.S. Latinos  
*Arturo Vega, Ph.D*

The Aging Hispanic Population: Prescriptions for Health and  
Economic Security in Old Age  
*Valentine M. Villa, Ph.D., Steven P. Wallace, Ph.D. and  
Anh-Luu T. Huynh-Hohnbaum, Ph.D.*

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The Origin of the Term "Hispanic"  
*Grace Flores-Hughes*

Hispanic Leadership Development and its Policy Impact  
*Alfred Ramirez*

## Book and Art Reviews

¡Arte Caliente! and the Future of an Important Latino Collection  
Reviewed by *Dan Mayfield*

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# *Harvard Journal of Hispanic Policy*

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### **Deadline: 1 December 2006**

**The *Harvard Journal of Hispanic Policy (HJHP)* is now accepting submissions for Volume 19, to be published in May 2007.** The *HJHP* is an annual, nonpartisan, student-run scholarly review published by the John F. Kennedy School of Government at Harvard University. The *HJHP*'s mission is to educate and provide leadership that improves the quality of public policies affecting the Latino community. One of the only policy journals dedicated to examining the effects of policy on Latinos, the *HJHP* hopes to further the economic, social and political empowerment of Latinos.

**The *HJHP* is interested in manuscripts that emphasize the relationship between policy making and the political, social and economic environments affecting Latinos in the United States.** Topics of interest include (but are not limited to):

- Political participation of Latinos and their growing influence on public policy and electoral politics
- Health care reform debates and policy decisions (finance, quality standards/bills of rights, etc.)
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- Economic security, business development and welfare policies, including the implications of welfare reform and slowdown in the economy

#### ***Submission Guidelines***

To be eligible for the editorial review, an article must satisfy the following requirements:

- Articles must be original and unpublished.
- Articles should be 15-25 double-spaced pages.
- Articles should be submitted in Microsoft Word.
- References and citations should be formatted in the author-date system via running text, according to the guidelines in *The Chicago Manual of Style*. Footnotes are not accepted.
- All figures, tables and charts should be submitted as entirely separate files.

The submission should also include the following

- A cover letter with the author's name, address, e-mail address, daytime and evening phone number, a brief biography and five hard copies of the article.
- A copy of the article on 3.5" IBM disk.
- A one-hundred-word abstract.
- Note: Authors are required to cooperate with editing and fact checking.

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## Editor's Remarks

Many have anticipated the day when Latinos would “come of age.” Some have argued the Latino presence in the United States would bring about everything from an amplified economic expansion to a cultural clash over the country's soul. With Latinos' presence in the public and private sectors growing, we can more carefully assess the impression of this community on the United States and identify key policy issues affecting our country's largest minority. More importantly, we can begin answering pressing questions observers have asked about Latinos, their condition and the future of our country.

Our journal's content makes clear Latinos are anything but homogenous, questioning the notion there is such a thing as a “Latino issue” or cause. Some Latinos share language and heritage, yet as a community we struggle with issues of identity. Several Latinos have earned top positions of power and influence, yet millions more continue to struggle for access to basic financial services, education and health care. Latinos hold key leadership positions in politics and government, but no broad consensus exists on a “community agenda,” political orientation or the nature of Latino leadership in a multicultural environment. The accuracy of long-held assumptions and predictions regarding Latinos remains to be seen, but the data suggest an emerging landscape that is complex and dynamic.

We endeavor to address this emerging landscape in this eighteenth edition of the *Harvard Journal of Hispanic Policy*. We celebrate the 20th anniversary of the journal's founding in 1985 with this edition by continuing the journal's mission to educate policy makers on timely issues affecting the Hispanic community. In articles, reviews, commentaries and interviews, we shed light on the current state of the American Latino community in a number of key areas, including asset building, economic security in old age, education and the nexus between economics and security on the U.S.-Mexico border.

This year, we are proud to offer three interviews with top Latino leaders in government and the nonprofit sector. Continuing our traditional interview format,

we speak with a prominent Democrat and Republican. As the first Latino to hold the office of U.S. Attorney General, Alberto Gonzales provides insight on several issues, including public service, education, border security and Latinos in the Republican Party. Next, Dolores Huerta, United Farm Workers of America Cofounder, comments on women's issues, civil rights in the post-September 11 environment and President Bush's proposed temporary worker program. Finally, Los Angeles Mayor Antonio R. Villaraigosa shares his views on education, immigration and Latino leadership in a multicultural environment.

We continue with articles analyzing three areas of importance to the Latino community. First, Beatriz Ibarra and Eric Rodriguez of the National Council of La Raza propose recommendations to increase Latinos' access to financial markets and encourage asset building. Next, Arturo Vega, Ph.D., challenges the conventional wisdom that Latinos are homogenous by examining data on their attitudes and perceptions. Finally, in "The Aging Hispanic Population: Prescriptions for Health and Economic Security in Old Age," Dr. Valentine M. Villa, Dr. Steven P. Wallace and Dr. Anh-Luu T. Huynh-Hohnbaum advance policy recommendations to address the precarious economic security of elderly Latinos.

This year, the journal also features commentaries on the intersection between security and economics at the U.S.-Mexico border, identity and Latino leadership. In "Increased Security: A Careful Balancing Act for the U.S.-Mexico Border Region," Horacio G. Aldrete along with Frank E. Benassi and Patricia Calvo from Standard & Poor's evaluate the unique economic and security challenges U.S. border cities and counties face. Grace Flores-Hughes, the journal's Executive Advisory Board Chair, expands on the origin of the word "Hispanic" and her role in coining the term. Finally, Alfred Ramirez of the National Community for Latino Leadership discusses survey findings and suggests a framework for thinking about Latino leadership.

The journal next features two reviews. First, Dan Mayfield's art review explores the content and development of a large collection of Latino artwork. Next, Aimee

Wilczynski reviews Jonathan Kozol's *The Shame of the Nation: The Restoration of Apartheid Schooling in America*, which examines the current state of public education in the United States.

Finally, to celebrate the journal's 20th anniversary, we feature a piece authored by the journal's founder, Henry A.J. Ramos, titled "Building a Whole Community: Looking Back, Looking Forward." Ramos discusses the intent behind the founding of the journal, outlines the progress of American Latinos and suggests areas of concern that remain for a new generation of Latino leaders to address.

In closing, I would like to thank our managing editor, Marietta I. Mayfield—who has been a constant source of support and wisdom to the entire staff and myself—for her hard work and dedication to the journal. I extend my warm thanks to the members of the journal staff and our publisher, Christine Connare, for their devotion to this volume. I also want to thank our Executive Advisory Board members, who have helped us extensively to secure interviews, build our editorial content and secure the journal's future. Finally, I want to thank previous staff members of the journal for their hard work and last year's Editor-in-Chief, Adrian J. Rodríguez, for his sound counsel. Due to the hard work of each of these individuals, we have reached a wider audience than ever before, improved the financial health of our publication and refocused on policy issues to more effectively communicate with our audience. Most of all, however, I extend my thanks to the readers of this publication. We sincerely hope the journal continues to contribute to the lively debate of policy issues affecting the Latino population in our great country.

Edgar A. Morales  
Editor-in-Chief

Cambridge, Massachusetts  
April 2006



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# Alberto Gonzales on the Changing Nature of Latino Politics

## *Interview with United States Attorney General Alberto Gonzales*

*Alberto Gonzales was sworn in as the nation's eightieth Attorney General on 3 February 2005 and is the first Hispanic to hold the post. Prior to serving at the Department of Justice, Gonzales was commissioned as counsel to President George W. Bush in January 2001. He has also served as a justice of the Supreme Court of Texas and as Texas' one-hundredth secretary of state. Among his duties as secretary of state, Gonzales was a senior advisor to then-Governor Bush, chief elections officer and the governor's lead liaison on Mexico and border issues. Prior to that, Gonzales was the general counsel to Governor Bush for three years. Before joining the governor's staff, he was a partner with the law firm of Vinson & Elkins LLP in Houston and taught law at the University of Houston Law Center.*

*Among his many professional and civic activities, Gonzales was elected to the American Law Institute in 1999. He was a board trustee of the Texas Bar Foundation from 1996 to 1999, a board director for the State Bar of Texas from 1991 to 1994 and president of the Houston Hispanic Bar Association from 1990 to 1991. He was a board director of the United Way of the Texas Gulf Coast from 1993 to 1994 and also served as chair of the Commission for District Decentralization of the Houston Independent School District and as a member of the Committee on Undergraduate Admissions for Rice University in 1994.*

*Among his many honors, Gonzales was inducted into the Hispanic Scholarship Fund Alumni Hall of Fame, honored with the Good Neighbor Award from the United States-Mexico Chamber of Commerce and received President's Awards from the United States Hispanic Chamber of Commerce and the League of United Latin American Citizens. In 2002, he was recognized as a Distinguished Alumnus of Rice University by the Association of Rice Alumni and was honored by the Harvard Law School Association with the Harvard Law School Association Award. The Hispanic National Bar Association recognized Gonzales as the 1999 Latino Lawyer of the Year and he received a Presidential Citation from the State Bar of Texas in 1997.*

*Born in San Antonio, TX, and raised in Houston, Alberto Gonzales is a graduate of Texas public schools, Rice University and Harvard Law School. Gonzales served in the U.S. Air Force between 1973 and 1975 and attended the U.S. Air Force Academy between 1975 and 1977. He and his wife, Rebecca Turner Gonzales, have three sons.*

*Cynthia M. Martinez conducted the interview 6 January 2006. Originally from Edinburg, TX, Martinez will receive a master in public policy degree from the John F. Kennedy School of Government at Harvard University in 2007. She is a 2005 graduate of Georgetown University's Edmund A. Walsh School of Foreign Service and has spent the last eight years working with the National Hispanic Institute.*

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## **HJHP**

Recently *HISPANIC Magazine* named you the Hispanic American of the Year. In fact, it seems that when any Latino publication or organization comes out with its

list of the most influential Latinos in the country, you are at the top of it. Is it overwhelming, and how seriously do you consider your obligations to the Latino community in your role as the attorney general?

**Gonzales**

Well, this is a very important position, ensuring that every American is protected [and] enforcing our civil rights laws. So it's a great privilege to serve in that capacity. I think as a Hispanic, there's special pride in the Hispanic community that there is a Hispanic in this position.

And I think the very nature of the job ensures that I'm going to be involved in certain high-profile issues and that's why people delegate someone that generates a level of influence throughout and within the administration, and perhaps nationwide. But it all comes with the job of being attorney general of the United States, which is very significant and a very special responsibility.

**HJHP**

Recently you've been cited as stating that after your tenure at the Justice Department, you'd like to return to Texas political life. Do you have anything specific in mind?

**Gonzales**

You know, I read that; that's not what I said. I was traveling on a small airplane with a reporter from Dallas. She asked me whether or not I would close the door to future political office. And I haven't. Since I haven't thought about it, of course I said, no, I wouldn't close the door.

But I haven't really thought about what comes next after this job. I'm focused on doing the best job that I can as attorney general. We have some very significant issues that we're dealing with today, and I'm focused on that. I hope that when my time as attorney general is concluded that I will return to Texas, but specifically what I will do, I really haven't given it much thought.

**HJHP**

When you look at your career, it's very clear that you prioritize two things: first, education, and second, public service. And, in fact, you've established yourself throughout your career as being a dedicated public servant. However, it's been shown that Latino youth today are less attracted to this field than ever before. Do you find this to be a concern, and what value does public service have for the Latino community?

**Gonzales**

I would be disappointed in that. I think public service for every American is very important. When I talk to young people around the country, I talk about the value of public service and how much I believe I've grown as a person and professionally because I've been involved in public service.

Being in public service, I've had the opportunity to work on some very significant issues that people at a younger age normally don't expect an opportunity to work on, [particularly] significant matters in the private sector. I think that certain professions owe a special duty and obligation back to the community. I think

lawyers and the legal profession have a responsibility to give back to the community and be involved in public service in one way or the other.

So [spending part of their professional careers in public service is] something that I will continue to urge Hispanic young people to look seriously at because I do think that it'll make them better professionally and it will make them better people.

**HJHP**

You are well known for being a strong supporter of the pursuit of higher education by Latino youth. What role does education play in the future of the Latino community?

**Gonzales**

Well, education means everything; it is the gateway to freedom in our country. It's something that the president talks about repeatedly—how important it is for people from all communities. I worry that we still have too many Hispanic children dropping out of school. There is still too much of the mentality in Hispanic families that a higher education degree is a luxury reserved for the kids across town.

I think we need to reinforce the notion that certainly a high school education and even a college education is absolutely essential to enjoy a prosperous life in our country. It should be more of a value in our culture, because it meets the growing needs of our community, and it's one of the primary reasons that I've been able to achieve what I've been able to do.

**HJHP**

Is there any other factor that you would place on the same level of importance as education?

**Gonzales**

Of course, I think faith, family and belief in country are also very important. But education is an area that we should also give the highest priority.

**HJHP**

Along with the general rise of Latinos in the political realm, the country has seen a rise in the alignment of Latinos with the Republican Party and Republican Latino leaders such as yourself. Why is this the case, and how is it indicative of a changing political landscape and a changing Latino community?

**Gonzales**

Well, I think it reflects a maturity within our community, the maturity to question and to force leaders to explain why their positions or their policies will benefit Hispanics. I think that's a good thing. I think it's not a good thing to have political parties take for granted any segment of the American community.

And I think it's good to have the Democratic Party and the Republican Party actually seeking out the support of the Hispanic community. It will mean that the party and the leaders of the parties will be much more concerned about issues of importance to the Hispanic community.

### **HJHP**

What specific aspects of the Republican Party's agenda do you think Latinos are finding themselves more attracted to today?

#### **Gonzales**

The Hispanic community shares many of the same values and concerns of Americans generally—obviously concerns about their own prosperity, concerns about safety, concerns about the state of neighborhoods, concerns about education for their children. They all share the same concerns or certainly priorities of most normal Americans.

I think the party has been blessed by having someone like George Bush be president for the past five years. I think his record in Texas demonstrates that this is one Republican who understands the Hispanic community, and, of course, that comes from his time in Texas. He understands our culture, he understands our values and he can communicate with the Hispanic community.

I think if you have leaders of a particular party who are able to communicate and bond with the Hispanic community that can only cause people in that community to ask...“Maybe I should give the Republican Party a look, to see what they stand for. Because here is an individual who seems to understand what problems I have to deal with; he seems to understand what my hopes and dreams are and is anxious to try to help me achieve those hopes and dreams. So, therefore, I think that for my benefit, for the benefit of my children and my family, I should see what the Republican Party is all about.”

### **HJHP**

In the most recent edition of *HISPANIC Magazine* (December 2005/January 2006), you argue that having a Latino on the Supreme Court is inevitable. How would such an appointment affect the political landscape of the Court?

#### **Gonzales**

I don't know if it would affect the political landscape of the Court, but I did say that I felt it was inevitable that a Hispanic will be appointed to the Supreme Court. We have more and more Hispanics now graduating from law school who are engaged in endeavors that better prepare them to be seriously considered for appointment to the Supreme Court. It's inevitable that it's going to happen.

I've often said that there is, in this country, no such thing as “Hispanic justice” or “African American justice” or “White justice”; there is just justice under our Constitution and under the laws of this country. But, symbolically, I think there will be a great deal of pride within the Hispanic community to see a Hispanic serve on the Supreme Court.

### **HJHP**

Do you think the United States is ready for a Latino president?

#### **Gonzales**

Well, for the past five years I have observed firsthand the burdens and the privileges that come with serving as president of the United States. It requires special

talents and abilities. I think those talents and abilities exist in individuals within the Hispanic community. So, yes, at some point there will be a Hispanic president.

**HJHP**

In reference to both of these questions, a lot of prominent Latino officials have said that when climbing up the political ladder, Latinos need to be Americans first and Latinos second. Do you agree with that statement?

**Gonzales**

Well, I think that we really are Americans, and I think to be successful in this country, there are certain basic things that you're going to have to achieve. For example, you have to learn to speak English. I think there are certain obligations and duties that we have as citizens of this country. But that doesn't mean that we have to forsake our culture or our language; I think maybe that's one of the great strengths of our country—that we have so much in common, and we can assimilate so many different cultures and so many different values under one system of government. [This is a place] where everyone still has pride in being an American and understands that there are special obligations and duties that they have when you take an oath to become a citizen of the United States of America.

**HJHP**

You're commonly viewed as being on the conservative side of the political spectrum. And in the past, conservative Latino nominees such as yourself and other individuals have not only faced criticism from people on the other side of the political spectrum, but from the Latino community itself. Do you think that the Latino community expects Latino nominees to subscribe to a certain ideology?

**Gonzales**

I don't think so. The Hispanic community is maturing, and there's going to be a wide variety of views about what the Hispanic community expects of Hispanics in public service.

**HJHP**

As a Latino, what perspective have you brought to initiatives headed by the Justice Department?

**Gonzales**

Well, again, I am the attorney general for all Americans, and my job is to enforce the laws fairly and to protect the rights of all Americans. But, because of my background, perhaps I do have a unique perspective on issues such as civil rights and issues relating to immigration. But I want to emphasize that, again, I'm the attorney general for every American.

**HJHP**

In the post-September 11th era, many have come to equate immigration and border security with the threat of terrorism. Do you find this link concerning, and what effect does it have on the Hispanic community?

## **Gonzales**

I don't find it concerning; I think it is absolutely true. If we think about how much money we spend every year to protect our country from another domestic attack, we have a very real threat that we're dealing with. Though we are doing everything we can to protect the American people from another attack, it is absolutely essential that we secure our borders; we have to know who's coming into our country and their reasons for coming into our country.

I think it's absolutely necessary—as the president believes it's absolutely necessary—that we have an immigration policy that contains a very robust security component. As part of that focus on security, however, he also believes that we should not lose sight of the realities of life, particularly along border communities. The immigrant population does provide a very valuable service in our economy by engaging in jobs that Americans don't want to do.

And so that's why the president's temporary worker program, which requires immigrants to come in and register, allows us to know who's entered this country and when they leave their work. That's all part and parcel of the president's plan to ensure that we're doing what we need to do to protect our country but also reflective of the realities of life in our communities.

## **HJHP**

Both you and the president are well known for trying to strike the balance between border security, recognizing the needs that new immigrants meet in this country and the needs of border communities. But it doesn't seem like the media and the general public are trying to strike that same balance. How does the administration plan on reconciling these two concepts, both on a policy level and in the eyes of the public?

## **Gonzales**

Well, the president has a very big bullhorn to push. He's going to be talking a lot about it. I think he wants it to be carried to not just the American people but members of Congress about the need to have both components of his immigration plan and have a strong border security. I think the temporary worker program is part and parcel of that. And I think it is also something that he believes reflects the compassionate nature of our great country.

## **HJHP**

Additionally, the Department of Justice is very concerned with the trafficking and the abuse of women and children. Especially being from Texas, you know how big of an issue it is in certain areas along the Texas-Mexico border. What is the Department of Justice doing in regards to this issue?

## **Gonzales**

We are prosecuting these cases very vigorously; the numbers of prosecutions are up tremendously in the Bush Administration. There are numerous task forces around the country focused on this issue. Internationally, we're working closely with our allies and partners to address the problem, which of course often involved trafficking people from other countries to other countries.

So this is an issue that is very, very important to the president; it's important to me. We're working very hard to ensure that those who are engaged in this kind of horrific trafficking are held accountable and are prosecuted vigorously.

**HJHP**

One of the most controversial issues that has arisen since you have taken your position as attorney general has been in regards to your support and defense of the PATRIOT Act. How have the provisions of the PATRIOT Act affected the Latino community in this country?

**Gonzales**

The PATRIOT Act has been instrumental in protecting our country. We believe that all Americans, including the Hispanic community, want to know that their government is doing everything that we can do to protect the country against another domestic attack. The other thing that people need to understand is there are tools in the PATRIOT Act that are not just focused on terrorism. The law enforcement community uses them every day to deal with child molesters and people involved in a variety of illegal activities such as trafficking drugs and mobsters. These have all been valuable tools that are necessary to ensure that our neighborhoods are safe.

**HJHP**

When you were first nominated for the position of attorney general there was some controversy in regards to the support you received from Latino organizations in this country. However, recently a majority of those organizations have come out and stated their support for you regardless of your policies and how much they appreciate your willingness to listen to them, to address their concerns, to work with them, and how seriously you consider your role as a role model in the Latino community. How do you react to this support and how do you plan to utilize it for any future initiatives that the Department of Justice may undertake?

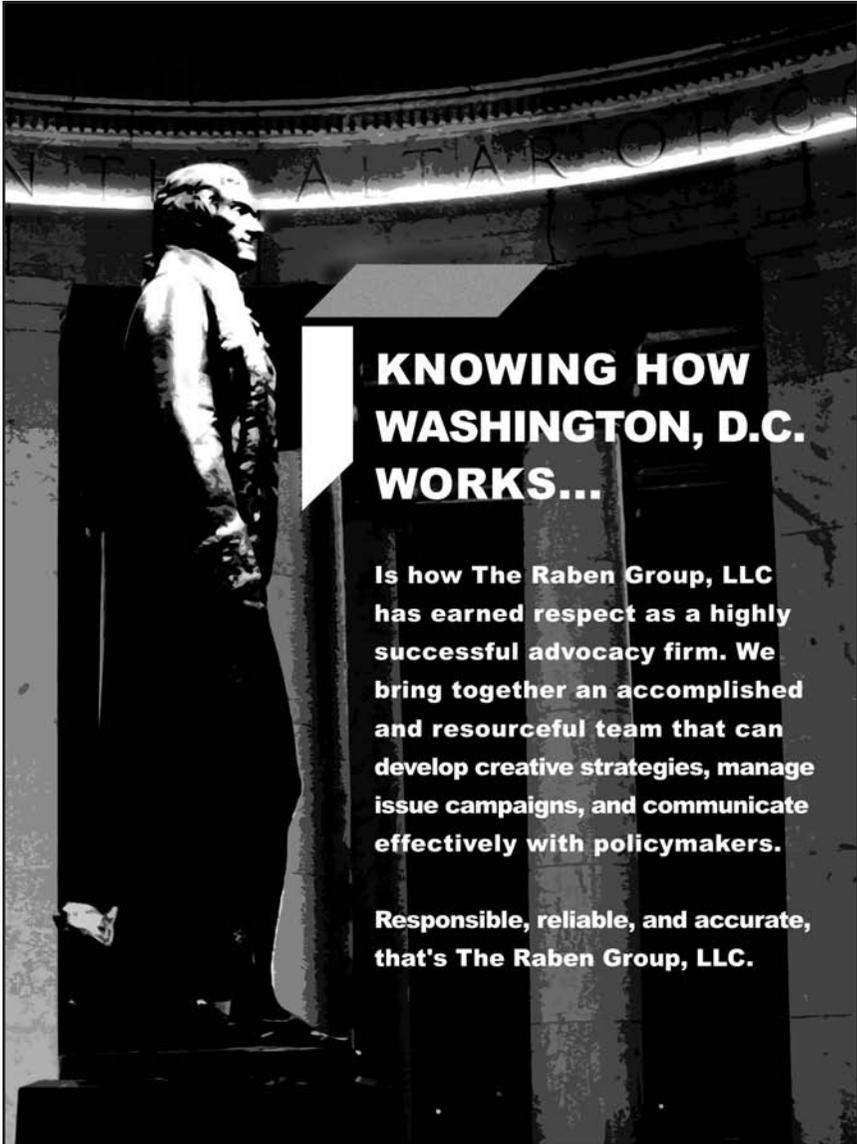
**Gonzales**

I enjoyed a broad range of support when I was first nominated. I think there may have been a few organizations which may have stayed neutral. But there was a broad range of support because I have worked very hard to maintain good relationships with the Hispanic community.

I'm very proud of being Hispanic, and I believe that many of the Hispanic organizations that exist nationally do so to help our people. I've worked very hard to maintain those relationships. I'm told that to the extent—whatever support exists today, exists not because I'm Hispanic, but because people believe I've done a good job not just for the Hispanic community but for all Americans.

**HJHP**

Thank you very much for your time.



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## Dolores Huerta at Seventy-Five: Still Empowering Communities

### *Interview with Cofounder of United Farm Workers of America Dolores Huerta*

*Dolores Huerta is currently President of the Dolores Huerta Foundation for Community Organizing. She cofounded the United Farm Workers of America (UFW) with Cesar E. Chavez and holds the emeritus positions of the UFW as secretary-treasurer and first vice president. She is also a member of the Fund for the Feminist Majority.*

*As the legislative advocate for the Community Service Organization and the United Farm Workers Union, she was instrumental in helping pass legislation related to disability insurance for farm workers, Spanish-language voting ballots, eligibility for public assistance for resident immigrants, ending the Bracero Program and the legalization of one million farm workers under the Immigration Reform Act of 1984–1985. As the main negotiator for the United Farm Workers, she obtained many “firsts” that had been denied to farm workers: toilets in the fields along with soap, paper towels and cold drinking water with individual paper cups; the Robert F. Kennedy medical plan that covered farm worker families; the Juan de la Cruz pension fund; and rest periods, paid vacations, holidays and protections from pesticides in union contracts.*

*Together with Cesar E. Chavez, she established the National Farm Workers Service Center, which builds low-income housing throughout the United States, and Radio Campesina, a radio network connecting farmers in California, Washington and Arizona.*

*There are four elementary schools in California, one in Fort Worth, TX, and a high school in Pueblo, CO, named after Dolores Huerta. She has received numerous awards including the Eleanor Roosevelt Humans Rights Award from President Clinton in 1998, Ms. Magazine’s one of the three most important women of 1997, Ladies Home Journal’s 100 most important woman of the twentieth century, the Puffin Foundation’s award for Creative Citizenship Labor Leader Award in 1984, Kern County’s Woman of the Year by California State legislature and the Ohtli award from the Mexican government.*

*More recently, she held a six-month position as a University of California Regent and is currently a professor at the University of Southern California on community organizing where she lectures before students and community groups throughout the country and abroad.*

*Milagros “Mimi” Aledo and Maria C. Alvarado interviewed Dolores Huerta on 1 February 2006. Aledo, a native of Florida and a senior editor of the HJHP, will receive a master in public policy degree from the John F. Kennedy School of Government at Harvard University in 2006. Alvarado, an associate publisher of the HJHP, is a native of New Mexico and a U.S. Department of State Pickering Fellow. Alvarado will receive a master in public policy degree from the John F. Kennedy School of Government at Harvard University in 2007.*

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### **HJHP**

Having been involved in several successful campaigns that resulted in the creation of landmark legislation, such as the Agricultural Labor Relations Act and

the Immigration Reform and Control Act of 1986, what would you say are the main lessons that activists can take away from such victories? What personal lessons did you take away from these experiences?

**Huerta**

First of all, whatever you do and say in the capitals, whether it is Washington, Sacramento or any other capital, depends on how much organization you have behind you. If you have a lot of organization at the ground level, then it makes the actual lobbying very easy. Because politicians listen to what their constituents have to say, when you pass major legislation, the work that really takes place is the organizing to make politicians feel the pressure from their own constituents.

Also, you have to look for opportunities. The 1986 Immigration Reform and Control Act was an unusual situation because almost all of the immigrants' rights groups were pushing for legalization of people who had been in the United States since 1981 and who had never left the country.

When it came to farm workers, however, it was a whole different scene. When the harvest ended, farm workers used to go back to Mexico or Central America, or wherever, to avoid staying in the United States longer than twelve months—things are different now with all of the borders tightening up—so that none of them would have ever qualified for legalization at all. So what we did was introduce a special piece of legislation that they only had to have worked ninety days for two consecutive years, and then they would qualify for legalization.

It is also helpful to have somebody that will really fight for you. It's interesting that Congressman Howard Berman, the same person who wrote the Agricultural Labor Relations Act, also wrote the farm worker legalization program, known as the Seasonal Agricultural Worker Program.

**HJHP**

As a strong supporter of women's rights, would you say that we have made significant progress towards establishing equal rights for women in the United States? And what would you say is the biggest challenge still facing women in this country today?

**Huerta**

Women have made big strides forward. If we look at school admissions, we now have a large majority of women in graduate and professional schools. We are still behind in the corporate world, however.

The confirmation of Samuel Alito to the Supreme Court was a major setback for women. In some ways, his confirmation might energize the women's movement. Many young women don't realize that many of their rights, including birth control, were fought for by others. Having taken these rights for granted, his confirmation has the potential to bring these issues to the forefront yet again.

At the same time, conservatives are using women's issues as a distraction from the war in Iraq, our ailing economy and the misspending of our tax dollars. Not only are they attacking women, but they are attacking gays and immigrants as well. All of this serves to turn the public's attention away from what is really

happening in our country to issues involving birth control, abortion, gay marriage and illegal aliens, as they call them.

**HJHP**

How have the events that took place on September 11, 2001, affected your work regarding civil rights? What do you believe is the greatest threat to America's democracy?

**Huerta**

The biggest threat to America's democracy is the loss of our civil liberties and civil rights. As we've seen in the last two elections, the corporate media does not adequately inform the American public. Consequently, the American public is ignorant of the issues that are happening in our society at the political level. A Spanish philosopher, José Ortega y Gasset, wrote a book, *Revolt of the Masses*, in which he argued that a society with an uneducated citizenry is a society with mob rule. I think that's where we're going in today's world because we do have an uneducated citizenry.

I believe racism has increased since September 11, not only against Arabs but also against Latinos. This has helped to escalate recent attacks on immigrants. Just look at the formation of the Minutemen. And as we have seen, the umbrella of terrorism can be used to attack immigrants. There is currently a bill in the Congress to build a wall along the Mexican border, even though we've never had any terrorists come in through the Mexican border. There have also been a lot of deportations. People have been arrested without being given the chance to have any kind of a hearing or attorneys to represent them.

The other thing that has happened since September 11 is the war, which has had several negative ramifications. Latino and African American children are being hit hard by the lack of funding and attention that is given to our educational system. I think it's a total crisis and a disaster. We can also say the same thing about our health care and the infrastructure of our country.

**HJHP**

President George W. Bush has proposed a temporary worker program that would allow undocumented laborers to work three to six years before returning to their native country. In 1975, you lobbied against federal guest worker programs. Please share with us your thoughts and convictions surrounding the guest worker program.

**Huerta**

Well, in my opinion, the Guest Worker Program is not needed. There are, in the current law, strong protections for domestic workers. For example, foreign workers cannot be brought in unless there are no unemployed local workers. Any foreign workers brought in are supposed to have their transportation and housing provided for them.

The provisions in the Congress right now would lower those protections for both domestic and foreign workers. Employers will be able to bring in foreign workers and offer them no protections. They won't give Social Security and unemployment

insurance benefits. Additionally, foreign workers will not have the right to apply for legal residency or citizenship of the United States. This is totally wrong.

What we are advocating is for all undocumented people that are in the United States right now to be given the right of residency and the right to citizenship.

### **HJHP**

What do you believe makes you such an effective change agent?

### **Huerta**

The organizing part of the work that I do is important. For example, in California, we were finally able to get unemployment insurance for farm workers in 1975. When, then-Governor Ronald Reagan had vetoed unemployment insurance three legislative sessions in a row, we organized farm workers all over the state and helped politicians get elected that were supportive of farm workers.

You've got to participate on the political level—supporting progressive candidates and helping them get elected. The corporate world does the same thing with money. Since working people don't have money, you've got to get out there and organize and help people get elected. You then have to keep that relationship going with that legislator.

When you're asking others for help—whether it be a politician for legislation or the public—you've got to make it easy for them to help you. With the farm workers movement, we had this great grape boycott. By just getting people to stop buying grapes, we were able to get the growers to sit down at the bargaining table. But the message was simple: "Don't buy grapes." We should never be afraid to go outside of our group to the general public. The people in the United States are people of goodwill, but the message to them has got to be instructive and simple so that they will know what they have to do. In this regard, I think boycotts are very effective.

### **HJHP**

Did you ever consider running for public office? Why have you chosen not to run for elected office?

### **Huerta**

I identify as an organizer. As an organizer I believe I can do a lot more by getting other people to run and by supporting good candidates.

For example, in 1992, we did a Feminization of Power campaign in California. We were inspired by the recently elected Eleanor Smeal, who had written on the importance of getting women to run for office. Taking her ideas, we went to the state of California and gathered women from different women's centers, the National Women's Political Caucus, NOW, the League of Women Voters and any other women's groups we could find. Through our efforts, we were able to get about a hundred women to run for office. Some ran for city council. Some ran for boards of supervisors. Some ran for state legislature. Some ran for the Congress.

Once the Republicans saw female Democrats running for office, they started placing women on the ballot as well. As a result, we got the largest number of women ever, including the largest number of Latina and African American women,

elected to our state legislature in California's history. These incredible results have been lasting.

### **HJHP**

How is the Dolores Huerta Foundation bringing policies of conscience to the forefront? What is the greatest challenge community organizers face today?

### **Huerta**

The great thing about community organizing is, when you are down at the ground level, you see the way that policies are affecting people. Many times, politicians don't know how the laws they're passing affect people. That's why community organizing is so important. By bringing these issues to the table, policy makers are made aware of the impacts of their decisions. In my experience, it is even more effective to actually have the people you are organizing bring the issue to the table themselves.

Let me give you an example. We started working in a small community near Bakersfield to organize a group of mostly poor immigrants. One of the things we worked on was reopening the town swimming pool, which had been closed for two years. At the time, we were in the middle of a thirty-five-day heat wave with temperatures over 100 degrees, and yet the children had no swimming pool. After meeting with the recreation department and almost a year of drumming up support for the pool, it looks like we're finally going to get that swimming pool open this year.

The great thing about community organizing is that you teach people how to solve their own problems. They're not victims. They don't have to sit there and depend on somebody to help them. The reason I am so enamored with the whole concept of community organizing is because, as you work on these different issues, leadership emerges from within these communities.

### **HJHP**

What is your greatest life achievement thus far? What legacy do you hope to leave?

### **Huerta**

I think my greatest life achievement are my children because they are so great. I have eleven children. They have been able to raise themselves and do great things. That is very rewarding because, as a mother and an activist, you always feel guilt about the neglect that your children suffer. So to see that my children were able to become accomplished people, despite my activism, makes me very proud.

In terms of my organizing activities, it is extremely rewarding to see all that we have accomplished and the millions of people we have helped. Also, in regards to my work with the Farm Workers Union, knowing that we have secured laws requiring toilets in the field, drinking water, rest periods and unemployment insurance is a great feeling. People that work under farm worker contracts now have medical plans that cover their entire families. When you stop to think that some family somewhere was able to get an operation and that somebody's life has been saved as a result of the work that we do, then you realize just how heavy these accomplishments are. So it's really quite wonderful to reflect on that.

***HJHP***

Ms. Huerta, we want to thank you very much for agreeing to do this interview with us. It's been an honor to speak with you today.

**Huerta**

Thank you and good luck.

# Latino Leadership at the Local Level

## *Interview with Los Angeles Mayor Antonio R. Villaraigosa*

*Antonio R. Villaraigosa's election as the forty-first Mayor of Los Angeles on 17 May 2005 marked an important moment in the growing political power of the Latino vote. Villaraigosa is known for his skill at building broad coalitions and is considered one of the leading progressive voices in the country. His mayoral platform emphasizes finding solutions to major issues facing Los Angeles including education, transportation, public safety, economic development and ethics.*

*Villaraigosa began his involvement with the labor movement at the age of fifteen, as a volunteer with the farm workers movement. He also served as a field representative/organizer with the United Teachers Los Angeles (UTLA) and is a past president of the Los Angeles chapter of the American Civil Liberties Union and the American Federation of Government Employees.*

*In 1994, Villaraigosa was elected to the California State Assembly; four years later, his colleagues elected him the first assembly speaker from Los Angeles in twenty-five years. He ran for mayor of Los Angeles in 2001, but narrowly lost the election. He then was appointed a distinguished fellow at UCLA and USC, where he helped write "After Sprawl," a policy blueprint for addressing the issues facing many urban centers.*

*In 2003, he won the Fourteenth District Los Angeles City Council seat. During his time on the city council, he championed many of the issues he is addressing today and is credited with resolving the MTA transit strike, creating the largest passive park in Los Angeles and protecting funding for the arts.*

*He was born Antonio Villar on 23 January 1953 in the Boyle Heights neighborhood of East Los Angeles. Villaraigosa graduated from Roosevelt High School and attended UCLA, where he received a bachelor of arts degree in history. He is a graduate of the People's College of Law. He is married to the former Corina Raigosa, an educator (Villaraigosa is a combination of the surnames), and is the father of four children.*

*Nelly Nieblas and David Scatterday interviewed Antonio Villaraigosa on 23 January 2006. Nieblas, a native of Los Angeles, will receive a master in public policy degree from the John F. Kennedy School of Government at Harvard University in 2007. Scatterday, a native of Southern California, will receive a master in public policy degree from the John F. Kennedy School of Government at Harvard University in 2007.*

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### **HJHP**

Your 2004 election campaign, which reached out to diverse constituencies, created what some consider a potent model for successful mayoral elections. What were the key elements of this model?

### **Villaraigosa**

Tom Bradley<sup>1</sup> put together a very similar coalition. What was different was this was the first time that it was led by a Latino. It was led by an African American before, but my campaign was the first time that a Latino put such a broad coalition together. There's no question that when I won, different than in '73 when Tom

won, I won a much bigger percentage of the White vote than he did, and I won in every part of the city. The model was very clearly an effort to articulate a vision for the city that was inclusive and appealing to a broad cross section of the city. As an example, everywhere I went I said, “A great city is a city where we’re growing and prospering together. A great city is a city where we’re not leaving communities behind.” I focused much of my effort in those communities that weren’t as familiar with me. These neighborhoods, South Los Angeles and the San Fernando Valley, were a big key to my ultimate victory.

### **HJHP**

Mayor, you made the reform of the city educational system a major priority in your campaign platform and your administration’s agenda. What are the keys to raising educational performance of Latinos in Los Angeles, and have you suggested any innovative proposals for incentivizing educational performance, generally, within the city?

### **Villaraigosa**

Well, Latinos have some unique challenges: the challenges of language and the challenges of a dropout rate that is the largest of any group in the city and, indeed, the nation. I think, mostly, the challenges of Latino children [are] very similar to African American children. What we have in the school district in this city, according to a Harvard study, [is] 60 percent of Latinos dropping out, 57 percent of African Americans and 50 percent of students overall. [Editor’s note: A March 2005 study by the Civil Rights Project at Harvard University noted that graduation rates—not drop-out rates—for California minority students in 2002 were 57 percent for African Americans, 60 percent for Latinos and 71 percent overall. However, in the Los Angeles Unified School District, graduation rates were 46.5 percent for African Americans, 39.1 percent for Hispanics and 45.3 percent overall. Assuming the share of students that do not graduate are dropouts, Los Angeles drop-out rates are actually 53.5 for African Americans, 60.9 percent for Hispanics and 54.7 percent overall (Civil Rights Project, 2005).] And so I’m not sure those problems are unique to just us. Both African American and Latino poor kids aren’t enjoying the kind of success that we should be able to expect for them.

In terms of innovative programs, what I started early on was focusing on several areas the city could partner and collaborate with the school district on. One was the issue of safe schools and the spate of violence in some of the schools, including racial violence. So we focused on safe schools, safe passages for kids—from traffic to crime and all that comes with it—putting together an initiative around really protecting kids around routes and helping them make their commute from school to home and home to school and school to libraries and recreation parks a safer experience. We are constructing an initiative around mediation to mediate conflicts between kids, including conflicts based on race and ethnicity, but also developing and training peer counselors among students to act as facilitators for mediating conflicts as opposed to engaging in more destructive activity.

A second initiative is around strategic partnerships, expanding mentoring programs, looking at a number of opportunities wherein the city is growing the group of organizations and individuals who really want to help augment what’s going on

in the classroom right now. We are looking at joint-use facilities, placing parks, libraries and schools together and creating multipurpose centers, making them school communities. We are looking at the issue of health care because so many kids don't have health care and are truant because they don't have health care and they get sick. These are some areas that we're currently working on that heretofore had not been addressed.

In addition, we are engaged in a long-term effort aimed at changing the governance of our school district to a model that ensures more public accountability and giving teachers and parents a more significant role in making decisions at school sites and, very importantly, giving school principals the opportunity to lead that effort.

This issue is not about mayoral control. It's mayoral oversight for the purpose of indicating a public accountability. Enhanced parent and teacher participation leads to creating a culture of excellence in our school[s], [which are] incubators for innovation and creativity that will help to dramatically improve the quality of our schools.

### **HJHP**

Los Angeles is the destination of countless undocumented workers. Have you suggested or initiated any municipal policy measures to meet the needs of this unique and controversial group?

### **Villaraigosa**

What I've done here in the city is focused on areas like education, health care, public safety [and] more equitable distribution of resources throughout the city, in a way that impacts a broad cross section of the city and that would benefit that cross section of the city in a way that benefits people regardless of their race, ethnicity and immigration status. The focus on the schools is a focus that wouldn't take that into account, and the same [is] true with health care [and] public safety. I wouldn't say that we specifically target them, but we've developed a set of policies that benefit the residents regardless of some of those issues.

### **HJHP**

Mayor, an accomplished Latino businessman made the following statement. "True and lasting empowerment began with financial education and home ownership." Based on the unique housing situation in the city and the population groups within Los Angeles, can you comment on that statement?

### **Villaraigosa**

Eighty-eight percent of the city [residents] can't afford to buy a medium-priced home. For the first time in L.A. history, I've fully funded the housing trust fund at \$100 million in the first year. We are looking for a permanent source to continue to fund that trust fund over time. We put \$50 million of the \$100 million in what they call "permanent supportive housing," which is housing for the homeless and the extremely poor.

Just to give you an idea of the scale and scope of that investment, the whole state only spends \$50 million. So we just matched the whole state in our own city. I've indicated my support for a billion-dollar housing bond, the largest ever that will

help to address this issue of home ownership, but also a place for renters to be able to live in. In addition to home ownership, there is a homelessness issue. There is also a component for affordable workforce housing.

And finally, we're looking at ways to incentivize mixed-use and transit-oriented development and create an opportunity for "smarter" growth here in the City of Los Angeles that would benefit an expansion of housing stock because there would be a real commitment to creating housing around transportation corridors and in places where density makes sense like downtown.

### **HJHP**

How are you going to specifically employ your status as a national figure to publicize and give voice to pressing Latino concerns such as immigration and remittance policy?

### **Villaraigosa**

Well, I did a major speech on the Minutemen recently on ABC News' "World News Tonight." [Coanchor of "World News Tonight"] Elizabeth Vargas had just talked about this issue of immigration and why it is important.

But what I've said to people is we've got to focus on the issues that are important to the city. And while immigration is important, I believe my success and effectiveness is directly related to my ability to focus on the requirements of my job and not be pushed into being a spokesperson for issues that are only tangentially related to the city.

Having said that, I do believe very strongly that in a nation of laws, predicated on the rule of law, that they have every right to enforce our immigration laws. Mexico and El Salvador all have immigration laws, and so does every country in the world. We want our laws to be enforced. But we also want laws that reflect our commitment to human rights, to notions like the reunification of families. I believe that, and I've said for some time that we should provide an opportunity, a pathway for immigrants to earn legalization. I certainly feel like our immigration policy would be much more effective if it was focused on trying to be more comprehensive and more long-range in its goals.

As an example, I said I supported earned legalization. I believe that we should be looking at opportunities to more seriously tackle the issue of enforcement of our labor laws, for safety and minimum wage. All those issues are very important if you want to address immigration because it's a magnet for immigrants, created by the fact that they're seen as cheap labor supply. If you remove the basis for that magnet, people won't have the same incentive to hire undocumented.

I think we should look at constructive lessons, like Spain and Ireland, in Europe. They were sending more and more immigrants to those European countries that decided to invest in the center countries so that they could build up their economy. I think we have to be more comprehensive than we've been, more strategic and understand that the fact that we have such a close proximity to those countries that send us a lot of immigrants, we're going to have to factor that in what we do as well. There are always going to be streams of people coming here for a better life when their countries are in close proximity to us.

### **HJHP**

The fatal February 2005 police shooting of thirteen-year-old African American youth Devin Brown harshly illuminated major issues facing the Los Angeles Police Department. What procedures and initiatives has your administration undertaken to prevent and avert similar future occurrences in poor minority neighborhoods of the city?

### **Villaraigosa**

Well, first of all, let's be clear. I put together maybe the most progressive Police Commission in Los Angeles ever. I put former civil rights leader John Mack, who served for thirty-seven years as president of the Urban League. I've put a former US attorney who is part of the Christopher Commission Reforms here in Los Angeles, whose reforms addressed police misconduct. I put an assistant US attorney who was on the Rampart Review Committee as well. That commission has already, for instance, ruled in support of action taken to terminate the officer involved in the Stanley Miller case. We've also done an exhaustive examination of the Devin Brown case.

And no matter what happens, I've told people, I think you're going to see a Police Commission that calls them like they see them. For the first time, the Police Commission has said that they're going to divulge the police reports related to officer-involved shootings or violence that, heretofore, we had not provided, because it was much more guarded in sharing of that kind of information. So, I think there's a real commitment to change, making the Police Commission more responsible for setting the direction of the department.

### **HJHP**

Your election as mayor is rightly viewed as a watershed moment in a larger movement towards greater Latino participation and representation. What is needed to keep this momentum going? In what positions are Latinos most critically needed today?

### **Villaraigosa**

Well, I tell people the role of the first is to be a model for the rest and to demonstrate that our leaders can be mayors, can be leaders for everyone, inclusive leaders that create coalitions around improving quality of life for all of our residents and not just the group that you've come from or have historically represented. So, I think it's really important that I demonstrate here, but communicate throughout the country, that Latinos who are in these positions of influence and power are effective at representing a much broader group of people than we had maybe in the past.

### **HJHP**

As the speaker of the California State Assembly, Fabian Núñez undertook a highly publicized goodwill tour of Mexico last year in order to promote closer cooperation on important issues of mutual concern. Are such gestures substantially beneficial to the Latino community in the United States and in Los Angeles, specifically?

## **Villaraigosa**

First of all, they're not just gestures, if done appropriately. And second, it's not just for the Latino community —when you're a leader of the second-largest city in the country, a city where there are some thirty different nationalities that have their largest population here outside of their country of origin.

When you look at the fact that we have the third-largest port and the fifth-busiest airport, our ability to connect this diversity to countries of origin is going to go a long way to making this a Venice of the twenty-first century. One of those countries that we have to connect to is Mexico. So it wouldn't be just a gesture of goodwill, it would be for the purpose of expanding economic, cultural, scientific and educational relationships and links with those countries. I think, as mayor, you're going to see someone who is going to be aggressive about fostering those relationships so that we can get good jobs here.

## **HJHP**

Thank you very much for your time.

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<http://www.civilrightsproject.harvard.edu/research/dropouts/dropouts05.pdf>.

## **Endnotes**

<sup>1</sup> Tom Bradley is a former five-term mayor of Los Angeles and the city's first African American mayor.

# Closing the Wealth Gap: Eliminating Structural Barriers to Building Assets in the Latino Community

*Beatriz Ibarra and Eric Rodriguez*

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## Introduction

The factors barring Latinos from adequate participation in U.S. financial markets are complex. Language barriers, low financial literacy, distrust of financial institutions and broader cultural norms related to saving and investing are commonly mentioned reasons. These issues do play some role in influencing the relationship that Latinos have with the U.S. financial market. But individual experiences, language skills and cultural attitudes mask the more deep-rooted structural barriers that persist. These impediments prevent many Latinos from full participation in

mainstream financial markets where the best and most affordable financial and asset-building products are bought and sold.

Increasing wealth and ownership among Latinos in the United States is not a narrow special interest. There are now more than 41 million Hispanics in the United States, compared to 35 million in 2000. Clearly, Latinos constitute a growing portion of the nation's future workers and investors. National economic prosperity will increasingly depend on the extent to which wealth is shared more widely among the U.S. population.

Currently, a staggering wealth gap exists between Latino and White households. The median net worth of Hispanic households in 2002 was just \$7,932, which was only 9 percent of the median net worth of White households (Kochhar 2004). Narrowing the wealth gap between Latinos and Whites demands a comprehensive strategy. An effective Hispanic-focused, wealth-building approach must move beyond tackling the easily observable cultural challenges to addressing the more significant but less visible structural problems that exist in the marketplace. These challenges limit the financial potential of the burgeoning Latino community, but can be remedied by development and implementation of effective industry and government policies.

This article describes broadly how structural and economic barriers limit the ability of Latinos to navigate successfully through the U.S. financial marketplace. The article also illustrates how these challenges work within four distinct areas of the financial marketplace and suggests several possible remedies.

### **Cultural Versus Structural Barriers**

The difficulty that Latinos experience in establishing and maintaining a strong relationship with a mainstream financial institution are complex and span throughout the financial marketplace. Mainstream institutions such as banks and credit unions often offer the lowest-cost financial services and products. A strong relationship with these institutions is essential to successful long-term family wealth building.

Nevertheless, Latinos face significant and widespread barriers to participation ranging from accessing basic retail banking services to securing affordable credit. While the hurdles within financial markets vary in terms of size and scope, the experience of Latinos suggests several prevalent categories including cultural or experiential, economic and structural barriers (Seidman 2005).

On balance, efforts by industry and government to address access- and participation-related issues for Latinos within financial markets has centered on addressing experiential or cultural barriers. Unfortunately, the emphasis on these factors to the exclusion of all others has rendered many of these efforts fruitless.

Cultural or experiential barriers for Latinos include limited English-language proficiency and—particularly in the case of some Latino immigrants with past negative experiences in their native countries—lack of confidence in financial institutions (Osili and Paulson 2005). For recently arrived immigrants, some simply do not understand fully how banks or credit unions operate or how financial products work, or they are concerned about privacy issues (Caskey 2002). These factors can explain, to some degree, why many Latino immigrants lack a

relationship with a financial institution or are “unbanked.” But while experiential factors play a role, the evidence suggests that bank fees and identity requirements are more prevalent barriers to the financial marketplace.

With respect to personal savings, Latinos demonstrate a strong willingness and ability to save, but the use of savings accounts in particular is limited. Economic incentives for financial institutions to develop and offer specialized savings products for low-income individuals are often weak and go unrealized. The market fails to adequately supply the type of accounts that would increase participation on the part of Latinos and immigrants. Moreover, the ways in which government policies encourage and enable individuals to save money fail to work effectively for low-income families. Tax and other savings and investment incentives—ranging from the purchase of mortgage products to pension participation—become stronger as an individual’s asset holdings rise. Low-income workers and families must contend with eligibility rules for antipoverty programs that effectively discourage savings among the poor (Orszag and Rodriguez 2005).

Within credit markets such as mortgage and auto lending, other structural impediments bar many Latinos from full integration. For example, studies show that Latinos are more likely than Whites and African Americans to have no credit history or a thin credit file. According to a study by the Center for Community Capitalism, 22 percent of Hispanic borrowers had no credit score compared to 4 percent of Whites and 3 percent of African Americans (Stegman et al. 2001).

Economic efficiency has driven creditors to rely more on automated, less flexible systems to measure a borrower’s creditworthiness and set prices for financial products. In theory, automation should produce cost savings for borrowers. However, automated systems and credit-scoring models are generating striking cost differentials for financial institutions between serving traditional and nontraditional borrowers. Consequently, many nontraditional borrowers are channeled into areas of the marketplace that charge more to collect and analyze information to determine creditworthiness. This is a form of credit rationing because the lowest-cost financial products are often reserved only for those with a good and easily verifiable credit history. Latino borrowers who may pose a low risk of default are denied access to the best-priced loans or denied credit altogether. Even Latinos acting financially responsible and avoiding debt are forced to pay more than necessary for credit or resort to “fringe” financial agents to gain access to money. These issues have more to do with the structure of the financial marketplace than with whether or not Latinos speak English or understand how compound interest works.

Finally, Hispanics, even those with good credit and a permanent relationship with a financial institution, face discrimination in credit markets. This can occur by direct and intentional discrimination against Latinos or as a result of lender policies that produce statistically uneven service levels depending on an individual’s race or ethnicity. In both cases, the market is working imperfectly and often in violation of the law. Latinos may be denied credit altogether or pay higher fees and interest than is justified. In either case, a Hispanic borrower faces a greater likelihood and potential for default. Defaulting on a loan negatively affects an individual’s credit standing and limits his or her ability to participate in financial markets over time. Moreover, if these practices are concentrated in particular

neighborhoods, the entire community may be impacted by lowering property values or fostering geographic credit rationing otherwise known as “redlining.”

Structural and economic barriers for Latinos to retail banking and credit markets are persistent and widespread. Several major impediments are noted above, but many more exist. Unfortunately, industry and government policies have reacted slowly and inadequately to these challenges. Financial institutions and government collectively spend millions of dollars to translate their materials into Spanish, create Spanish-language Web sites or develop financial education workshops and classes (Muñiz 2004). And while information should be provided in Spanish if financial institutions hope to reach the Latino market, the primary barrier for them is not language. As a result, fringe and predatory financial service providers have proliferated and captured a substantial share of the Latino market. Notwithstanding this, ensuring that all Americans can evenly build wealth is a social and public good that begins with addressing the structural challenges that Latinos face and devising appropriate solutions for relevant markets.

### **Access**

Uneven and imperfect information for consumers and creditors has shaped the U.S. financial marketplace in important and detrimental ways for Latinos. These challenges, coupled with persistent discrimination and disparate impact, hamper the ability of Latinos to maximize their economic and wealth-building potential. At a glance, the workings of four distinct areas of the financial marketplace illustrate these points.

#### Bank Accounts

Owning a bank account is the first step for building and managing financial assets, which is why greater integration of Latinos into the mainstream financial system is critical. According to a Pew Hispanic Center survey, more than 35 percent of Latinos surveyed reported that they did not have a bank account, and that number rises to 42 percent for foreign-born Latinos (Pew Hispanic Center/Kaiser Family Foundation 2002). Limited access to mainstream financial institutions forces Latinos to rely on high-cost, less-regulated financial service providers, such as check cashers, wire transfer companies and payday loan providers.

On a product-by-product basis, banks and credit unions maintain the lowest-priced products on the market, but barriers exist that preclude low-income individuals from accessing them. Minimum balance and initial deposit requirements, bounced-check charges and monthly service fees are economic burdens for a family below or near the poverty threshold. Largely due to fees, the overall expense of maintaining a checking or savings account and utilizing related services may be prohibitive for a low-income worker (Caskey 2002). According to one survey on the financial behavior and attitudes of unbanked individuals, 47.8 percent of those surveyed stated that they once had a bank account. The reason cited most often to describe why these individuals had closed their accounts was that they could not afford the minimum balance and fees associated with the account (Seidman, Hababou and Kramer 2005).

In addition, the requirement to present a U.S. identity document when applying for an account is a considerable obstacle for many Latino immigrants. Financial

institutions are required under the Bank Secrecy Act and the USA PATRIOT Act to verify the identity of individuals who open accounts at their institutions. Few mainstream financial institutions accept alternative forms of identification, such as the *matricula consular* or the Individual Taxpayer Identification Number (ITIN).

The *matricula consular* is an identification card issued by Mexican consulates for Mexican nationals living abroad. The ITIN was created in 1996 to enable workers who do not qualify for a Social Security number to report earnings to the Internal Revenue Service and to open interest-bearing accounts. Both the *matricula consular* and the ITIN are important forms of identification because they satisfy the documentation requirements for opening interest-bearing accounts. While some major financial institutions are accepting the ITIN and the *matricula consular*, acceptance rules can vary from branch to branch or from city to city. In 2003, only sixty-six banks in the United States were accepting the *matricula consular* to open accounts (Suro et al. 2002)

Although cost and identity requirements are leading factors that deter Latinos and other low-income immigrants from conducting basic financial transactions through banks, the barriers to savings differ in important ways.

A savings account is the most frequently used product by low-income individuals. One study found that Blacks and Hispanics were more likely than Whites to have savings accounts (Vermilyea and Wilcox 2002). That said, studies and research suggest that Latinos are underutilizing savings accounts. According to one study, more than three in five (62 percent) Latino non-savers said they could set aside \$20 per week, compared to 54 percent for all similar U.S. workers (Employee Benefit Research Institute 2003).

Moreover, the myth that low-income Hispanics cannot save can be easily disproved by the amount and frequency of remittances sent from the United States each year. According to estimates by the Inter-American Development Bank's Multilateral Investment Fund, remittances to Latin America and the Caribbean were projected to reach \$55 billion in 2005. Approximately 42 percent of Latinos living in the United States remit money to their family and friends abroad, usually between \$100 and \$300 on a monthly basis (Suro 2003). Remittances are a form of deferred consumption, an essential ingredient to individual savings.

However, on balance, mainstream financial institutions have been unable to meet the demand among low-income families and Latinos for suitable savings accounts (Caskey 2002). Developing and supplying low-cost and attractive savings vehicles can be expensive for a financial institution in terms of both time and money. To illustrate, one of the most effective savings tools for low-income workers is an Individual Development Account (IDA). IDAs are matched savings accounts for low-income families with financial institutions that allow them to save money to purchase their first home, pay for postsecondary education or start a small business. IDAs are sparse, and access to them is limited, even though evaluation results have shown substantial and positive participation for Latinos (Sherraden and Barr 2005).

Federal and state governments invest little in encouraging the development of IDA programs or an infrastructure to enhance savings among the poor. In general, the economic incentives for any one bank or credit union to take the lead in

developing an effective and meaningful savings account strategy for asset-poor individuals are limited. As a result, many mainstream financial institutions do not offer attractive savings products to Latinos, and, even when they do, it is not in conjunction with other essential elements that reinforce personal savings.

Overall, these structural and economic barriers undermine the ability of Latinos to establish and strengthen their relationship to financial institutions. The lack of suitable retail banking products and services within the mainstream market has given rise to an alternative financial services sector. Throughout the 1990s, payday lending establishments swelled from several hundred to more than 10,000 (Seidman and Tescher 2005). High-cost lenders are filling gaps in the marketplace. Without addressing these issues surrounding access to mainstream financial institutions, many Latinos will continue to lack a critical building block to savings, credit status and wealth.

### Mortgage Lending

A number of barriers within the mortgage-lending market push Latinos to accept less favorable loans with higher fees and interest rates even when they could qualify for a better loan. The challenges that Latinos experience in the mortgage market have exposed them to financial predators (Bowdler 2005).

The two basic kinds of home mortgage loans are “prime” and “subprime” loans. Prime loans are reserved for individuals with low credit risk and, in general, have a standard pricing system based on credit scores, income and savings. Subprime loans are for individuals who seemingly pose a greater risk of nonpayment to the lender. In general, subprime loans are approved using “risk-based pricing,” which determines eligibility based on a number of factors to ascertain the likelihood of default. Because subprime loans are riskier in nature, the lender may charge higher fees and interest rates to compensate.

For Latino families, owning a home is especially important in strengthening financial security. A home is likely to be the only appreciating asset that a Latino family owns. Home equity represents 61 percent of the net worth of Hispanic homeowners, compared to 38.5 percent for White and 63 percent for Black homeowners (Kochhar 2004). The Latino home-ownership rate, however, lags behind that of Whites’ by twenty-eight percentage points. While the overall home-ownership figures for Latinos may be modest relative to Whites, the number of Latinos entering the mortgage market each year continues to swell. Less than half of Latino households nationwide own a home, but, of the more than five million Hispanic households that owned their home in 2003, 71.6 percent had an outstanding mortgage (Bowdler 2005). Furthermore, the number of Hispanic families closing purchase mortgages was 185 percent higher in 2002 than in 1993 (U.S. Census Bureau 2003). Latinos are increasingly influencing the shape and size of the U.S. mortgage lending market.

Subprime loans accounted for more than 40 percent of Hispanic purchase mortgages and nearly a quarter of refinance mortgages in 2002, compared to 18 percent of White purchase mortgages and less than one in ten refinance mortgages (Bowdler 2005). Studies show that people living in predominately Hispanic neighborhoods were more likely to receive a subprime loan. The disparity was true when controlling for income, and it was even found that these disparities increased

as incomes increased. It is estimated that as many as one-third to one-half of subprime borrowers could have qualified for a prime loan (Carr and Kolluri 2001).

Furthermore, disproportionately high denial rates among Latino prime mortgage applicants underscore that the prime market is not meeting the needs of Latino families. Research shows that income, age, credit and family status do not fully explain the disparities in lending between White and minority borrowers (Turner et al. 2002).

One challenge is that information and credit history on Latino home buyers is often difficult for a prime lender to ascertain cheaply. In many cases a prime lender must invest more to determine the actual risk of default that a Latino borrower would pose. The additional cost of gathering and analyzing relevant information effectively deters many prime lenders from serving nontraditional borrowers. The result is credit rationing by prime institutions, meaning outright denial of prime credit to some Latinos.

In addition, because Latino home buyers tend to have relatively lower income than their peers and live in low-income housing markets, subprime lenders and mortgage brokers have invested heavily in targeted neighborhoods. From targeted marketing and promotion to placement of retail operations and hiring of bilingual loan officers, the infrastructure that has developed in these neighborhoods often outstrips that of prime lenders.

Further, within the mortgage-lending market racial and ethnic discrimination persists, often in subtle ways. One study that focused on mainstream mortgage institutions in Chicago and Los Angeles found that Hispanics were significantly less likely than their White counterparts to be told about different products available or to receive coaching from a loan officer and were told they qualified for lower loan amounts (Turner et al. 2002). In a national study using similar methods, Hispanics were less likely than Whites to receive assistance with financing, information about down payment assistance and program requirements and recommendations from lenders (U.S. Department of Housing and Urban Development 2002). In sum, Latinos—regardless of credit status—may be driven into subprime lender shops (Bowdler 2005).

Within the subprime mortgage-lending market, Latino home buyers face other more troubling challenges. For instance, in the subprime market Latinos must contend with policies and practices within the industry that encourage agents to drive up the cost of loans. Commission-based policies and yield-spread premiums create incentives for loan officers and mortgage brokers to place their own financial interests before those of the borrower. Finally, predatory mortgage lending thrives in the subprime market. Push tactics and product steering can saddle Latinos unnecessarily with high-cost loans that leave them susceptible to default.

Improvements in both the prime and subprime markets are needed to ensure that Latinos have equal access to the best mortgages the market can provide.

#### Financial Literacy and Counseling

According to the results of a quiz administered by the University of Michigan Surveys of Consumers, only 60 percent of Latinos said the following statement was true compared to 72 percent of other respondents: “With compound interest, you earn interest on your interest as well as your principal” (Muñiz 2004). In one

study, 43 percent of Latino workers described their personal knowledge of investing or saving for retirement as “knowing nothing” compared to 12 percent of all workers (Employee Benefit Research Institute 2003). Financial literacy among the overall U.S. population and especially Latinos could stand to be improved.

However, because Latinos tend to be both asset poor and have lower income than their peers, many Latinos are barred from accessing the best financial advice that the market can provide.

For most families, financial knowledge on subjects such as budgeting, banking, savings, retirement security, car buying and filing income tax returns is in high demand. Financial advice in the U.S. financial market is a service that is bought and sold via agents such as accountants and financial planners. Visiting with a financial counselor or planner, however, is not an option for most low-income individuals. Many financial planners operate in a commission-based market. Because low-income individuals often maintain few asset holdings, there is little incentive for planners and advisors to serve them. For this reason, many financial counselors limit their services to individuals with large asset portfolios. Since many financial planners earn money by managing their clients’ assets, serving low-income clients with little or no assets means earning significantly less income. Fee-only financial planners are more affordable, but their fees are often too high (Carr 2005). For a family earning below \$15,000 a year, meeting with a professional that charges a fee of \$200 is often unfeasible.

Studies reveal that for many unbanked immigrants the issue is less about generic financial education and knowledge and more about the ability to visit with a financial counselor or planner for a one-on-one consultation to learn about the financial options available to them. The likelihood of low-income consumers making disproportionately uninformed choices about credit and financial products has led to significant market inefficiencies that encourage financial predators to enter the field. Advice on how to avoid predatory lenders and shop for low-cost products would put Latinos on the path to enhanced wealth accumulation. The current structure of the market for financial advice ensures that only those who can afford it may access good-quality advice and counseling.

#### Auto Lending

In the case of auto finance, the barriers for Latinos are not only economic and structural with respect to price and credit, but also include outright discrimination and disparate impact (market failures). The family car is one of the largest purchases many families will ever make, second only to buying a home. Nearly 90 percent of White households, more than three-fourths of Hispanic households and more than two-thirds of Black households report owning at least one car in 2002 (Kochhar 2004).

Reports show that Latinos and African Americans are often the victims of discrimination in auto financing. In recent litigation against the financing arms of auto manufacturing companies, the allegation was made that Latinos and African Americans, on average, pay additional interest for financing their car at dealerships than Whites with similar credit histories. The data in support of these charges are robust and compelling. Mark Cohen of Vanderbilt University conducted a series of studies chronicling the impact of a pricing component known as a “markup” on

Latino and African American consumers. A markup is an undisclosed subjective charge added to a consumer's approved interest rate and split between the dealer and the lender. By studying financing records from major auto financing companies, Cohen found that minority car buyers were more likely than White car buyers, regardless of creditworthiness, to have a "marked-up" auto loan.

One report analyzed data related to Hispanics who finance their cars through one major auto financing company in the state of Florida. The data showed strong evidence of a disparate impact on Hispanic consumers. More specifically, the data revealed that 62.6 percent of Hispanic borrowers are charged a finance markup, compared to 46.6 percent of White borrowers (Cohen 2002). Further, a statistical analysis of more than 1.5 million race-coded sales files indicates a staggering disparity between the amount of the markup paid by minorities and that paid by White customers. Hispanic borrowers who receive a markup are charged, on average, \$1,234 compared to \$1,003 for Whites (Cohen 2002). In other words, even when both Hispanics and Whites receive a markup, the markup for the Hispanic borrower is likely to be higher. This racial disparity exists in every state analyzed and in all credit tiers.

These disparities, at minimum, raise serious questions about practices in the auto-lending market and the impact of auto finance industry policies and practices on Latino and African American consumers. While some companies have imposed a cap on the markup charge, recent data show that the lower markup cap only reduces the disparity between African American and White consumers but does not eliminate it. Though discrimination in credit markets is hard to show, the pattern of discrimination in auto financing cases is clear. Even when Latinos exhibit good credit, they still pay higher fees and interest.

The above challenges are neither an exhaustive listing nor a complete examination of the barriers for Latinos within each segment of the U.S. financial market. However, the information illustrates the key structural and economic challenges for Hispanic consumers and underscores the limitation of strategies that only address cultural or language barriers.

## **Regulation**

There are a number of important federal laws, regulations and oversight agencies that aim to protect consumers, prohibit discriminatory practices and effectively address structural and other challenges within financial markets.

The Community Reinvestment Act (CRA) requires financial institutions to offer credit throughout their entire market area, including low-income areas. Under CRA, four federal agencies assess and grade financial institutions on compliance with CRA requirements. CRA creates incentives for banks to serve low-income customers. When activity in low-income communities is increased, more information is available for creditors to examine and use in determinations of creditworthiness (Barr 2005a).

The Home Mortgage Disclosure Act (HMDA) requires mortgage finance institutions to disclose certain attributes of their mortgage business, including number of applications taken, approved and denied and their racial, ethnic and geographic representation. These data are an important tool for regulators and advocates to

view and assess performance and hold companies accountable for under serving communities.

The Equal Credit Opportunity Act (ECOA) became the basis for the plaintiff's claim in recent litigation against major U.S. auto dealers. ECOA is a federal law that prohibits discrimination on the basis of race, color, religion, national origin, sex, marital status or age in any aspect of a credit transaction. Similar to fair housing laws, ECOA addresses both intentional and statistical discrimination (disparate impact) (Barr 2005b).

The Fair and Accurate Credit Transactions Act (FACTA) and the Truth in Lending Act address disclosure and information issues that relate to consumers directly. The laws ensure that consumers are provided with critical information to enable them to make more informed financial choices.

The Federal Reserve Board, Federal Trade Commission, Office of Thrift Supervision, U.S. Department of Housing and Urban Development, Federal Deposit Insurance Corporation and others are charged with ensuring adherence and compliance with these laws.

Although these federal laws and regulations serve an important purpose, weaknesses and gaps remain. In some cases the laws are enforced sporadically and ineffectively, while in other instances the law fails to cover enough ground. For instance, the alternative financial services market, which includes check cashers, payday loan providers and wire transfer companies, is currently highly unregulated.

### **Recommendations**

Mainstream financial institutions do not effectively serve many Latinos living and working in the United States. Hispanics pay more than they should for check cashing, remittances and other basic financial services. Within credit markets Latinos are channeled to subprime lenders and are exposed to predators, often paying exorbitant interest rates and fees for asset-building products. The barriers that prohibit full integration of Latinos into the mainstream banking and financial service systems are deep. Yet there are hopeful signs. Latinos are buying homes in record numbers and exercising growing economic prowess. But both government and the private sector can institute more effective policies that enhance wealth-building opportunities for Latinos. While not an exhaustive list, the following recommendations are important initial steps:

- **Encourage innovation in the market; create and make widely available low-cost and appropriate savings and checking accounts as well as ensure that more financial institutions accept ITINs and alternative forms of identification.** Mainstream financial institutions and the federal government must do more to assist the 56 percent of Latinos living in the United States who are unbanked. Financial institutions must learn how to effectively meet the needs of the Latino community by developing appropriate savings products and services. These products might feature direct deposit capability or no minimum balance requirement and enable an account holder to send remittances, cash checks and pay bills from the account (Caskey 2002). Many steps can be taken to reduce the cost of product development and promotion and ensure more extensive industry adoption (Seidman and Tescher 2005).

Moreover, federal and state governments should also invest in the development of IDA programs to increase savings potential among low-income individuals and encourage financial institutions to become proactive in their outreach to low-income consumers. Matched savings accounts are proven to encourage substantial savings among low-income Latinos. In addition, if financial institutions want to reach out to unbanked individuals, part of their strategy must be to make acceptance of the *matricula consular* and the ITIN a well-known, company-wide policy. Information regarding the acceptance of these important forms of identification must trickle down to the branch managers at the local level to ensure full implementation of the policy.

- **Develop alternative and low-cost ways to determine the creditworthiness of nontraditional borrowers.** Creating new ways for mainstream financial institutions to serve nontraditional Latino borrowers would help ensure that more Latino families get the “best deal” on their home mortgage or auto loan. Financial institutions and lenders should work with government agencies and credit bureaus to develop alternative methods for determining risk of repayment. This may include examining available individual repayment factors such as rent and utility payment history and leveraging the resources that community-based organizations (CBOs) provide. The federal government can also do more to invest and encourage marketplace innovations that open up prime credit markets to borrowers with limited credit history.
- **Support and encourage further development of the prepurchase home-ownership counseling field.** Many Hispanic-serving CBOs administer a prepurchase home-ownership counseling program. The government-funded program enables CBOs to use technology and other tools to reduce the information and administrative costs for prime mortgage lenders to serve low-income Latino home buyers. Housing counselors prepare low- and moderate-income families for home ownership, as well as give them the educational tools they need to make educated decisions throughout the home-buying process. More federal funding and greater participation by mainstream financial institutions are needed to support these community-based efforts (Hizel, Kamasaki and Schafer 2002).
- **Support the development and enactment of meaningful federal legislation that shapes policy and practice in the subprime mortgage lending market.** There is an important role for the subprime industry in delivering home-ownership opportunities to those, including Latinos, considered too risky for conventional mortgage loans. However, it is within the subprime mortgage lending market that predatory lending and bad actors thrive. The subprime industry has evolved in a way that has made existing federal consumer protection laws inadequate. Congress must increase protections that accurately target abusive practices in both the purchase and refinance markets. This includes limiting fees and prohibiting expensive add-ons that provide no added home value in high-cost loans, creating incentives for referring families “up” to the prime loans for which they qualify and holding brokers and financial institutions accountable

for their role in structuring a deceptive or abusive loan. Further, federal legislation should only improve consumer protections. Currently, states' laws are the only meaningful protections available to families. Moreover, vigorous and routine investigations of all mortgage lenders are necessary to regulate their lending, as well as better understand the predatory lending market. Congress must empower and require agencies to incorporate mortgage finance companies into the regulatory oversight systems and enforce existing legislation, including conducting random and independent investigations. Further, it should be clear to consumers which agency is responsible for receiving and investigating their complaints. Finally, governments need to better regulate and monitor mortgage brokers. As the main party interfacing with customers, explaining loan terms, providing disclosures and securing the loan closing, more oversight is warranted to ensure sound and equitable activities and performance. Congress can decrease the incentive to brokers to push families into higher-cost loans. Lenders and brokers also have an interest in driving out bad actors from the industry and should take a leadership role in self-policing.

- **Create an infrastructure of community-based financial counselors and economic incentives for low-income individuals to visit with a financial planner once a year.** In an environment where discrimination and predatory lending practices are not uncommon, access to quality financial advice and information is in high demand. Congress should authorize a grant program that would create an infrastructure of community-based financial counselors. CBOs would use the resources to hire and train financial counselors, develop or obtain the necessary software to track client information and build the capacity to expand the services they currently provide to include financial counseling services. NCLR's experience of providing one-on-one home-ownership counseling to low-income families suggests that counseling is a meaningful and effective strategy for building financial knowledge and using that knowledge to accumulate assets. In 1994, Congress allocated funding to the U.S. Department of Housing and Urban Development (HUD) to establish a network of organizations to provide prepurchase home-ownership counseling to low-income families. Since 1997, the NCLR Homeownership Network has helped more than 17,140 families from predominantly low-income Latino neighborhoods to purchase homes of their own. For the individuals and families who are not mortgage-ready, professional advice on issues such as budgeting, banking, saving, retirement security, buying a car, completing loan applications and filing income tax returns would help to eliminate the road-blocks to purchasing and preserving assets.

In addition to providing financial counseling through CBOs, the federal government must create incentives for low-income individuals to visit with a financial planner once a year. One way to accomplish this is for the federal government to create a refundable federal income tax credit for low-income families to cover the cost of obtaining one-on-one financial counseling services.

Federal and state governments should also improve oversight of the auto-lending market. As a first step, governments should seek a prohibition of auto finance charges in excess of the rate based on a consumer's creditworthiness. Policies should prohibit markups as an unfair and discriminatory practice. Furthermore, auto dealers must be required to disclose fully all the fees that are applied to all consumers. Lenders should also adopt policies that eliminate the financing disparities. Several major auto lenders and car dealers have taken steps to impose caps on markup charges, but more needs to be done to correct abuses that still persist. One way to accomplish this is to require car dealers to move to charging a simple, flat fee for the services they provide. This would remove the subjective analysis that occurs.

Congress should also improve data collection in both the auto- and mortgage-lending fields. One way to accomplish this is for Congress to require more mortgage and auto-lending establishments to report on their activities. Such transparency will allow the public to better understand the impact of mortgage brokers on the home-buying market and reveal discriminatory practices in auto financing.

In conclusion, a comprehensive approach is needed and will require the contributions of advocates, experts, industry leaders, policy makers and consumers. The above recommendations are simply a starting point. The wealth gap between Latino and White households is wide but not insurmountable. Effectively addressing the barriers to wealth that Latinos experience must begin with attacking the structural and economic problems that exist within the financial marketplace.

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## “Americanizing?” Attitudes and Perceptions of U.S. Latinos

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Recent media and academic attention has focused on the growing influence of the U.S. Latino population.<sup>1</sup> Often, these accounts report U.S. Latinos as a “novelty” or “emerging” and even as a “sleeping giant.” In other cases, this same “growth” is viewed as an “invasion” or as “threatening.” In an article entitled “The Hispanic Challenge,” Samuel P. Huntington (2004) raised the specter of a great “Hispanic” battle for the creed and culture of the United States, arguing that the continued Latino population growth and immigration from Latin American countries, principally Mexico, was threatening and changing the country like never before. Huntington’s views represent the latest concerns expressed over the last three decades relative to cultural pluralism, immigration, the character of the country and the fear that U.S. Latinos are not “Americanizing” (see Fuchs 1984, for example).

Given this continual concern, who are these “Hispanics” that are “threatening” and changing the ethos of the nation? Who is this ethnic minority group that has surpassed African Americans as the largest ethnic minority group in the country? Moreover, what does this group believe? Are there differences between Latinos and Latinas? In addition, is acculturation taking place? If assimilation is taking place, one might expect that Latino attitudes and behaviors would be similar to or approximating those of the larger population. The complement is also true; if assimilation is not occurring or is uneven, the political attitudes and behaviors of Latinos may also vary considerably.<sup>2</sup>

This article employs the “Pew Hispanic Center/Kaiser Family Foundation 2002 National Survey of Latinos” to examine the attitudes and perceptions of U.S. Latinos. The principal research questions of this work are whether U.S. Latinos are that different from the “average” American and, if so, how can we account for these differences? Here, identity, party identification, political trust, views on the role of government, social attitudes toward abortion, homosexual sex, divorce,

having a child out of wedlock and family values as well as attitudes on immigration are the principal characteristics examined. Measures for nativity, educational attainment, acculturation, financial difficulties, income, generational cohort and sex are assessed for differences within the Latino population.

### **The Literature—Who Are “Latinos?”**

Census data and several literatures provide context for examining the attitudes and perceptions of U.S. Latinos. Given the fears expressed by some analysts regarding the rate of assimilation and its impact on the ethos of the country, assimilation literature, for example, provides one framework for measuring differences between and among U.S. Latinos. Literatures on identity, partisan affiliation, political trust and voter participation are also examined here as indicators of U.S. Latino political integration.

First a demographic profile: U.S. Latinos are characteristically diverse, young, undereducated, underemployed, poor and more likely to live in family households. U.S. Latinos represent 13.3 percent of the country’s population. Among the Latino population, two-thirds (66.9 percent) are of Mexican origin, 14.3 percent are Central and South American, 8.6 percent are Puerto Rican, 3.7 percent are Cuban and the remaining 6.5 percent are of other Hispanic origins (Ramirez and de la Cruz 2002, 2).

The median age for U.S. Latinos is nine years younger (twenty-five compared to thirty-four) than for the entire nation’s population. As of 2002, 34.4 percent of all of U.S. Latinos were under the age of eighteen, compared to 22.8 percent for non-Latinos. Moreover, while one in seven non-Latino Anglos are over the age of sixty-five, only one in twenty U.S. Latinos are in the same age category (Ramirez and de la Cruz 2002, 3; Ramirez 2004).

Variations in age among Latino subpopulations are also notable. Nearly four in ten (37.1 percent) Mexican-origin Latinos are under the age of eighteen. This compares to only one in five (19.6 percent) U.S. *Cubanos*, who are also under the age of eighteen. At the other end of the age spectrum, one in twenty-five Mexican-origin Latinos is sixty-five or older compared to nearly one in four (22.6 percent) U.S. *Cubanos*. The median age for Mexican-origin Latinos is twenty-four years compared to forty for Cubans and thirty-three for Dominicans.

Relative to nativity, the U.S. Census Bureau reports that 40.2 percent of U.S. Latinos are foreign-born (Ramirez and de la Cruz 2002, 3). The census also reports that among foreign-born Latinos, over half (52.1 percent) entered the United States between 1990 and 2002.

U.S. Latinos remain undereducated. The census reports that more than one-quarter (27 percent) of U.S. Latinos has less than a ninth-grade education compared with only 4 percent non-Latino whites (Ramirez and de la Cruz 2002, 4). And, while eight in ten (80.4 percent) of the total U.S. population twenty-five and older are high school graduates or more, only five in ten U.S. Latinos claim the same educational level.

The Census Bureau also reports that as of 2002, Latino households by type differed from that of all households. Eight in ten (81 percent) U.S. Latino households

are family households,<sup>3</sup> while less than seven in ten (68 percent) of all households are family households (Ramirez 2004, 7).

Latinos are active in the workforce. Nearly seven in ten (69 percent) of all U.S. Latino men were in the workforce as of the 2000 Census. This compares to 71 percent of all U.S. men participating in the workforce during the same period (Ramirez 2004, 12). Fifty-three percent of U.S. Latinas participated in the workforce in 2000 compared to nearly six in ten (58 percent) of all U.S. women in general. The other side of this story, however, is that, while U.S. Latinos participate in the workforce at nearly the same rate of all males in the country, nearly half (45.1 percent) are employed in either the service or production, transportation and material moving occupations (13 percent). In comparison, one in three (33.5 percent) of all U.S. males are employed in similar occupations. In addition, while more than three in ten (31.4 percent) U.S. males are employed in management and professional occupations, only one in seven (14.6 percent) U.S. Latino males are in similar occupations.

Finally, in terms of family income levels, the median family income for U.S. Latinos in 1999, according to the 2000 Census, was \$34,400. This compares to a median family income of \$50,000 for all families in the United States. Moreover, while one in eight (12.4 percent) of the total U.S. population lives below the poverty rate, one in five U.S. Latinos (19.6 percent) lives in poverty (Ramirez 2004, 17).

#### Assimilation or Ethnic Competition

Gordon (1975, 248) defined cultural assimilation as acculturation. Here, new immigrants “absorb” the cultural behavior patterns (norms, values and lifestyles) of the “host” country (see LeMay 2000; Luhman and Gilman 1980). The other side of acculturation is structural or primary assimilation, which is “the subjectively felt or psychological identification with the majority” (LeMay 2000). Gordon (1975, 248) further described primary assimilation as the entrance by immigrants into primary social relationships of the dominant society. Alba and Nee (1997, 863) define assimilation “as the decline, and at its endpoint the disappearance, of an ethnic/racial distinction and the cultural and social differences that express it.” Under these models of political integration, as Fuchs (1984, 802) notes, the idea behind the “acculturative power of American society” is that differences between ethnic and racial groups and identities are gradually eliminated. Michelson (2001, 324) citing Parks adds that the speed of assimilation depends on the immigrant’s race, religion and language; “the closer a group is to English-speaking Protestants, the more quickly assimilation can happen.”

Interestingly, the literature on assimilation, acculturation and political integration has traditionally taken a one-dimensional perspective. Racial and ethnic minorities, in this view, “become” or “adopt” the norms and attitudes of the larger group. Few systematic analyses, however, have considered the reciprocal effects of the impact over time of racial and ethnic minorities and emerging immigrant communities’ cultures and practices within larger communities. The reciprocal effects indeed seem to drive the extended conversations over the direction of the ethos of the nation, for example.

### Identity

In one of the first works to examine Chicanos in the United States, Bayes (1982, 92) argued that Chicano strategic context in the United States is defined by the history of Mexican settlement in the United States, by economic conditions and the role of Mexican labor in the United States' economy and by "the divided political consciousness and political identity of the Mexican American population." Bayes spoke of a mix of political orientations among U.S. Chicanos as influenced by nativity and socialization. This ambivalence was noted later in the 1990 Latino National Political Survey (LNPS), where respondents preferred most frequently national origin labels such as "Mexican American, Chicano, Puerto Rican or Cuban" to identify themselves, followed by pan-ethnic labels (e.g., Hispanic) (De la Garza et al. 1992, 39; see also Jones-Correa 1998).

The link between political integration and political identity, as Jones-Correa (1998) notes, is often neglected when applied to examinations of Latinos. Here issues of nativity, generational distance to entry and even social or national identity become essential considerations for behavior and attitudes and perceptions.

### Political and Social Trust

The LNPS also found that overall Latinos expressed slightly more political trust in the government officials to do what is right than non-Latino Whites. At the time of the survey, 40 percent of Mexican-origin survey respondents indicated that they trusted government officials "just about always" (7.5 percent) or "most of the time" (32.7 percent). In contrast, 35 percent of the Anglo respondents expressed a similar level of trust (1.4 percent "just about always" and 33.7 percent "most of the time"). Among the two other Latino groups surveyed, Cuban Americans expressed the highest levels of political trust (48.6 percent), while Puerto Ricans were similar to those of Mexican origin (De la Garza 1992, 79, 81). Segura, Pachon and Woods (2001, 90) found that being naturalized rather than native born is associated with lower levels of political and social engagement. Michelson (2003, 926) concludes that acculturation corrodes political trust—"The more acculturated and thus assimilated Latinos become, accordingly, the more "American" they become in their cynicism."

In contrast, Chávez and Fraga (2003) found that Latinos have the lowest levels of social or generalized trust compared to African Americans and Whites. In the category "people can be trusted," Latinos rate the lowest (23 percent agreement); concerning "you can't be too careful," a measure of distrust, Latinos rank the highest (68 percent agreement). Chávez and Fraga add that social trust allows individuals to participate in collective action because of the expectation that this behavior will lead to desired ends.

### Political Participation and Partisan Identification

U.S. Latinos lag behind their racial and ethnic counterparts in political participation rates. Current Population Survey (CPS) data (2004), for example, estimates that approximately one-third (34 percent) of voting-age Latino citizens were registered to vote in November 2004. This rate compares to approximately two-thirds of Whites (68 percent) and African Americans (64 percent). Further CPS data reports that, of the adult-age population, 28 percent of U.S. Latinos reported

voting in the election compared to 60 percent of Whites and 56 percent of African Americans (Current Population Survey 2004, Table 4a).

Montoya, Hardy-Fanta and Garcia (2000) found evidence that the factors influencing Latina and Latino voting are not the same. For Latinas, the most consistent predictors of turnout are interest in politics, church attendance and organizational and school involvement.

Again, using the 1990 LNPS as benchmark data, an examination of Latino partisan identification and political participation over time is possible. In early 1990, for example, the LNPS found that more than two-thirds of Mexican and Puerto Rican respondents identified as or leaned toward Democrats and more than two-thirds of Cuban respondents identified or leaned toward Republicans. Anglo respondents were perhaps more evenly divided, with half identifying as Democrats and 40 percent as Republicans (De la Garza et al., 1992, 122, 127).

Welch and Sigelman (1992) used 1980 exit poll data in examining for variations in partisan identification among Latinos and Latinas. Here, they found that a much larger percentage of Latina voters (69 percent) identified with the Democratic Party compared to Latino voters (51 percent). Montoya, Hardy-Fanta and Garcia (2000), however, found only significant gender gaps among Puerto Rican women, who were more likely to identify with the Democratic Party than their male counterparts, and Cuban women, who more likely to identify with the Republican Party than their male counterparts.

Media explanations of the 2004 presidential election gave acculturation/assimilation explanations of Latino voting behavior. Russell (2005), for example, points to differences between second- and third-generation Latino voters. Campo-Flores and Fineman (2005) of *Newsweek* added nativity or country of origin to generational impacts.

Clearly, rates of Latino political participation and partisan affiliation vary by identity, political trust, citizenship status, sex, generational cohort and seemingly context.

#### Attitudes Toward Immigration

Latino attitudes and perceptions toward immigration—both legal and illegal—vary by a number of factors as well—age, ethnicity, income, educational attainment, sex, nativity, context and acculturation. De la Garza, Wrinkle and Polinard (1988), for example, found significant differences in attitudes among Anglos and Latinos relative to immigration. According to De la Garza, Wrinkle and Polinard (1988), Anglo attitudes vary by their views of the impact of the undocumented on society and the frequency of personal contact with the undocumented. For Mexican Americans, attitudes are informed primarily by “personal contact with the undocumented, various manifestations of cultural affinity and whether Chicanos view the undocumented as an asset to the United States” (1988, 433). Later De la Garza et al. (1992) found that at least two-thirds of the respondents within each Hispanic subgroup (Mexicans, Puerto Ricans and Cubans) and Anglo respondents agreed that there were too many immigrants entering this country (100). Strong majorities of all Latino subgroups surveyed either “disagreed” or “strongly disagreed” that “preferences should be given to Latin American immigrants over other people from other countries who want to

emigrate to the United States” (De la Garza et al. 1992, 101). Espenshade and Hempstead (1996) also found that young (eighteen to twenty-four) and middle-aged (forty-five to fifty-four), higher-income and higher-educated respondents expressed more tolerance for immigration than their counterparts.

In terms of gender, Latino males and females differ by context. De la Garza, Wrinkle and Polinard (1988) found gender differences in only one of six immigration issues. Montoya, Hardy-Fanta and Garcia (2000) note that Hardy-Fanta’s (2000) analysis of 1996 exit poll data suggests that Latinas are more likely than Latino men to hold the position that legal immigration should be decreased.

Hood, Morris and Shirkey (1997, 640), on the other hand, found little evidence of gender impacts on views on immigration but saliency for the “contact” hypothesis in explaining variations in attitudes toward immigration —“Hispanics living in close proximity to large numbers of immigrants would be more willing to support liberal immigration policies” (Hood, Morris and Shirkey 1997, 632). Hood and Morris (1997) also found support for “group conflict theory” tied to the relative size of undocumented worker populations and Anglo views of legal immigration. Here, as the size of the undocumented worker population increased in an area, Anglos views of legal immigration were less supportive. These two conflicting impacts are compounded by perceptions of the economy. Espenshade and Hempstead (1996), for example, found that views on economic change influence attitudes towards immigration. Respondents who felt that the economy was not growing tended to have more negative views about immigration than those who perceived the national economy to be getting better. Finally, Hood, Morris and Shirkey find evidence that supports an assimilation impact on views of immigration. Here, the more acculturated the Latino respondents, the more support for restrictions on legal immigration (1997, 640).

The literature on U.S. Latinos portrays a diverse group made up of salient subgroups based on identity, nativity, age, sex, levels of socioeconomic status and acculturation. Given the stark demographic differences, one might expect to find significant attitudinal and perceptual differences between U.S. Latinos in the aggregate and other ethnic and racial groups in the country and within U.S. Latino subgroups. On the other hand, if acculturation is occurring among U.S. Latinos, one might also expect to see significant differences among attitudes and perceptions of Latinos on social, family values and immigration based on economic circumstance, country of birth and generational cohort.

## **Methods**

Data from the “Pew Hispanic Center/Kaiser Family Foundation 2002 National Survey of Latinos” were employed to examine the differences between Latinos and other racial and ethnic groups among Latino subgroups.<sup>4</sup> Measures for identity, partisan identification, political trust, the role of the government and views on society, family and immigration were examined against traditional demographic characteristics of race and ethnicity, sex, educational attainment, family income, level of acculturation, financial difficulties, generational cohort and country of birth.<sup>5</sup>

Indices for social, family and immigration question sets were constructed. Index values ranged from -8 to 0 to 8. For the social index, the larger the negative value, the less acceptability exhibited; the larger the positive value, the more acceptability exhibited. Similarly, for the family and immigration scales, the larger the negative value, the more disagreement the respondents exhibited to the set of questions making up the issue; a zero score, on the other hand, indicated neutrality; and, finally, the larger the positive values, the more agreement with the set of issues.

In addition to using these data to create a descriptive profile, three principal comparisons were examined—differences between Latinos and other U.S. ethnic and racial groups, differences between Latino subgroups and differences between Latino generational cohorts. Significant differences among these principal comparisons will assist in measuring the political integration and acculturation of U.S. Latinos. Descriptive and inferential statistics (difference in means test and regression) were the principal methods employed.

### **Findings**

In terms of identity, Latino respondents were asked a series of questions regarding labels often used to describe them (respondent's or respondent's parent's country of origin; Latino/Hispanic; and American). Respondents who identified with all three labels were then asked to indicate which label they primarily use to identify themselves. Over half of the Latino respondents (54 percent) chose their own or their parent's country of origin; nearly a quarter (23.7 percent) chose Latino or Hispanic; and slightly over one-fifth (20.7 percent) selected American. There were no significant differences between Latino and Latina respondents in preference in identity.

By 2002, U.S. Latinos, in terms of partisan affiliation, identified principally as Independents (37.7 percent) and Democrats (35.2 percent). Less than one in six (15.9 percent) Latino respondents identified as Republican, while one in nine (11.1 percent) did not provide an answer to the question. Latinas were slightly more Democratic (37 percent versus 33.4 percent) and slightly less Republican than their male counterparts (14.5 percent versus 17.3 percent), while Latinos tended to identify more as Independents than Latinas (39.9 percent versus 35.5 percent). The differences by sex, however, were weakly associated.

When asked about their level of political trust, a majority (51.5 percent) of the Latino respondents indicated that they never or only sometimes trusted the government in Washington to do what is right. Less than one-third (29.5 percent) trusted the government most of the time, and less than one in seven (14.1 percent) trusted the government always. No significant differences existed in levels of political trust among Latinos and Latinas.

Latinos also favored a more active government. Asked to select between the statements that they agreed with most—"I'd rather pay higher taxes to support a larger government" or "I'd rather pay lower taxes and have a smaller government"—over six in ten (63.9 percent) Latino respondents selected the former. Again, there were no significant differences between Latino and Latina respondents relative to the role of government.

On the issues of immigration, when asked to consider whether the United States should allow more, the current number or fewer Latin Americans to come to work in the country legally, nearly half of the Latino respondents (47.7 percent) opined that more Latin Americans should be allowed to enter the country legally to work. An additional 36 percent believed that the current number should continue, and slightly less than one in six (16.2 percent) expressed the view that fewer Latin American immigrants should be allowed. Again, there were no significant differences between Latino and Latina respondents.

When asked to consider whether they thought undocumented immigrants helped or hurt the U.S. economy, three-quarters (75.3 percent) of the Latino respondents thought the undocumented immigrants helped the economy. Latino males were more inclined than females to view undocumented immigrants as helpful to the economy.

In regards to amnesty given to undocumented Latino/Hispanic immigrants, over nine in ten (91.9 percent) of the Latino respondents were in favor of a program that would provide amnesty. Asked if they favored or opposed a foreign workers program or guest worker program for Latin American immigrants to enter the country legally, seven in ten (72.8 percent) Latino respondents indicated that they favor such a plan while 27.2 percent expressed opposition. No significant differences between Latinos and Latinas on amnesty or guest worker programs were found.

Survey respondents were also asked questions regarding social values and family values. For example, while a majority of Latinos find that divorce and having children out of wedlock are acceptable, notable minorities view them as unacceptable (see Figure 1). Latino males and females differ slightly but significantly on these issues. On the issue of divorce, for example, while 56.3 percent of all Latinos find the practice is acceptable, the acceptability rate increases to six in ten (60.3 percent) for Latinas and narrows to 52.2 percent for Latino males. A similar pattern is found in regards to having children out of wedlock. Here, while 56.7 percent of all Latino respondents find the issue acceptable, only 53.5 percent of the Latinos and 59.8 percent of the Latinas had the same view.

When asked to consider abortion and homosexual sex, large majorities of Latino respondents expressed opposition. In the case of abortion, over three-quarters of the Latinos (76.7 percent) declared it unacceptable, and, in the case of homosexual sex, seven in ten (72.4 percent) expressed the same view. Latino males expressed more uncertainty over the issue of abortion than females, and females expressed slightly more favorability than males (27.1 percent versus 22.4 percent) in regards to the issue of homosexual sex.

Next respondents were asked to indicate their level of agreement with a set of questions over family matters. For example, when asked whether they agreed or disagreed with the statement that “In general the husband should have the final say in family matters,” six in ten (63.4 percent) Latino respondents expressed disagreement (disagreed or strongly disagreed; see Figure 2). Again, females outdistanced males slightly (67.4 percent to 59.2 percent) on this issue. On the other hand, on family issues like “It is better for children to live in their parents’ home until they get married,” “Elderly parents should live with their adult children” and “Relatives

are more important than friends” strong agreement emerged with insignificant variation by sex (see Figure 2).

Collectively, Latinos possess a mixture of attitudes and perceptions on a range of characteristics and issues. Latinos, for example, express ambivalence in identity, have significant variation in party affiliation, exhibit political mistrust and favor paying more taxes for a larger, more activist government. On the other hand, they have mixed attitudes toward immigration and social issues and strong support for family matters. Latino males and females also differ slightly on aspects of immigration, social and family issues.

Given these responses, how do U.S. Latinos compare to other racial and ethnic groups politically?<sup>6</sup> First in terms of partisan affiliation, taken together, again while Latinos tended to identify overwhelmingly as Independents (40.7 percent) and Democrats (33.7 percent), they are significantly different from White respondents who tended to identify as Independents (39.1 percent) and Republicans (35.4 percent). A majority of African American respondents (53.4 percent) identified as Democrats, and Other ethnic groups surveyed followed the Latino pattern—Independents (44.0 percent) and Democrats (35.4 percent; see Table 1).

In terms of political trust, the vast majority of Americans distrust the government. Anglo and Latino survey respondents exhibited the highest level of trust, followed by Other ethnic group respondents and finally by African Americans. Here, 45.7 percent of Anglo respondents said that they trust the government to do what is right most or always. This compares to 42.6 percent for Latinos, 39.4 percent for Others and 31 percent for African Americans.

Latinos also differed significantly when compared to other racial and ethnic groups in their view of taxes and government. While 64.4 percent of Latinos indicated that would prefer “to pay higher taxes for bigger government,” only 46.8 percent of African Americans, 43.1 percent of Other ethnic respondents and 38.2 percent of Whites held the same view (see Table 1).

Analysis of the variance of the indexed values for the social, family and immigration questions also reveals significant differences between Latinos and other racial and ethnic groups. On social questions (issues of divorce, homosexual sex, having a child out of wedlock and abortion) Latinos and African Americans had larger, positive and similar averages (1.50 and 1.61, respectively), expressing less acceptability over these questions. In contrast, Whites and Other racial/ethnic minorities exhibited neutral averages (-.55 and .07) on these questions.

Similar patterns emerge in views on traditional family questions (husband final say; children live with parents until married; elderly parents live with adult children; and relatives more important than friends). Compared to racial and ethnic groups in the country, Latino respondents expressed the strongest agreement and the highest average score on the family index (3.2). This average was statistically different from Whites (.02), African Americans (.97) and Other ethnic/racial (1.2) respondents.

In addition, on questions of immigration Latino respondents expressed their strongest support for this set of issues. Overall, Latinos averaged a 3.1 on a scale ranging from -8 to 8. Again, Latino and Other racial and ethnic groups had the

highest averages (3.0 and 2.2, respectively) on the scale compared to 1.8 averages for both African American and Whites.

At face value, Latinos differ significantly from other ethnic and racial groups in the United States. U.S. Latinos tend to identify more as Independents and Democrats, tend to trust government less and tend to have expansive views of taxes and government. U.S. Latinos exhibit traditional views on social and family issues and permissive views on immigration when compared to other U.S. racial and ethnic groups. At this level, views like Huntington's (2004) are seemingly confirmed: Latinos are different from other racial and ethnic groups that make up the country.

Now the rest of the story: how do Latino subpopulations compare? Examining the political affiliations and views of U.S. Latinos by nativity, for example, reveals significant differences among respondents. Here, for example, when Latino respondents were asked to indicate which label they primarily use to identify themselves (respondent's or respondent's parent's country of origin; Latino/Hispanic; and American), nearly half (48.4 percent) of the U.S.-born Latinos chose American (see Table 2). In contrast, nearly two-thirds of the Puerto Rican-born Latinos primarily use their or their parent's country of origin. Mexican-, Cuban- and Central or Other Latin American-born Latinos similarly preferred to identify with their or their parent's country of origin.

In terms of partisan identification, a majority of Cuban-born Latinos identified as Republicans, while Puerto Rican-born Latinos were more likely to identify as Democrats. U.S.-born and Central and Other Latin American-born Latinos divided in partisan affiliation between Democrats and Independents. In contrast, Mexican-born Latinos expressed more autonomy with 46.4 percent identifying themselves as Independents.

Cuban, Central and Other Latin American Latinos expressed high levels of political trust, while U.S.-born and Puerto Rican-born Latinos had the least. Nearly half (49.2 percent) of the Mexican-born Latinos trusted the government in Washington most of the time or always.

Finally, Central and Other Latin American Latinos expressed the least agreement (51.5 percent) with the statement "I'd rather pay higher taxes to support a larger government," compared to nearly six in ten U.S.-born (57.5 percent), Puerto Rican-born (56.7 percent), Cuban-born (60.1 percent) and nearly two-thirds of the Mexican-born Latinos who had the same view.

When political identity is examined by generational cohort, moderate and significant associations emerge. Here, 70.1 percent of the foreign-born Latino respondents identified with their or their parent's country of origin. In contrast, over 60 percent of the second- (62.2 percent) and third-generational respondents (62.2 percent) self-identified with the "American" label (see Table 3). First-generation Latinos were almost equally divided between their or their parent's country of origin and the "American" label with less than a quarter (23.3 percent) preferring the labels "Latino" or "Hispanic."

In terms of partisan identification, albeit weakly associated, significant differences exist between generational cohorts. Foreign-born Latinos and first- and second-generation Latinos were more likely to identify as Independents, while

third-generation Latinos were more likely to identify as Democrats. Only the second-generation respondents exceeded a fifth identifying as Republicans.

Foreign-born and third-generation Latinos expressed less political trust of officials in Washington than did first- and second-generation Latinos. Only one in three third-generation Latinos trust the government to do what is right most of the time or always—the lowest among Latino generational cohorts. This compares to over four in ten for foreign-born (42 percent), first- (45.5 percent) and second-generation (44.4 percent) Latinos.

No significant differences among Latino generational cohorts were found when compared to views on more taxes and bigger government. Here strong majorities across cohorts preferred “paying more taxes to support a larger government.”

Analysis of variance of the indexed values for the social, family and immigration questions also reveals significant differences among U.S. Latinos based on nativity and generational cohort (see Figures 3 and 4). On the social questions scale, for example, Mexican-born Latinos averaged a 2.62 score, again exhibiting traditional unacceptability to these issues. This average was significantly different from the averages of U.S.- (-.47), Puerto Rican- (.97), Cuban- (.77) and Central and Other Latin American-born (-.01) respondents. When examined by Latino generational cohorts, foreign-born Latinos had a significantly different average (1.6 on the scale) compared to their first- (-.75), second- (-.07) and third-generation (.02) counterparts. In addition, these averages are in the direction away from foreign-born respondents.

On family issues, again significant differences emerge. Here, again, Mexican-born respondents had the highest average score (4.2) compared to Cuban-born respondents with a 3.3 average score and Puerto Ricans with a 2.5 average score. U.S.-born Latinos average a 1.4 score and Central and Other Latin American-born respondents had a 1.3 average score. Examined by generational cohort, foreign-born respondents had the highest average (3.11), followed by first-generation (1.58), third-generation (1.32) and second-generation (1.18) cohorts.

Comparing average responses on immigration issues found that Mexican- and Cuban-born respondents had the highest averages (3.3 and 2.7, respectively) followed by Puerto Rican-born (2.5), U.S.-born (2.3) and Central and Other Latin American-born Latino respondents (2.3). In addition, when examined by generational cohort, foreign-born respondents had the highest average (4.2), and each successive generational cohort averaged lower and in the direction away from the position of foreign-born respondents.

When U.S. Latinos are dissected by subgroup populations and generational cohorts, significant variations emerge. Not only are Latinos different from other racial/ethnic minorities in the United States, but they also differ substantially among themselves by nativity and generational cohort. American-born and second- and third-generation Latinos, for example, are more likely to identify as “Americans,” split their party allegiance between Democrats and Independents and favor more taxes and bigger government less than non-U.S.-born Latinos and recent and first-generation Latinos. American-born and second- and third-generation Latinos also differ in their attitudes toward social, family and immigration issues when compared by nativity and generational cohort. Here, Mexican-and for-

eign-born Latinos exhibit more traditional views on social and family issues and are joined in similarity by Cuban-born Latinos on immigration issues in comparison to American-born and second- and third-generation Latinos.

Given these differences, examining the Latino respondents' attitudes and perceptions on the social, family and immigration indices through regression permits a comparison of the individual impacts of several demographic characteristics relative to others (see Table 4). For example, while the overall performance of the regression models is poor, examining the regression coefficients for each index is revealing. Coefficient scores of Latinos on the social values index revealed that level of education, age, sex and Republican Party affiliation had the largest effects. Here, education had a positive impact on social index, suggesting that as Latino education attainment increases, their acceptability of social items (like abortion, homosexual sex, child out of wedlock and divorce) increases. On the other hand, for every increase in age, the acceptability of Latinos decreases by .14. Dummy variables for Latinas and Republicans exhibited similar opposite effects. Latinas were more supportive on social issues than Latinos (.12), and Latino Republicans were less supportive than other Latino partisans (-.11). In addition, social acceptability of these issues decreased as Latino respondents' income levels increased, and increased as political mistrust increased. Notably, measures of assimilation or acculturation, self-identification as other than American (self-identification with respondent's country of origin or respondent's parent's country of origin), place in generational cohort or level of financial difficulties were not significant contributors to explaining the variance on the social value index.

Regressing scores on the family values with the same independent variables as the previous models explains no more variance but points to a different set of predictors. Here, age and sex had the largest and opposite effects on the family values index, followed by self-identified Hispanics/Latinos, Republican affiliates and education levels. For every increase in age, for example, Latino family values increased by 14 percent. In contrast, Latinas scored significantly different than their male counterparts on this scale (-.13). Respondents who self-identified as Hispanics or Latinos and those who identified with their or their parent's country of origin were also significantly different from their Latino counterparts who identified as something else. Again, as education level increased, family values scores decreased, and as level of financial difficulties experienced increased, family values scores increased. Here the level of acculturation/assimilation, generational cohort, income and political mistrust were not statistically significant.

Finally, regression analysis demonstrates a third set of significant predictor variables when examining the immigration index. Here, only level of education, self-identification with country of origin or parent's country of origin and identification as an Hispanic or Latino were significant, small and positive influences. Again, acculturation, generational cohort, gender, level of financial difficulties and Republicans did not have significant impacts on the Latino scores on the immigration index.

## **Conclusion**

U.S. Latinos differ in important ways from other U.S. ethnic and racial groups but also between and within Latino subgroups by sex, nativity and identity. Moreover, U.S. Latinos are not the same ethnic group of twenty years ago in terms of partisan affiliation, levels of political trust or views of taxation and government size. Attitudinally, U.S. Latinos differ from other national racial and ethnic groups on social, family and immigration matters. Rather than exhibiting “lesser values,” Latinos maintain different and significantly higher averages than their racial and ethnic counterparts and display important variations among Latino subpopulations. These findings, however, suggest that simple, descriptive “catch all” labels, like conservative or liberal, do not adequately depict the U.S. Latino views.

On the one hand, regression analyses indicate that educational attainment for U.S. Latinos ameliorates views on social and family matters and is positively associated with views on immigration. On the other hand, Latino identity with the respondent’s or respondent’s parent’s country of origin and as Hispanic or Latino has countervailing and positive influences on views of family and immigration issues but not on social issues. For Latinos, this is an interesting countervailing impact for maintaining cultural and ethnic identities. For non-Latinos, like Huntington (2004), it signals the corrosive effects of educational assimilation on Latino views in direct contrast to mere time in this country as measured by generational cohorts, which was insignificant in the three regression models.

Age, sex and party affiliation also exhibit countervailing influences for Latino views on social and family issues. As Latinos age and identify as Republicans, they tend to embrace views that are more traditional. Latinas, on the other end, lag behind Latinos in their enthusiasm for these views.

Generational cohorts or distance, levels of acculturation, income and financial difficulties had no or little impact on social, family and immigration issues for Latinos. These latter findings are also important in that they suggest a resiliency in attitudes and perceptions not necessarily tied to the dynamics of generations, acculturation and economic status.

Finally, the role of political trust or mistrust in the case of U.S. Latinos is also a promising line of inquiry. If, as analysts have begun to demonstrate, levels of political and social trust are related to civic participation and ultimately political engagement, then declining political trust signals erosion of attitudes and perceptions on social issues.

Ultimately, U.S. Latinos are “Americanizing” at different levels and rates. Equally clear, U.S. Latinos bring “different” values to the dynamic of the American ethos. Latinos are more traditional in their views on social and family issues and more permissive in views to Latin American immigration than “average” Americans. Moreover, important and significant differences in perceptions and attitudes by subgroup, nativity, age, educational attainment and sex also define U.S. Latinos.

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### Endnotes

<sup>1</sup> Several pan-ethnic labels are often used to describe U.S. Latinos—Hispanics, Spanish-surname, Hispanos, Latinos. This study uses the term Latinos throughout.

<sup>2</sup> The question of political integration is important as Latino political attitudes and behaviors have been demonstrated to be associated with the levels of incorporation and assimilation into American society (Michelson 2003). De la Garza (1996) also highlighted the significant relationship between Latino acculturation and support for the core American political values of individualism and patriotism.

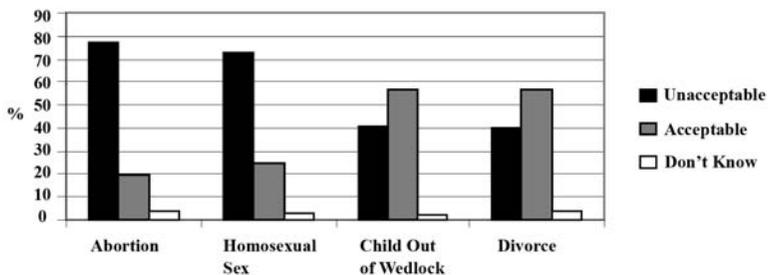
<sup>3</sup> The U.S. Census Bureau defines a family household as “consist(ing) of a householder and one or more people living together in the same household who related to the householder by birth, marriage, or adoption. It may also include people unrelated to the householder” (Ramirez 2004, 7).

<sup>4</sup> The Pew Hispanic Center/Kaiser Family Foundation 2002 National Survey of Latinos was conducted by telephone 4 April -11 June 2002, with a nationally representative sample of 4,213 adults, including 2,929 Latinos. Survey data were weighted by the Center for the national sample (weight) and separately for Latino respondents (weighth). A third weighting process was created by the author to reflect nativity and gender segments within the Latino subpopulations relative to newly released U.S. Census data (WGT3). The Pew Hispanic Center and the Kaiser Family Foundation bear no responsibility for the interpretations offered or conclusions made based on analysis of the Pew Hispanic Center/Kaiser Family Foundation 2002 National Survey of Latinos.

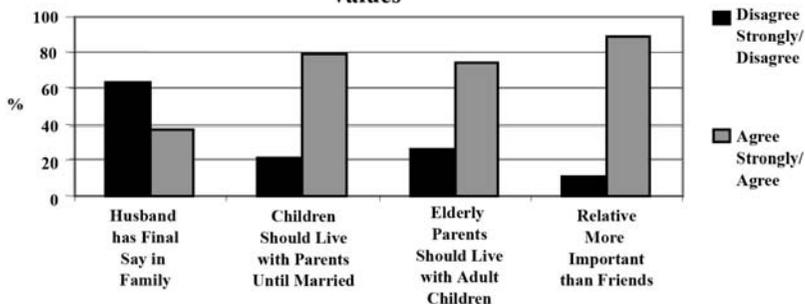
<sup>5</sup> Using respondent’s country of birth and place of birth of respondent’s grandparents and parents, a generational cohort variable was also constructed. If respondent was born in the United States, but at least one parent and one grandparent were foreign born, the respondent was operationalized as “first generation U.S.” citizen. If respondent was born in the United States, but at least one grandparent was foreign born while respondent’s parents were U.S. born, then the respondent was operationalized as “second generation U.S.” citizen. If respondent was born in the United States and at least one grandparent and one parent was born in the United States, the respondent was coded a “third generation U.S. citizen.” If respondent was born outside the United States, then the respondent was coded “foreign born.”

<sup>6</sup> The identity question was not asked of non-Latino respondents. No comparison is possible on this item.

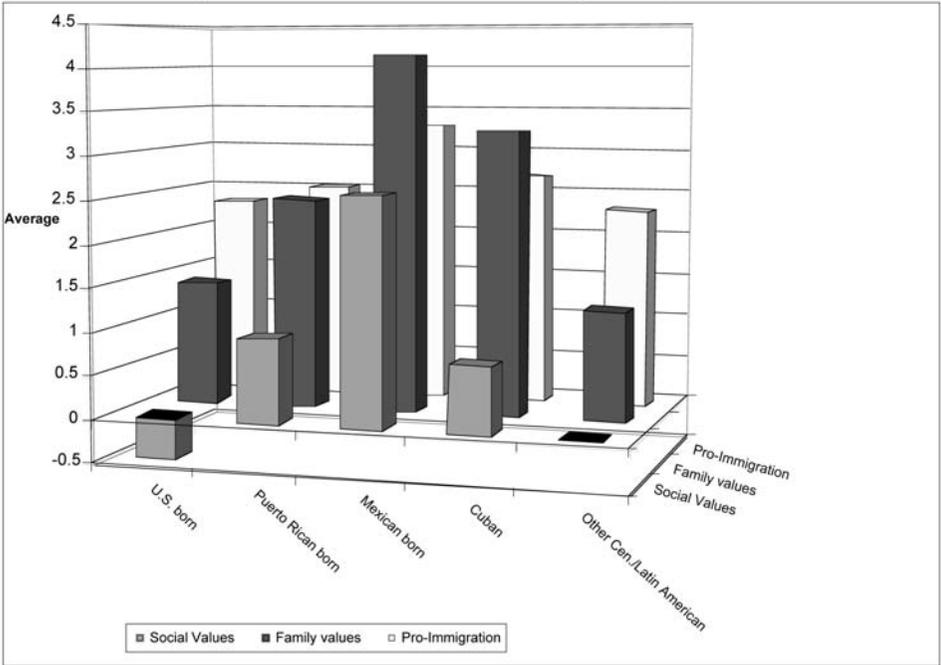
**Figure 1: Latino Attitudes and Perceptions on Social Issues**



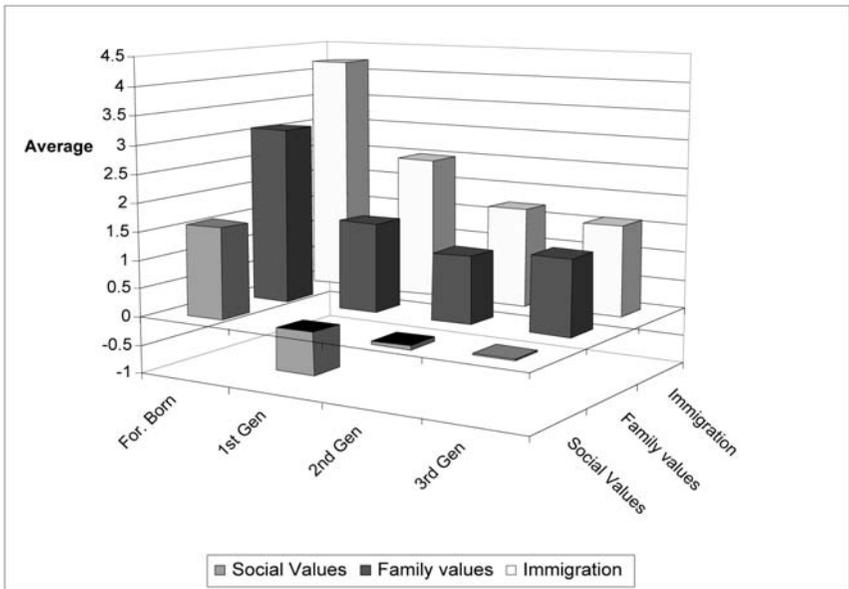
**Figure 2: Latino Attitudes and Perceptions on Family Values**



**Figure 3: Latino Attitudes and Perceptions by Nativity**



**Figure 4: Latino Attitudes and Perceptions on Social, Family and Immigration by Generational Cohorts**



<b>Table 1: Characteristics, Attitudes and Perception by Race and Ethnicity</b>							
	<b>African</b>					<b>Cramer's</b>	
	<b>White</b>	<b>American</b>	<b>Other</b>	<b>Latino</b>	<b>Total</b>	<b>Prob.</b>	<b>v</b>
<b>Party Identification</b>							
% Republican	35.4	4.8	13.4	12.1	28.7	.000	.19
% Democrat	23.5	53.4	35.4	33.7	28.6		
% Independent	39.1	40.2	44	40.7	39.7		
% Don't know	2	1.6	7.2	13.6	3		
<b>%Trust in Government Most Time/Always</b>							
	45.7	31	39.4	42.6	43.3	.000	0.11
<b>%Agreeing with More Taxes, Bigger Government</b>							
	38.2	46.8	43.1	64.4	40.9	.000	.125

<b>Table 2: U.S. Latino Characteristics, Attitudes and Perceptions by Nativity</b>								
	<b>US Born</b>	<b>Puerto Rican- Born</b>	<b>Mexican Born</b>	<b>Cuban Born</b>	<b>Central or Other Latin Born</b>	<b>Total</b>	<b>Prob.</b>	<b>Cramer's v</b>
<b>Identity</b>								
R's/Parent's country origin	31.0	64.1	71.4	73.5	67.0	46.6	.000	.33
Latino/Hispanic	20.6	18.0	25.4	12.2	25.7	21.9		
American	48.4	18.0	3.2	14.3	7.3	31.5		
<b>Party Identification</b>								
% Republican	16.7	14.0	13.7	52.0	22.7	17.5	.000	.15
% Democrat	39.3	50.0	23.7	14.0	33.1	34.4		
% Independent	38.6	28.0	46.4	25.0	37.2	39.6		
Don't know	5.4	7.9	16.2	9.0	7.1	8.5		
<b>%Trust in Government Most Time/Always</b>								
	43.8	42.3	49.2	66.0	53.0	43.0	.000	0.11
<b>%Agreeing with More Taxes, Bigger Government</b>								
	57.5	56.7	65.1	60.1	51.5	58.7	.000	.09

<b>Table 3: U.S. Latino Characteristics, Attitudes and Perceptions by Generational Cohort</b>						
	<b>First Gen.</b>	<b>Second Gen.</b>	<b>Third Gen.</b>	<b>Foreign Born</b>	<b>Prob.</b>	<b>Cramer's v</b>
<b>Political Identity</b>						
R's/Parent's country origin	37.3	20.4	22.7	70.1		
Latino/Hispanic	23.3	17.5	15.1	23.8		
American	39.3	62.2	62.2	6.2	.000	.35
<b>Party Identification</b>						
% Republican	14.1	22.7	15.9	18.5	.000	.11
% Democrat	38.9	36.5	48.0	28.3		
% Independent	39.5	38	35.4	40.8		
% Don't know	7.5	2.9	0.7	12.3		
<b>%Trust in Government Most Time/Always</b>						
	45.5	44.4	33.9	42	.000	.11
<b>%Agreeing with More Taxes, Bigger Government</b>						
	56.1	52.4	53.0	56.5	ns	

<b>Table 4: Regression Analyses of Social, Family and Immigration Indices by Selected U.S. Latino Characteristics (Beta Coefficients)</b>			
	<b>Social</b>	<b>Family</b>	<b>Immigration</b>
<b>Education</b>	.15*	-.06**	.10*
<b>Age</b>	-.14*	.14*	.03
<b>Income</b>	-.05**	.01	.01
<b>Financial Difficulties</b>	-.01	.05***	.03
<b>Generational Cohort</b>	-.04	.00	-.04
<b>Sex</b>	.12*	-.13*	-.03
<b>Accultured</b>	.04	-.06	-.04
<b>Dummy First Choice in Identification-Respondent's or Respondent's Parent's Country of Origin</b>			
	.00	.09*	.10*
<b>Dummy First Choice in Identification-Hispanic or Latino</b>			
	-.02	.10*	.09*
<b>Dummy Trust Government (Never, Sometimes)</b>			
	.06**	-.02	-.01
<b>Dummy Party Identification-Republican</b>			
	-.11*	.06**	-.02
<b>Constant</b>	.28	1.02	1.79
<b>R<sup>2</sup></b>	.06	.05	.03
* = significant at .000 or less; ** = significant at .01 or less; *** = significant at .05 or less			



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# The Aging Hispanic Population: Prescriptions for Health and Economic Security in Old Age

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## **Abstract**

Security in old age is dependent on three pillars—an adequate retirement income, accessible quality health care and affordable housing. The security of the population age sixty-five and over has become a pressing policy concern in large part because of the aging of the U.S. population and the reliance of that segment of the population on the largest social programs of the country—Social Security and Medicare. Often overlooked is the increase in diversity that will accompany the aging of the population, especially the rapid growth that will occur in the next few decades in the Hispanic population age sixty-five and over. The older Hispanic population has continued to experience disparities in social, health and economic status. In order for this growing segment of the U.S. elderly population to achieve the three pillars that constitute security in old age, U.S. policy makers must explore programs and services that afford an adequate set of health and income benefits, as well as renew their commitment to policies that promote social justice.

## **Introduction**

Security in old age is dependent on three pillars—an adequate retirement income, accessible quality health care and affordable housing (Gonyea 2005). The security of the older population, those age sixty-five and over, has become a pressing policy concern of policy makers, academics, aging advocates and others. This concern is driven in large part by the aging of the U.S. population and the reliance of that part of the population on the largest social programs in the country—Social Security and Medicare. Over the next five decades the population age sixty-five and over is expected to double from over thirty-six million individuals to eighty-seven million individuals (Federal Interagency Forum on Aging-Related Statistics 2004). The most rapid growth will occur starting in 2011 when the first of the baby boomers turns age sixty-five. Somewhat less well known is the increasing racial and ethnic diversity that will accompany the aging of the population. While the older population currently is more EuroAmerican (non-Hispanic White) than younger population groups, the aging of the population will bring increased representation of minority populations into old age. The population age sixty-five and over currently includes thirty million non-Hispanic Whites, three million African Americans, two million Hispanics, almost one million Asians Americans and 150,000 Native Americans. The fastest-growing population among those age sixty-five and over is Hispanics. Between 2003 and 2050 the number of non-Hispanic Whites age sixty-five and over will nearly double to 53.2 million. In contrast, the elderly Hispanic population will increase sevenfold to fifteen million individuals and will be the largest minority group in the older population (Federal Interagency Forum on Aging-Related Statistics 2004).

While in aggregate elderly individuals have generally achieved the three pillars of security in old age, wide disparities exist among the population. In particular, Hispanics age sixty-five and over have continued to experience disparities in social, health and economic status (Villa and Wallace 2006). Additionally, in the current political climate many of the programs and services that Hispanics and low-income populations have relied on are at risk of cutbacks, restructuring and elimination. This has the potential to increase the economic and health vulnerabilities of the older Hispanic population, making it even more difficult for them to attain security in old age. By articulating the health and economic issues facing the population we can begin to shed light on the impact that policy choices may have on this population's ability to build the three pillars necessary for security in old age. In what follows we examine two closely related pillars that define security in old age: access to health care and socioeconomic status among the Hispanic population age sixty-five and over, and the policy interventions that can improve the circumstances and therefore security of current and future cohorts of elderly Hispanics.

### **Disparities in Health and Access to Care**

#### Health

The available data on the health status of the Hispanic population finds a mixed picture of advantage and disadvantage. Mortality data show that Latino older persons have an advantage relative to non-Hispanic Whites for mortality from certain diseases. This has been commonly referred to as the "Hispanic Paradox" (Markides and Eschbach 2005). Put simply, the Hispanic paradox refers to the fact that in spite of their relatively poor overall socioeconomic status, Hispanics have lower death rates than better-off non-Hispanic Whites. In particular, Hispanics age sixty-five and over have lower death rates than non-Hispanic Whites from heart disease, cancer and stroke, which are the three most common causes of death among the elderly in the United States (National Center for Health Statistics 2004). Further, the advantage in mortality for cancer and heart disease also extends to middle-aged Hispanics age forty-five to sixty-four. Among the three major Latino ethnic groups in 2002, Puerto Ricans had the highest mortality rates, followed by Mexican Americans, with Cubans having the lowest (National Center for Health Statistics 2005). However, this Hispanic mortality advantage does not extend to all causes of death. The mortality rate for diabetes among middle-aged and older Hispanics is 50 percent higher than that of non-Hispanic Whites (Anderson and Smith 2005). Hispanics also have higher mortality from chronic liver disease, homicide and HIV compared to the general population (National Center for Health Statistics 2004). The mortality advantage is primarily among Mexican American men, but there is evidence that there is a narrowing of the mortality advantage previously experienced by Hispanic populations (Markides and Eschbach 2005).

While there is evidence that Hispanics have some mortality advantage, this advantage does not extend to many diseases or disability. Thus, while Hispanics may live longer than non-Hispanic Whites, they are doing so with more disability and poorer health (Markides and Eschbach 2005). Hispanics are disadvantaged because they suffer from several diseases that have serious consequences for

functioning and quality of life. Hispanic elderly experience major medical problems including high rates for arthritis, cognitive impairment, diabetes, depression, hypertension and cerebrovascular problems (Espino, Burge and Moreno 1991, Markides et al. 1997). A consistent finding in the literature is the high prevalence of diabetes found among the population. Hispanics are two to five times more likely to have diabetes than the general population. The high prevalence of diabetes is of particular concern because of related complications that often impact functioning and lead to disability, including lower extremity amputations, vascular disease, blindness and stroke (Hazuda and Espino 1997). High disability rates among Hispanics have been tied to the population's relatively high rates of obesity, diabetes and low rates of physical activity (Rudkin, Markides and Espino 1997, Wu et al. 2003). The proportion of Hispanics with major activity limitation and lower body disability is higher than that reported for non-Hispanic Whites. Among older persons, 11.2 percent of Hispanics report limitations with Activities of Daily Living (ADLs), double the rate for non-Hispanic Whites. Older Hispanics also report 17 percent with Instrumental Activities of Daily Living (IADL) limitations, a rate 50 percent higher than that of older non-Hispanic Whites (National Center for Health Statistics 2004). Hispanics' physiological aging tends to precede chronological aging (Hooyman and Kiyak 1999) with Hispanics in their late forties having health profiles that are similar to non-Hispanic Whites that are age sixty-five and over. Improvements in mortality, therefore, may not mean more quality of life for Latinos but may instead indicate more years of living with disabling conditions (Angel and Angel 1997, Crimmins, Hayward and Saito 1994, Crimmins and Saito 2001).

#### Access to Care

Tied to disparities in health status among older Hispanics and non-Hispanic Whites are disparities in the population's access to care. Health care is particularly important for the older population with chronic health problems such as diabetes and high blood pressure that can be stabilized with consistent medical monitoring and treatment.

Access to care includes at least three different components—availability, accessibility and acceptability. First, there has to be medical facilities available near the person needing medical care. Persons who have to travel more than thirty minutes to get to their usual source of care are not considered to have health care optimally available to them. Older Hispanics are more likely to have long travel times to a physician than non-Hispanic Whites. Of older Hispanics in fee for service, 17 percent travel more than thirty minutes for care, compared to 7 percent for older non-Hispanic Whites. The gap is smaller for those with HMO coverage (9 percent versus 5 percent). Problems with limited availability are also reflected in the 19 percent of older Hispanics in fee for service who report they have no usual source of care, a characteristic that makes any continuity of care difficult (Wallace and Enriquez-Haass 2001).

Second, health care that is available must be accessible, especially financially. Financial barriers are a common problem, and the mix of insurance that older persons have influences the level of potential financial barriers. Non-Hispanic White elderly are nearly three times more likely than older Hispanics to have a private,

supplemental insurance plan in addition to Medicare, thus reducing their immediate out-of-pocket costs when they need to seek medical care. In contrast, older Hispanics are five times more likely to have Medicaid, the program for low-income aged, blind or disabled persons and families with children (National Center for Health Statistics 2004). Medicaid has historically paid for prescription medications when Medicare did not; it pays for long-term care not covered by Medicare, and it assumes the co-payments and deductibles in Medicare fee for service. These are important additional benefits, but in many states there is also a shortage of providers who accept Medicaid, along with significant limitations to the benefits. The most vulnerable population is older Latinos who have only Medicare fee-for-service insurance, which fully exposes almost one-quarter of that population to the substantial deductibles and co-payments of the program (National Center for Health Statistics 2003).

Third, even when health care is available and accessible, it must also be acceptable, meaning that the care must be culturally competent, perceived to be of high quality and foster a feeling of trust in the providers. Among older Hispanics the data is mixed about the acceptability of health care they receive. They are more likely than non-Hispanic Whites to report great confidence in their doctors, especially when in fee for service. Yet they are less likely to report satisfaction with the interest that their doctor shows in their general health. Combining twelve different indicators and controlling for age, gender, poverty and other variables, older Hispanics in fee for service were more satisfied than non-Hispanic Whites in fee-for-service plans, but less satisfied in HMO plans (Wallace and Enriquez-Haass 2001). This emphasizes that Hispanic elders encounter different challenges than non-Hispanic Whites when seeking medical care for their health problems, independent of their different incomes and educational levels.

## **Disparities in Social and Economic Status**

### Economic Status

Disparities in health and access to care experienced by the Hispanic elderly are in part explained by disparities in the social and economic status of the population. One of the earliest findings in social epidemiology was the relationship between socioeconomic status and health (Williams, Lavizzo-Mourey and Warren 1994). Individuals with higher incomes, education and occupational status have lower death and disease rates than their counterparts with lower incomes. Low socioeconomic status, whether assessed by income, education or occupation, is predictive of a wide range of health problems including low birth rate, cardiovascular disease, hypertension, arthritis, diabetes and cancer, as well as greater levels of mortality—especially for those age forty-five to sixty-five (Lillie-Blanton et al. 1996, Phelan and Link 2005). For Hispanics, this trend holds primarily for U.S.-born persons; it is immigrants who drive the paradox of low socioeconomic status and better health (Jasso et al. 2004). This is important to note because more than 60 percent of older Hispanics in 2003 were immigrants. Continuing migration assures that future generations of Hispanics will continue to be immigrants, including over 60 percent of the soon-to-be elders (age fifty-five to sixty-four) and the middle aged (forty-five to fifty-four) (King, Ruggles and Sobek 2003). Thus,

the relationship between economic status and health status will likely continue to be bifurcated for older Hispanics, with socioeconomic status more weakly related to health for immigrant elders but more strongly for native-born Hispanic elders.

While poverty rates have declined among the elderly population over the last few decades, inadequate income remains a problem among many minority populations including Hispanics. Non-Hispanic Whites age sixty-five and over had a poverty rate of 7.5 percent in 2004, while elderly Hispanics had a poverty rate of 18.7 percent (U.S. Census Bureau 2005). The official poverty level, however, understates the amount of income necessary for a minimum standard of living for elderly persons because it does not take into account their unique consumption patterns (e.g., high out-of-pocket medical expenses) (Brown and Cook 1994). Therefore, it is also important to look at the rates of “low income” persons, which include those with incomes under 200 percent of the poverty level. Non-Hispanic White elders in 2003 had a low income rate (0-199 percent poverty level) of 34.6 percent, while it was 52.7 percent for older Hispanics (U.S. Census Bureau 2005). The group of older persons with incomes between 100-200 percent of poverty level has been called the “tweeners” because they are in between the poverty level, which is used as the eligibility level for many programs, and a moderate income level that allows the elders to be able to afford to pay out of pocket for health, housing, transportation and other services (Holden and Smeeding 1990).

Not only do older Hispanics have higher rates of poverty and low income than non-Hispanic Whites, but older Hispanics both with and without poverty-level incomes are more likely than non-Hispanic Whites to live in concentrated poverty neighborhoods. Among the elderly with incomes below the poverty line, half of Hispanics and only 15 percent of non-Hispanic Whites live in census tracts where 20 percent or more of all residents live in poverty. Among elderly with incomes above the poverty line, almost one-third of Hispanics and about 10 percent of non-Hispanic Whites live in concentrated poverty areas. Research shows that living in such neighborhoods is associated with poor health outcomes regardless of the income of the individual. High-poverty neighborhoods have higher concentrations of poor housing, pollution and crime, combined with less access to healthy foods, parks and high-quality health services (Morenoff and Lynch 2004). Thus, older Hispanics suffer from the direct effects of often having low incomes, and, even if their own incomes are above poverty levels, they often are still subjected to the effects of living in neighborhoods that have high rates of poverty.

Hispanics are also disadvantaged relative to non-Hispanic Whites in regards to income. The median income for elderly non-Hispanic White males age sixty-five and over in 2003 was \$21,861 and \$12,471 for older non-Hispanic White females. Hispanic males age sixty-five and older had a median income of \$12,709, and Hispanic women had a median income of \$8,328. Income impacts health in a variety of ways, including the ability to purchase goods and services. Those with higher incomes have better access to better nutrition, housing, schools and recreation, as well as to higher-quality medical care. In contrast, financial insecurity, declines in income, high job turnover and unemployment are associated with lack of access to goods and services as well as marital strife and dissolution (Williams and House 1991). Similarly, studies of the impact of occupation on health have

looked at the health risks associated with certain occupations. Low status jobs expose workers to physical and psychosocial risks, including injury and exposure to toxic substances (Marmot 2002). In addition, since most non-elderly persons obtain their health insurance through employment in the United States, occupation has a strong effect on lifetime access to health insurance. The rates of uninsured workers are highest in farming, labor and service occupations (Garrett 2004), all of which disproportionately employ people of color. Accordingly, the impact that financial strain over the life course has on health in old age must be considered (Kahn and Fazio 2005).

Tied to disparities in occupation and income are disparities in sources of income among the elderly. An examination of sources of income across the population finds that minority elderly populations are more reliant on Social Security and less likely than non-Hispanic Whites to have income from assets and private pensions. It is estimated that while 43 percent of non-Hispanic Whites have incomes from pensions and 67 percent have income from assets, 20 percent of Hispanics have incomes from pensions and 27 percent have asset income (Hendley and Bilimoria 1999, Social Security Administration 1998). Public assistance is particularly important for older Hispanics, with 13 percent receiving Supplemental Security Income (SSI) compared to 2 percent of older non-Hispanic Whites. Hispanic elders' higher rates of poverty and greater reliance on Social Security and SSI for income in old age is a result of their overrepresentation in service industry jobs and labor-intensive occupations during their life course that often did not offer pensions or other retiree benefits. In addition, many members of the current cohort of older persons have experienced segregation in education and employment, institutional racism and glass ceilings that have precluded economic advancement (Villa 1998).

#### Social Status and Discrimination

While economic status explains many of these disadvantages, some of the disparities in health between non-Hispanic Whites and Hispanics persist even after holding constant poverty, income, education and occupation, suggesting that there is an independent effect of being a member of a minority population in the United States. Research on the stress associated with racial discrimination and its impact on health can provide one of the “missing links” to understanding health disparities that persist even when socioeconomic levels are equivalent (Williams 2005). Moreover, it has been suggested that moving beyond static concepts of income, education and wealth to consider the cumulative disadvantage of ethnic minority status in the United States and its impact on health can begin to shed light on the persistence of health disparities among Hispanics, African Americans and other minority populations. For example, Jackson argues that studies on health disparities among the elderly should be sensitive to crude measures of socioeconomic status that do not take into account the subjective dimensions of social position such as daily activities, social relationships and relative standing in the community (Jackson 2005). Each of these can be influenced by the residential segregation often experienced by minority populations—regardless of socioeconomic status—which limits effective channels of communication and reciprocal relationships that offer mutual support and the opportunity to be influenced by positive social

norms. All these increase the likelihood that healthy behaviors will be adopted (Reagan and Salsberry 2005). Angel maintains that in the study of health disparities among the older adult population it is imperative to consider minority group membership as a risk factor for poor health (Angel and Angel 2003). Studying the impact of racism on health in eliminating health disparities between non-Hispanic Whites and minority populations including Hispanics is especially important because an individual's race/ethnicity has an impact on all aspects of social life, which leads to a different set of opportunities for housing education and employment across the life course, which in turn impacts health in old age (Cain 2003).

### **Policy Interventions**

#### Building a Pillar of Health Security and Access Care Among the Hispanic Elderly Population

Improving health among the Hispanic elderly population and bolstering “healthy” aging across the life course requires policy interventions at the individual, community and sociopolitical levels (Wallace 2005). According to House and Williams (2000), most interventions target individual behavior in health practices while ignoring the fundamental reasons or root causes of why health disparities exist. They argue that within most interventions there is a presumption that risk factors can be altered by individual choice, and there is little effort to alter the forces in our system that produce health disparities in the first place, i.e., differential access or exposure to opportunities for desirable health outcomes, increased risk of stressful life events at work or at home, greater exposure to discrimination and greater exposure to social, physical, chemical and biological hazards. Therefore, reducing morbidity and mortality for disease among older Hispanics involves not only changing individual behavior, but also expanding community capacity, changing the structure of health care and other public policy that shapes the contexts within which Hispanics live.

Interventions at the individual level for improving health among the Hispanic elderly and other minority elderly populations have for the most part focused on health practices and behaviors such as smoking, diet, physical activity and alcohol consumption (Rooks and Whitfield 2004). Adopting healthy behaviors requires not only a commitment on the part of the individual, but also a commitment on the part of the community and society in terms of expanding the infrastructure such that access to health education/promotion and disease prevention programs become imbedded in the community and social environment (Minkler, Schauffler and Clements-Nolle 2000). For example, building community capacity and infrastructure that improves the public's health involves a commitment to programs that will improve neighborhood safety, such that older persons will feel safe exercising, as well as a commitment to make affordable fruits and vegetables easily available. Community efforts can go a long way in improving the health of our current cohort of elderly Hispanics, as well as future generations of Hispanic elderly, by exposing children, adolescents, young adults and other members of the family to good health practices and healthy environments earlier in their life course.

On a broader policy level, keeping Medicare as a public program, which assures basic access to all participants, is critical for maintaining the health of the

Hispanic elderly population. Our current cohort of elderly Hispanics is highly reliant on Medicare for health care. While almost all older persons receive Medicare, it plays a particularly important role in providing access to care for Hispanics and other minority populations (Wallace 1990, Wallace and Villa 2003). Medicare, however, is at risk of “privatization.” Legislation that would make Medicare dependent on market forces has serious implications for the elderly, especially low-income and minority populations. The private sector, which concentrates on low-risk individuals and groups, cannot provide similar universal coverage (Chen 1999, Friedland 1998), leaving low-income, chronically ill and other vulnerable populations to fend for themselves. The emphasis on private options assumes the existence of an “equal playing field,” namely that everyone has access to supplemental insurance and adequate resources for paying out-of-pocket costs for health care, as well as discretionary income to invest in private pensions and assets. As discussed above, this is not the case for elderly Hispanics. Further, inherent in privatization are assumptions of “equality of access to information.” For example, under the Medicare+ Choice program, beneficiaries are expected to choose from an array of insurance options including managed care, point of service, preferred provider organizations, medical savings accounts and private contract management. Individuals have to decide if the plan offers them access to the physicians and services they need, adequate coverage of their required medication and affordable out-of-pocket costs. A beneficiary’s health status will depend on whether he or she chooses the “right” plan; those individuals who cannot understand the complexity of the information and choices will be disadvantaged (Biles, Dallek and Nicholas 2004). Under the current Medicare system, the elderly benefit from access to routine and specialized medical care without having to worry that their premiums will skyrocket when they become older or become severely ill. Medicare offers Hispanic elderly access to care they would otherwise be denied and therefore should continue to be maintained as a social insurance program rather than privatized.

The new Medicare prescription benefit offers both risks and benefits for the older Hispanic population. The potential benefit will be for the 17 percent of older Hispanics who previously had no prescription coverage. Not only is the new coverage subsidized by the federal government, but also older persons with incomes below 150 percent of the federal poverty line (which includes 61 percent of all Latino elders) qualify for additional assistance with premiums and deductibles (Kaiser Family Foundation 2005b). The largest potential risk is for the approximately one-third of Hispanic elders who receive their prescriptions through Medicaid. The transition of medication benefits for those with Medicaid to the new Medicare benefit in 2006 may cause reduced access to pharmaceuticals since the new benefit relies on multiple private insurance plans, covered drugs vary by plan and plans may include new co-payments (Kaiser Family Foundation 2005a). Older persons have to choose among dozens of different plans, a daunting task for highly educated health policy specialists, let alone non-English speaking older persons without a high school education. The increased complexity of the system and the potentially decreased benefits for older Hispanics with Medicaid combine to make the net effect of this new policy disadvantageous for most older Hispanics.

In addition, improving the health of future cohorts of Hispanic elderly requires making adaptations to the current health care delivery system that will improve access to health care across the life course and ensure that Hispanics receive appropriate levels and quality of care. Despite expenditures on health care and health research that far exceed that of any other nation, the United States has levels of health far below other industrialized nations. Disadvantaged residents of the United States (low-income and minority populations) have levels of health that mirror their peers in some of the least developed nations in the world (McCord and Freeman 1990). National health insurance can go a long way in improving access to basic medical care or at least a regular source of care (LaViest 2004). However, even when Hispanics do have access to care they are not assured access to an equitable quality of care, potential life-saving procedures, nor to appropriate levels of care. Therefore, while universal health care insurance is long overdue in the United States, it must be accompanied by greater efforts to eliminate racial and ethnic inequities in health care and health status.

#### Building a Pillar of Economic Security for the Hispanic Elderly Population

Public policies shape the overall context of the health and well-being of racial and ethnic minority elderly. The federal program that has done the most to improve the economic security of older persons and offer a floor of economic protection is Social Security. Social Security is the primary source of income for about three-quarters of Hispanic older persons and is the only source of income for almost one-third of them. If Social Security were eliminated, the poverty rate among the Hispanic elderly would increase two- to threefold. Since Social Security pays a higher proportion of preretirement wages to low-income retirees than to high-income retirees, it also has a moderate redistributive effect that benefits Hispanics and other minority elderly populations. In addition, the disability and survivor's benefits of Social Security are particularly important to elderly minority populations who are about twice as likely to receive those payments as Whites (Hendley and Bilimoria 1999). Social Security is a social insurance program that assures a basic level of welfare, provides some reduction of economic inequality and offers protection against catastrophic events (Binstock 1998). As with the Medicare program, Social Security is also at risk of being privatized. Privatization would require individuals to invest their retirement monies in a private plan of their choice. Individuals' economic security in old age therefore will depend on their knowledge of the stock market and ability to know when to "buy" and "sell." Clearly, policies calling for privatization will further disadvantage the Hispanic elderly as well as other minority and low-income populations in our society.

Inequality also has a documented influence on health, independent of poverty levels (House, Lantz and Herd 2005, Sen 2002). Other things being equal, a population with more egalitarian distribution of income will have better health than another with the same average income but greater income inequality (Marmot 2002). As a result, a growing economy may not translate into better health. This suggests that not only must policies focus on assisting the poor, but they should also focus on reducing the overall economic inequality in the country. There are many policies that can reduce racial income inequality. Raising the minimum

wage is the quickest way to help workers with the lowest incomes. In 2004, seven years had passed since the last increase in the minimum wage. Inflation had eroded the \$5.15 per hour's buying power to 40 percent below the buying power of the minimum wage in 1968. For a full-time worker to support a family of four at the official poverty level would require an hourly wage of at least \$9.06 an hour (Chasanov 2004). Increasing economic security across the life course can translate to improved health outcomes and greater financial security in old age for Hispanics as well as other low-income minority populations.

Policy decisions must also take into account the social issues faced by Hispanics and other minority group members across their life course. The impact that racism and discrimination have on health needs to continue to be investigated. We know that racism and discrimination are “bad” for health, but developing a better understanding of the mechanisms by which they impact health would lead to more appropriate interventions to improve health and reduce health disparities. Krieger (2003) writes, “the canard that research on racism and health is ‘political’ rather than ‘scientific’ is blatantly incorrect: it is in fact political and unscientific to exclude the topic from the domain of legitimate scientific inquiry and discourse.” For the current and future members of the Hispanic elderly population to build a pillar of economic security, it is imperative that we begin to actively ameliorate the inequities, injustices and discrimination experienced by the population.

Discrimination, segregation, racism, glass ceilings and low pay block opportunities for advancement, limit economic security and ultimately narrow life choices over the life course and translate into economic and health insecurities in old age. Improving the health and economic security of the population therefore requires a renewed commitment on the part of policy makers to enact policies that promote social justice.

## **Conclusion**

To the extent that old age security is dependent on the three pillars of an adequate retirement income, accessible quality health care and affordable housing (Gonyea 2005), older Hispanics are in a precarious position. In particular, their health and economic position is reliant on government policies. Older Hispanics depend on Medicare, as do almost all older persons, for their health care. But Hispanics' low-income profile also makes them heavily dependent on Medicaid to supplement their Medicare benefits and provides them with limited options when they are forced to pay out of pocket for services. Similarly, older Hispanics rely heavily on Social Security and disproportionately on public assistance (SSI). Their dependence on government programs is due in large part to the labor market and educational systems that limited them to low-wage and low-benefit jobs in their adult years.

Public policy discussions of Medicare and Social Security reform are increasingly dominated by market-based solutions. These solutions may be appropriate for well-educated and amply compensated professionals and business owners who can sort through the myriad options to select appropriate health and pension options, whose discretionary incomes allow them to take higher levels of risk and whose total incomes provide sufficient buying power to obtain adequate benefits.

Hispanic elders, however, have disproportionately low incomes and low education, making it difficult for them to compete equitably in market-based programs. Their life histories have created a unique set of health concerns—comparatively good rates of heart disease and bad rates of diabetes, more years of disability and challenges in access to health care. Assuring that Hispanic elders are able to have security in their old age will therefore require a comprehensive set of public programs that assure an adequate minimum set of health care and income benefits, as well as a commitment on the part of U.S. policy makers to eliminate the social barriers (e.g., racism, discrimination) that limit the population's opportunity for educational and economic advancement.

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# Increased Security: A Careful Balancing Act for the U.S.–Mexico Border Region

*Horacio G. Aldrete*

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Increasing security along the U.S.-Mexico border is an obvious necessity. However, federal, state and local officials need to craft policies that increase security and minimize the potential negative impact of these policies on trade, investment and regional labor markets. Increasing security, if done in a vacuum, can slow the movement of goods, services and people, thus hindering the characteristic vibrancy and social interaction of the border region and other parts of the United States that are highly dependent on trade with Mexico.

In Mexico, the economic growth spurred by the North American Free Trade Agreement (NAFTA) fostered the decentralization of industrial and commercial activity to the country's U.S. border, away from cities like Mexico City, Guadalajara and Monterrey. Today, Tijuana, Juarez, Mexicali, Matamoros, Nuevo Laredo and Reynosa are important alternative industrial and commercial centers.

Cities on the U.S. side of the border have fared similarly. Laredo, TX, handles 40 percent of all trade with Mexico, the United States' second-largest trading partner after Canada. The city's population has increased by nearly 28 percent over the past ten years, its property tax base has more than doubled and the unemployment rate, which averaged only 5.9 percent in 2005, is well below the 14.9 percent experienced prior to the implementation of NAFTA (Standard & Poor's 2005).

U.S. and Mexican border cities have experienced substantial economic and population growth. The growth is both a blessing and a challenge for city administrators to sustain the infrastructure needed to attract investors and achieve economic growth in a post-September 11th world.

With an estimated eleven million people living in the border region, including cities in six states in Mexico and forty-eight counties in the United States, there is intense pressure to tighten security at the border to prevent future terrorist attacks. Furthermore, undocumented immigration has added to the demographic and infrastructure challenges. The flow of investment to the border region, while still steady, is slower now than in the early years of NAFTA. Infrastructure levels lag behind those of other parts of the country. Unemployment remains above the U.S. average. And gang- and drug-related violence, which has risen in several Mexican border cities, threatens to spill to the U.S. side.

In order to boost border security, a member of the U.S. House of Representatives recently proposed the construction of a 2,000-mile, steel-and-wire border fence from San Diego, CA, to Brownsville, TX. Furthermore, the recently House-approved Border Protection, Antiterrorism and Illegal Alien Control Act of 2005 (H.R. 4437) mandates that 698 miles of border fencing be erected in five strategic locations along the U.S.-Mexico border. While the bill may experience significant changes as it moves through the legislative process and may never become law, its

approval by the House highlights the increased attention that control over the flow of people, goods and services at the border has attracted in the public debate (U.S. Citizenship and Immigration Services).

Security, immigration and economic and population growth all present a challenge to city managers to provide solutions that are fiscally sound and do not risk a city's credit quality. The credit quality of Laredo, like that of other U.S. and Mexican border cities, has improved, indicating a healthier financial situation for the city government. Credit quality is assessed by rating agencies, such as that of Standard & Poor's, which evaluate the overall financial management of public entities, such as cities, states and municipal school districts. In general, as a public entity's financial management improves, its credit quality also improves and the entity benefits from better lending terms for the financing of public works like new roads and schools.

### **Economic Challenges Remain**

Income levels continue to rise along the U.S.-Mexico border, but overall wealth still lags. For example, McAllen, TX, is at only 85 percent of the national median. Smaller border communities fare much worse. Eagle Pass, TX, for instance, is at 55 percent of the national median. Poverty reduction and the availability of economic opportunities are an important element of any plan to increase security. Poverty has long been recognized as fertile ground for criminal and illegal activity, and yet few people realize the connection between security and a weak economic and tax base. Security is vital to attracting larger investments and higher-paying jobs to the border region. It provides a safe environment for economic growth, which strengthens the property tax and retail base that boosted the region's credit quality in recent years (Standard & Poor's 2005).

Increased trade and economic growth has had a positive effect on the overall credit quality of issuers in the region. The cities of Laredo, McAllen and Harlingen, TX, as well as several area school districts, have experienced raised debt ratings over the past ten years. By contrast, the Mexican border communities are more prosperous than the impoverished south, with relatively higher incomes and significantly more investment. States and municipalities on the Mexican side of the U.S.-Mexico border also remain vulnerable to demographic pressures, that is, the need to provide adequate infrastructure to a rapidly growing population and disruptions in the flow of investments and trade. Most of the initial growth spurred by NAFTA was in the form of assembly plants, or *maquiladoras*. However, the *maquiladora* industry suffered significant job losses during the most recent U.S. economic recession. The sluggish recovery of that sector is a clear example of the need for increased security and economic diversification along the border (Instituto Nacional de Estadística).

In a globalized economy, cheap labor is a highly fungible factor. Mexican border communities can no longer rely on location and low-wage structure as their primary competitive advantages. They also need a dependable network of roads, telecommunications and water and sewer services, along with the strengthening of the rule of law. The extent to which officials craft policies to achieve these goals will determine the future credit quality of Mexican communities in the region.

### **Economic Diversification Is Vital to the Region's Long-Term Prosperity**

Historically, the border region economy has focused heavily on manufacturing, which has driven much of the growth in post-NAFTA years. Most *maquiladoras*, particularly those in the textile sector, generate a significant number of jobs due to the labor-intensive nature of their products. But, lately, manufacturing in the region has suffered due to sluggish demand and rising labor costs. As a result, many labor-intensive *maquiladoras* are relocating to other Mexican states further south and to other countries such as Guatemala and even China.

Economic diversification into new sectors such as tourism, health care and education will hold the key to success and prosperity along the U.S.-Mexico border this year and beyond. Stricter security measures notwithstanding, the increasing level of interaction and integration between the United States and Mexico will most likely continue to attract growth and investment to U.S. and Mexican municipalities along the border. It is also apparent that local and state officials on both sides of the border have learned from the most recent economic downturn and have taken steps to guard against future downturns in the economy. These steps include the promotion of a more sophisticated employment base and a more diversified employment sector. More developed cities along the border, such as Tijuana, have already begun a process of diversification and sophistication of their economic structures by gradually evolving from a manufacturing base focused on labor-intensive products and low-paying jobs to automobile manufacturing, electronics and software development. Toyota, for example, recently opened a truck manufacturing plant in Tijuana. The cities of McAllen and Harlingen have seen a surge of investment in the health care and higher education sectors. Rising wages and household income levels have fueled the boom in the housing and consumption markets along the border, which in turn has resulted in expanding property and sales tax revenues for many border communities.

During the past decade, development of infrastructure on both sides of the border has seen consistent improvement. Historically, large areas along the border lacked adequate basic infrastructure, such as running water, wastewater and solid waste treatment as well as adequate roads, schools and hospitals. The emergence of the border as one of the pillars of binational trade has exacerbated many of these needs, requiring unprecedented amounts of investment by all levels of government. Transportation infrastructure, which is the backbone of U.S.-Mexican trade, has accounted for a significant portion of investment since NAFTA's implementation. The Texas Department of Transportation alone has spent an estimated \$600 million on roads leading to and from the state's fourteen international bridges. In the 1990s, five new international bridges were built along the Texas-Mexico border, and four more are currently pending presidential approval. Several cities and counties along the Texas-Mexico border operate their own international bridge systems. These systems are generally self-supporting and provide a substantial revenue source that cities can use to address some of their most pressing infrastructure needs (Texas Department of Transportation).

### **Trade Flowing Despite Increased Border Security**

Cities have been fairly successful at investing in technology that assures security and facilitates trade. While trade and investment to the region continues to flow at a steady pace across the U.S.-Mexico border, it is slower than during the early days of NAFTA when investments grew at double-digit rates. But there is little evidence that the tightening of security at the border is to blame for the slowdown in investment. Municipalities along the border have invested heavily in security systems that do not hinder trade. For example, Laredo has installed sophisticated X-ray equipment to scan and process incoming freight faster and more effectively than manual checks.

Mexican and U.S. law enforcement agencies have undertaken a number of training and coordination efforts. In particular, sister cities have developed contingency plans in case of a terrorist attack, as well as joint training exercises to prepare for possible bio-terrorist attacks. More recently, the Department of Immigration and Customs Enforcement has begun to work with Mexican law enforcement to target organized criminal activity, public corruption and resulting border violence. To date, the provision of increased security at the border has had limited impact on municipal budgets and yet has greatly improved the region's quest for economic growth and competitive fitness.

### **Immigration Issues Need To Be Addressed**

If the proposed 2,000-mile border fence is built, it is expected to not only impact the flow of trade, but also the flow of immigration between the two countries. Each year, more than one million Mexicans seeking work are prevented from entering the United States. There are an estimated eleven million undocumented immigrants already in the United States. The impact these immigrants have on the economies and labor markets of entire regions and industries is undeniable. Several industries—including janitorial services, construction, landscaping, restaurants and manufacturing—rely on those immigrants to perform labor-intensive tasks that very few legal U.S. residents are willing to perform at prevailing wages. While there is no direct link between immigration flows and state and local governments' credit quality, a healthy labor market is one factor that has an impact thereon. On both sides of the border, immigration is a balancing factor for the labor markets. There are simply not enough employment opportunities in Mexico. Immigration acts as a safety valve for people to have a job and contribute to the economy. In the United States, migrant workers fill what would otherwise be a significant void in the available labor force for key industries and services.

### **Continued Growth Expected in 2006**

As the border region lives and thrives on trade, it will be important that security measures do not encumber the flow of goods and services. The long-term credit outlook of municipalities along both sides of the border depends to a great extent on their ability to create and maintain infrastructure, such as roads, airports, water and sewer facilities and technology systems that attract growth. Without these structures, the economic potential of the region will be endangered.

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# The Origin of the Term “Hispanic”

*Grace Flores-Hughes*

*Grace Flores-Hughes has been in public service for more than thirty years as both a career civil servant and political appointee. She held several high-level posts in the Reagan and Bush I Administrations. In 2004, President George W. Bush appointed Flores-Hughes to a five-year term on the Federal Service Impasses Panel of the Federal Labor Relations Authority. Flores-Hughes chairs the executive advisory board of the Harvard Journal of Hispanic Policy and is currently writing her memoirs. She received a master of public administration in 1980 from the John F. Kennedy School of Government at Harvard University.*

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About fifteen years ago, I attended an alumni association board meeting at the John F. Kennedy School of Government at Harvard University. That same weekend, I was invited to participate as an observer at a one-day conference held by Latino students from the various Harvard schools to discuss the presence of Hispanics in the student body and faculty.

The discussion quickly turned to self-identification. A heated conversation regarding the terms “Hispanic” and “Latino” ensued. Some of the students preferred to be identified as “Latino,” others as “Hispanic,” while still others simply wanted to be known as “American”—not “Mexican,” “Cuban,” “Puerto Rican,” etc. There was no consensus about the most appropriate term, and the discussion left the impression that the origin of the term “Hispanic” had been misunderstood.

During the early 1970s, the Office of Education (OE), a branch of the former Department of Health, Education and Welfare (HEW), commissioned a study to identify education issues affecting Hispanics and Native Americans. After its completion, OE officials invited the Hispanics and Native Americans who participated in the study as advisors to attend a meeting in Washington, DC, to discuss the study’s results.

As soon as the meeting commenced, several Native American and Hispanic participants denounced the report. Their complaints centered on the terms used to identify each ethnic group. Native Americans objected to being referred to as “Indians,” preferring a term more reflective of their native roots in America and one that would not confuse them with East Asian Indians who had not been independently described in the study. Hispanics were unhappy with the report’s references to “Chicano,” “Mexican American,” “Cuban” and “Borinquen/Puerto Rican” as ethnic categories. They wanted a more universal term that encompassed all Hispanic subgroups, including Central and South Americans.

The advisors refused to comment on the issues raised in the education report and their policy implications until the matter of ethnic identification was reexamined and adjusted. Thus, HEW Secretary Caspar Weinberger ordered the same OE officials who commissioned the study to form an interdepartmental ad hoc

committee to address the department's method of collecting data on racial/ethnic groups.

The Ad Hoc Committee on Racial and Ethnic Definitions was formed in 1975. Its mission was to develop racial/ethnic definitions for Hispanics and Native Americans as well as for Asians, Blacks and Whites that HEW and all federal agencies could use in meeting their data-gathering requirements and in more clearly identifying the underserved people that were the target of their various programs. Thus, the committee was divided into task forces consisting of Asian, White, Black, Hispanic and Native American civil servants. I was the sole Mexican American on the Hispanic task force, working with two agency colleagues of Puerto Rican and Cuban descent.

Like the Hispanic and Native American advisors before us, our Hispanic task force engaged in a highly charged emotional debate over a six-month period. We discussed use of several terms including "Spanish-speaking," "Spanish-surnamed," "Latin American," "Latino" and "Hispanic." But in the end we were deciding between the terms "Latino" and "Hispanic."

From the start, I was a fervent proponent of the term "Hispanic." It was the term that I strongly believed would begin to close the door on the kind of discrimination that I came to know firsthand while growing up in South Texas. At least in my world in Texas, a Mexican American or any other person of Spanish lineage could count on being often addressed in derogatory terms. References to us as "wet-backs," "dirty Mexicans," or "beaners" could be an everyday occurrence. The terms "Latin" or "Mexican American" were often used in public, but each was meant to focus on our differences from Anglos rather than to include us as an American ethnic group. I cannot count how many times I heard, "Why don't those Mexicans go back where they came from?" Therefore, I felt that the relatively new term "Hispanic" was more encompassing of all people of Spanish lineage, would serve to more respectfully identify a U.S. ethnic group and would facilitate a new era of inclusion for all people of Hispanic origin.

I viewed my role on the committee to be to make certain that if Hispanics were not served by HEW, it was not because of discrimination. In my opinion, the only way to ensure that outcome was to collect data on those who applied for services and identify the reasons for denial. Toward that end, identifying each American based on his or her roots was essential.

I was concerned that the committee would recommend the term "Latino," which I believed would convolute the data-gathering process. The *American Heritage Dictionary* defines the word "Latin" as "of or relating to ancient Rome, its people or its culture." Since the term "Latino" might be confused with "Latin," it could conceivably be interpreted to include persons whose descendants are from Italy and other southern European nations. We had nothing against including such persons, but the mission of the Ad Hoc Committee was to develop a racial/ethnic definition that would allow for the accurate count of people in the United States whose descendants were from Western Hemisphere nations once colonized by Spain (and had some degree of Spanish or indigenous blood). Moreover, the term "Latino" reminded me of the negative form in which Latin was used when I was growing up Texas.

We did not want any racial/ethnic category to detract from the aim of the Civil Rights Act of 1964, which was intended to protect those victims historically discriminated against solely because of their skin color and/or ethnic origin. To safeguard against opportunists we again considered that the term “Hispanic” narrowed those who would be identified as having Spanish and/or indigenous roots in those Western Hemisphere countries once colonized by Spain. We also included the definition “Not of Hispanic Origin” in the Black and White categories. That policy guaranteed that all Hispanics were reported in the “Hispanic” (ethnic) category, rather than any other (racial) one, ensuring more accurate counting.

During our deliberations, we vetoed the terms “Spanish-surnamed” and “Spanish-speaking” outright. We found these two terms to be particularly troubling. During the 1970s, after the Civil Rights Act became fully implemented, awareness of minorities became the focus of hiring practices and admissions to colleges and universities. Persons with alleged roots in Spanish Latin America were being hired and touted by both the public and private sectors. However, many reaping the benefits from the protection afforded by the Civil Rights Act were not Hispanics.

Those opportunists included people who carried Spanish surnames and/or claimed to be Spanish-speaking and who were born in Spanish-speaking countries, such as Argentina and Chile, but were of non-Spanish European stock. Consequently, people whose families were the product of Spain’s colonization of the Western Hemisphere who were born and raised in the United States and had suffered discrimination were not necessarily among the first hires or the first admitted into colleges and universities.

In this context, and after six long months of debating and discussing various ethnic terms, our group settled on the term “Hispanic.” Chairman of our Ad Hoc Committee and Assistant Secretary of Education Virginia Trotter sent the final report entitled “Report of the Ad Hoc Committee on Racial and Ethnic Definitions of the Federal Interagency Committee on Education” to the secretary of HEW, who approved it without making changes. While working on the racial/ethnic categories, we never suspected that those we selected would end up on national forms. The chairman of the Ad Hoc Committee was a representative from the U.S. Census Bureau, the key data-gathering agency in the federal government. After the secretary’s endorsement, the Census Bureau also adopted all of our recommendations for its data-collection activities.

Initially, many federal agencies stalled, claiming implementation of the new definitions would prove “too costly” to collect data on all the Ad Hoc Committee’s identified groups. In time, the entire federal government based its data-collection activities on the racial/ethnic categories defined by the committee. Today, the foundation of those categories is used nationally by the public and private sectors.

I remain loyal to the term “Hispanic.” I am reassured that the efforts of the Ad Hoc Committee on Racial and Ethnic Definitions were not fruitless every time I read and hear statistics of the U.S. population. Certainly a perfect data collection world may not exist in the eyes of some, but one cannot deny that all the faces that represent our country are now easier to see and, as a result, to count.

Good people can continue to disagree about the term “Hispanic” versus the term “Latino.” But the record is now straight. For governmental purposes, the practice is to use “Hispanic.” There are many who say they do not like the term “Hispanic” because it reminds them of the Spanish empire that annihilated the Aztec civilization in Mexico. Others assert that our Ad Hoc Committee did not include a term that acknowledged our indigenous heritage. There are even some who claim that President Richard Nixon coined the term, but he was too absorbed by world and national politics that he had no idea our task force existed, much less the will to influence the report’s recommendations.

We could have met endlessly and still not have satisfied every person in the United States whose descendants are Spanish and/or indigenous. I did not see any useful purpose in belaboring the atrocities the Spanish empire committed against the Aztecs 500 years ago. After all, there are many, now identified as “Hispanics,” who carry Spanish blood, and for that we should be proud. It is useless to stereotype all Spaniards as bad and evil when that is not the case. Also, our indigenous heritage is a proud one, but because there are a multitude of tribes of origin, selecting a term that reflects all of them was not a practical option. We knew from the start that whatever term on which we decided would not please 100 percent of the targeted population. Still, we had a job to do. We did the best we could to produce a term we believed would fully describe those people in the United States historically discriminated against because of roots south of the border. It was plainly speaking, hardworking Hispanics and Native Americans who courageously challenged a federal study’s name identification, and it was Hispanic public servants who coined the term “Hispanic.”

# Hispanic Leadership Development and Its Policy Impact

*Alfred Ramirez*

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The Hispanic population in the United States is uniquely poised to play a more significant leadership role domestically and internationally. The young, fast-growing community is causing a ripple effect as it continues to migrate within the far reaches of this country. Increasingly, Hispanics are accessing, reengineering and leading existing and newly created educational and socioeconomic systems, structures and institutions. Since a vast educational and economic disparity exists among the various Hispanic subgroups and between other racial/ethnic groups, it is imperative that Hispanics assess and build upon their unique leadership abilities and methods to effectively address these conditions. At the same time, they must inform others about the underpinnings of how Hispanics lead so as to forge better and more equitable partnerships.

To contribute to the field of leadership studies and to provide tools and resources to impact public policy and practices, the National Community for Latino Leadership, Inc. (NCLL) has conducted individual leader interviews, citywide focus groups and a national phone survey (conducted in partnership with the Willie Velásquez Research Institute and Southwest Voter Registration Education Institute) to ask Latinos and non-Latinos of all backgrounds to clarify their visions, values and expectations of leaders and leadership.

Key questions were asked to determine: (i) the influences, visions and values that shape leadership in the Latino community; (ii) how Latinos view themselves as

leaders; (iii) what is effective and meaningful leadership within Latino and mainstream communities; (iv) what are Latino differences and similarities in Latino leadership styles; (v) Latino community assets; (vi) visions for the future of the Latino community; (vii) Latinos' definition of the American dream; and (viii) the culturally relevant knowledge, skills and program components necessary for high-quality leadership development.

## **NCLL Leadership Research Findings**

### Leadership Qualities

“Reflecting an American Vista: The Character and Impact of Latino Leadership,” the first in a series of NCLL reports on Latino perspectives on leadership, examines the qualities Latinos want leaders to possess. In one excerpt from the report, based on a sampling from NCLL’s random phone survey of 3,032 Latinos, the twenty most desired leadership qualities are clustered around four general leadership traits Latinos expect leaders to possess.

The four C’s of Latino leadership are as follows:

- Character
- Competence
- Compassion
- Community servanthood

Similar to non-Latino Whites, Latinos placed a priority on character and competence in leaders. However, Latinos differed from non-Latinos by placing a prime emphasis on compassion, caring, respect and community servanthood as qualities they want to see in leaders. There were no significant differences between Latino subgroups, between Latino young adults and seniors, citizens or noncitizens or between Latinos and Latinas in the qualities they deemed important for leaders to possess. A cultural framework emerged that places more emphasis on family and community than it does on the individual. In the survey, over one-third of Latino respondents (38 percent) mentioned a family member as the person they most admired. In contrast, surveys by Gallup and other pollsters find that only 20 percent to 24 percent of the general population mentions a relative or friend as the individual they most admire (Gallup 1999).

NCLL’s preliminary findings suggest a distinct Latino cultural perspective on leadership that creates new possibilities for understanding the emergence and practice of leadership. The communal, collectivist and people-centered orientation of Latino leadership values, coupled with preferred leadership styles that are empathetic and compassionate, point to a new way of thinking about leadership that runs parallel to new paradigms of leadership that are currently being discussed in leadership circles. Stephen Covey writes that the leader of the future is one who creates a culture or value system based on the principles of service, integrity, fairness and equity (Covey 1997). Similarly, Daniel Coleman argues that the most effective leaders are those that possess emotional intelligence, of which empathy and cross-cultural sensitivity are key components (Coleman 1998). These “new paradigm” leadership qualities coincide with the qualities that Latinos expect from their leaders.

There are also connecting points and common ground with what is being discovered about women's leadership and African American leadership. For example, one of the distinctive features of women's leadership is the preference for interpersonal, participatory and collaborative leadership. That style mirrors Latinos' valuing of leaders who are caring and compassionate as well as other leadership traits cited in the study.

### Latinos and Civic Participation

If we are to continue to develop and involve Latino leaders who represent the values, vision and voices of all within our community, today's leadership and civic participation models, programs and networks must be informed with a clear sense of the priorities and practices of Latino community members. An understanding of Latino civic participation must reflect the breadth and depth of our communities, families and institutions. Our leaders are educators, artists, entrepreneurs, civic activists, politicians, religious clergy, immigrants, women, parents and young people. Like other communities, the Latino community is at different levels of awareness and readiness for leadership and civic participation. Over the past years, NCLL has asked Latino leaders and followers a series of probing questions to determine individuals' motivation and practices in becoming engaged in civic life. An overview of the findings from a sample of 2,500 participants in our random phone survey follows.

Latino respondents who reported volunteering, donating or belonging to clubs, organizations or groups in the previous year were typically involved with fewer organizations. Eighty percent of respondents reported affiliation with three or fewer organizations; 42 percent volunteered, donated or belonged to one organization; 25 percent with two organizations; and 13 percent with three organizations.

Latinos tend to be most involved with charitable organizations and church-related groups as follows: charitable organizations (43 percent), church-related organizations (42 percent), neighborhood associations (29 percent) and parent-teacher associations, or PTAs (26 percent). Fewer respondents reported affiliation with the following types of organizations: business organizations (7 percent), lodges (7 percent) and civic organizations (5 percent). Respondents also reported participation in the following: social clubs (17 percent), sports leagues (15 percent), Latino organizations (12 percent), unions (12 percent) and political groups (10 percent). Among respondents who reported involvement in charitable organizations, church-related groups, neighborhood associations and PTAs, their involvement was, in order of frequency, donating, volunteering, attending meetings and holding office.

The study found that men and women are involved in similar proportions. Twenty-one percent of women volunteered, donated or belonged to clubs or organizations, compared to 20 percent of men. The highest involvement occurs between the ages of thirty-five and fifty. Twenty-eight percent of those involved in community activities say they have some high school or less, 24 percent say they are high school graduates or have a high school equivalent. Approximately one in five respondents has some college/vocational schooling (22 percent) or a college degree (20 percent), and only 6 percent report having a graduate education or more. Most of those involved identify themselves as middle- or lower-income earners.

When looking at the data on civic participation, one can see how Latino participation is centered in donating and volunteering. By reaching out to Latinos through charitable organizations, church-related organizations, lodges and other family-centered organizations (i.e., churches or PTAs), it would be possible to develop a strong community-based leadership core. In this way, the Latino community could increase the number of Latinos holding office within all organizations. Also important is the high degree of involvement and contributions by a significant portion of the group that self-identified as middle or lower income, 61 percent and 23 percent, respectively.

Similarly, among the spectrum of civic participants, many respondents participated regardless of educational attainment. It would be worthwhile to assess the individual and collective range of interests, income, education and comfort/familiarity level when seeking inclusive, representative, authentic civic participation that provides leadership opportunities.

### **A Leadership Framework for Latino Leadership**

NCLL's mission is to develop leaders who are 1) committed to ethical, responsible and accountable actions on behalf of the U.S. Latino population and the broader community; and 2) dedicated to promoting the social, cultural and economic advancement of the Latino community.

NCLL, in partnership with Andrew Hernandez, now executive director of the 21st Century Leadership Center at St. Mary's University in San Antonio, TX, has examined leadership definitions and different criteria, elements and themes to form core "consensus" components of how leadership should be conceptualized.

First, leadership is viewed as a process. Rather than emphasizing the traits and attributes that reside in the leader, leadership scholars are focusing on the transactions between leaders and followers. Second, leadership emerges out of a reciprocal relationship of influence between the leader and those being led. Both leaders and followers shape each other and their mutual agenda. Third, leadership occurs in a group or community context. Fourth, leadership is used to organize, mobilize, support, provide resource and/or inspire a group to pursue and achieve mutually held goals and objectives around shared purposes, values and visions. Lastly, leadership is intentional about making real changes that might not otherwise occur. There is forethought to what is to be undertaken and achieved. To authentically constitute leadership, all five components should exist simultaneously.

### **Conclusion and Next Steps**

I suggest leadership development program components that reflect the findings from NCLL's extensive research (individual interviews, a national survey, focus groups, organizational and literature reviews) in addition to an understanding of the unique and varied demographics and current socioeconomic conditions of Hispanics in the United States. Some other key considerations in the development of Hispanic leaders are age, gender, experience, education and level of mainstream socialization.

There is a unique opportunity to create holistic, comprehensive and practical leadership programs and training that are culturally sensitive and prepare and support Hispanics and others to impact their communities and society. I have divided

such leadership training into three areas: individual evolutionary leadership, community leadership and organizational leadership.

Individual evolutionary leadership entails individual self-development and begins with introspection and reflection to become more self-aware, assertive and confident. It also encompasses an understanding of one's cultural self-identity in a historical-political and socioeconomic context, relative to other cultures, so as to enhance one's multicultural competence. Additionally, interpersonal skills, relationship development and communication skills are also crucial, as are an individual's literacy in diverse leadership theories and practices, with a strong grounding in ethical leadership.

Community leadership includes individual and collective public service and advocacy, built upon solid knowledge of a community's diverse policies, politics and histories. Servant leadership to others and stealth leadership (not always angling for the spotlight) should drive the transference and brokering of power, after having identified community power sources and structures. Finally, boundary crossing (the ability to work within and beyond diversity boundaries) strongly influences coalition building, collaboration, negotiation and mediation within communities.

Organizational leadership is necessary to sustain and institutionalize programs and activities. Operational and fiscal management, strategic planning and action must be balanced with knowledge of organizational behavior and design, goal setting, time management and delegation. Additionally, emotional intelligence, communication skills and the learning skills of self and others should be coupled with team membership, building and leading skills, with the added benefit of enhancing internal mediation and negotiation skills.

This multifaceted approach of thoroughly addressing individual evolutionary leadership (self-development), community leadership and organizational leadership can serve as a solid foundation from which to build off of the unique and similar ways that Hispanics lead within Hispanic and non-Hispanic communities. Just as importantly, it can be applied to and by other cultural groups.

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## ¡Arte Caliente! and the Future of an Important Latino Collection

*Dan Mayfield*

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*Dan Mayfield is an award-winning journalist working in Albuquerque, NM. As the assistant arts editor and a columnist for The Albuquerque Journal, the state's largest newspaper, Mayfield writes and edits stories on popular music, arts and culture for both the Venue entertainment magazine and the newspaper's Sunday arts and culture section. He is a 2005 fellow of the University of Southern California Annenberg/Getty Arts Journalism Program and is the president elect of the Albuquerque Press Women association. Mayfield feels strong ties to his community and to his family's Hispanic roots in New Mexico.*

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As the Latino population in America grows, so does the number of serious art collectors buying the best work by a growing number of Latino art stars. Actor Cheech Marin, philanthropist Gil Cardenas and businessman Joe A. Diaz have become the “Big Three” in the modern world of Latinos who collect work by Latinos. Each collection is worth millions and has admirers and museums scrambling to show its pieces, but for different reasons. Marin’s collection, parts of which he exhibits at museums across the nation, reflects his natural whimsy as a comedian. Cardenas’s collection features work by established Latino artists. Diaz’s collection, however, has focused on both established and emerging artists and has become a favorite of critics wherever it is shown for its strong and sometimes contradictory social statements. “They’re basically the three figures,” said Andrew Connors, chief curator at the National Hispanic Cultural Center (NHCC) in Albuquerque, NM. “Joe [Diaz] is much more ecumenical. [He has] paintings, drawings, prints and sculptures. His dedication really is manifest in his passion for collecting these objects.”

From late 2005 through early 2006, Diaz’s collection was the featured art show, ¡Arte Caliente!, at the NHCC, and it was a hallmark of the 2005 annual Maravilla show. From there, selections from the collection are scheduled to appear at the San Jose Museum of Art in California and at Indiana University in 2006. Other museums and arts centers from across the nation have also contacted Diaz about borrowing selections from his collection to exhibit.

For his collection, Diaz said in an interview, he does not select work for investment purposes or because of an artist’s name. Instead, he has found work that grabs him—that says something. Often, that is work with a sociopolitical stance, such as paintings by Alex Rubio, a contemporary artist who blends art-school technique with street-style images. In “Street Preacher,” for example, Rubio shows a vintage *pachuco*<sup>1</sup> preaching on a street with a bible and his gang-style tattoos of Jesus. In “Drive By Shooting” Rubio records his experience of being shot in a gruesome, twisted crying figure. In works by Gaspar Enriquez, which show the toughest of tough street gang members, and Richard Duardo’s serigraph series

“Salma as Frida,” which iconizes Salma Hayek as Frida Kahlo, Diaz has found works that say something about how our modern-day society sees Latinos—as either scary street thugs or beautiful icons to be worshipped. The artists in the collection show the devastation that poverty, racism, drugs, alcohol, domestic violence and heartbreak can cause. But some also show an idealized world where people of all cultures live in harmony, and yet others mock that idealized life. Some of the work shows the importance of family and friends and the ravages of loneliness.

Unlike other collectors, Diaz said he does not have a political or financial agenda in assembling the work. “One,” he said, “I want to show good art. But, two, we all have different ideas, and it’s a way to share ideas and thoughts. I don’t want to say anything. It’s their message.” However, the director of the NHCC Eduardo Diaz (no relation) noted that it is difficult for a center like the NHCC to program shows like *¡Arte Caliente!* “One of the things I wrestle with is we are [a] museum, and you see it through formal eyes. And, we’re a civic center. Our mission is to be accessible as a community space. We have to look at quality and relevance.”

Eduardo Diaz stated that his goal is to program shows that both reflect and enhance the mission of the center, which broadly brings in art shows, performances and speakers that relate to the Latino experience in America. “The relevant part is does it speak to the audience, their life experience?” he said. “We should put art in our gallery and stages that speaks to our diverse community.” The Joe A. Diaz collection does that. “Some people may not (understand) the John Hernandez stuff, but they get that Rubio,” Eduardo Diaz said. And vice versa.

Joe Diaz has also taken chances by collecting work by unknown and undiscovered artists, such as Vincent Valdez, a teenager whose draftsmanship skills are highly regarded, and Jose Luis Barrera, a wood sculptor whose piece “Diana’s Zapato” is a copy of a special orthopedic shoe his wife wears. Though the styles are different, each artist has a unique story to tell or point to make, and that is what makes the Diaz collection special. “Shows like this,” Eduardo Diaz said, “welcome people to the center regardless of their art literacy.” Joe Diaz believes that is one of the reasons museums are scrambling to show his collection. “[Curators] are blown away. It’s because they haven’t seen this kind of work. Many curators are lazy and sloppy. Maybe they just deal with artists they know. Some people had never seen this type of work, and they’d never seen [the collection] before, and they were surprised.”

The *¡Arte Caliente!* show represents about 25 percent of Diaz’s collection. Most museums have not had room to display the entire selection because it includes pieces like a nine-foot-long watercolor by Luis Jimenez and giant sculptures like “El Arbol de Mi Vida,” a giant metal family tree candelabra by Connie Arismendi.

Diaz, a former medical-device salesman, always had an appreciation for art. But once he started working at the Houston Medical Center, it grew, he said. “I’d work around meals,” he said. “Between meal times, I’d spend time at the museums. I’d work from seven to nine and instead of just driving around, I’d stay in the area during breaks. I’d go to museums and art galleries.” Diaz would spend several hours a day in museums and galleries in Houston, TX. He quickly became a regular guest and made friends with many of the curators, gallery directors and artists. “I did so

much. I saw so much work at the Museum of Fine Arts and alternative spaces, and I was seeing so much work on a regular basis,” he said. “It was a rare opportunity for me not to see art. Except Mondays, because the museums were closed.”

Though he had studied art in high school and took a few classes in college, Diaz said it was the book “Hispanic Art in the United States: Thirty Contemporary Painters and Sculptors” by John Beardlsey that inspired him. “At the time, I saw people like [artist] Luis Jimenez, and I was blown away,” he said. He showed the book to one of his friends, mixed-media artist Benito Huerta, “and he said, ‘Joe, I know these people.’” Diaz took Huerta up on an offer to meet his fellow artists, and the Joe A. Diaz collection was born.

Diaz met luminaries of 1980s and 1990s art, such as John Hernandez, Pati Vargas and Jose Luis Rivera. He developed relationships with the artists and galleries and purchased pieces he liked. Since then his collection has grown to feature about 500 works from some of the nation’s most respected and up-and-coming artists. Now, however, Diaz said he is struggling with what to do with the collection. It has overgrown his home in Texas. He has filled storage rooms. He has work on loan, and he is still finding more to collect. “We’re taking about sharing this with people, so people all over can see it. I like the NHCC a lot,” Diaz said. “I could have it go anywhere.”

### *Endnotes*

<sup>1</sup> *Pachucos*: A slang term for young and stylish Latino men in the 1930s to 1950s often associated with zoot suits.



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# Equal Educational Opportunity for Minority Children

**Jonathan Kozol's**

*The Shame of the Nation: The Restoration  
of Apartheid Schooling in America*

(Crown Publishers 2005)

*Reviewed by Aimee Wilczynski*

*Aimee Wilczynski, a native of Chicago and former senior editor of HJHP, currently works in the field of education policy and reform. Wilczynski received a master in public policy degree from the John F. Kennedy School of Government at Harvard University in 2005.*

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Jonathan Kozol, a well-known education and social justice advocate, examines apartheid schooling in his new book *The Shame of the Nation: The Restoration of Apartheid Schooling in America*. Some consider this new book to be a continuation of his earlier writings that include *Death at an Early Age* and *Savage Inequalities* due to their common theme of shedding light on the education of inner-city public school students. In *The Shame of the Nation*, Kozol examines public education as apartheid in terms of race and socioeconomic class. The book concludes that the public education being offered at American inner-city schools, serving mostly minority and low-income students, is unjust, unequal and inadequate.

The premise of *The Shame of the Nation* is to examine how far public education in the United States has come since the 1954 *Brown v. Board of Education* ruling that outlawed racial segregation in public schools. The *Brown v. Board* justices ruled that separate educational facilities were inherently unequal and that segregation of children in public schools based solely on race deprived minority children of equal educational opportunities. As quoted in Kozol's book (260), *Brown v. Board* decided that "In the field of public education, the doctrine of 'separate but equal' has no place" and in doing so overturned the Court's earlier 1896 *Plessy v. Ferguson* ruling that allowed racial segregation under separate but equal facilities. In *The Shame of the Nation*, Kozol takes readers on a journey that ultimately illustrates how fortunate education advocates today are if they manage to achieve separate and equal educational facilities for inner-city public school students. Kozol tells us that within the current equity and adequacy cases being fought by educational advocates, they often ask for a "post-modern version of the promise *Plessy* made and the next 60 years of history betrayed" (260).

Throughout *The Shame of the Nation*, Kozol compares inner-city schools and their available resources, including per-pupil funding, to those of wealthier suburban and private schools. A data appendix listing the per-pupil spending in public schools of six metropolitan areas helps to emphasize how unequal school spending truly is between inner-city and other school districts. A close look at the data reveals that inner-city school districts have the lowest per-pupil spending combined with approximately 90 percent minority students and approximately 80 percent low-income students. Inversely, suburban school districts have the highest per-pupil spending and have almost no minority or low-income students.

Despite highlighting unequal funding in public education, Kozol is careful to let readers know that there are inner-city public schools that are rich with resources. However, he laments that these schools are often selective and have student populations with few minority and low-income children. Kozol quotes columnist Katha Pollitt to illustrate how “these programs and these schools end up as ‘disproportionately (W)hite enclaves’ often sited in a larger school that is ‘almost entirely minority and largely poor’—‘oases of comparative privilege,’ as she describes them, ‘in a desert of deprivation’” (137). Kozol partially blames these situations on unequal access to information on these schools by all parents and on the difficult application processes. What results is that while White and middle-class parents enroll their children in these schools with engaging and rich instruction, minority and low-income students end up attending the rest of the inner-city public schools characterized by standardized instruction designed for test preparation.

To enrich the discussion, Kozol also uses his forty years of experience in teaching and observing inner-city schools to bring to life firsthand accounts of unequal education for minority children. Through rich descriptions of school settings and focused conversations with administrators, teachers and students, *The Shame of the Nation* makes readers feel as if they themselves are surveying the sixty public schools that Kozol visited to write this book. In one vivid school account, a Black student complains of how despite her college aspirations, she was forced to enroll in hairdressing and sewing since they were the only available electives. Her classmate explains to her that “the owners of the sewing factories need laborers... you’re ghetto, so you sew!” (180). The students ask “Why is it...that students who do not need what we need get so much more?” (183). Kozol replies that he has the same question.

Kozol also includes the sage guidance and optimism of Gary Orfield throughout the book to address education and segregation issues. Harvard University’s Orfield is the cofounder and director of the Civil Rights Project and professor at the Harvard Graduate School of Education. In conversations with Kozol, Orfield discusses his most recent research on school desegregation and the impact of diversity. Because Orfield is acclaimed for his excellent application of social science research to real government work and law cases, his inclusion in *Shame of the Nation* makes it all the more complete and an essential must read for understanding how apartheid schooling is taking place in America.

Having illustrated the problems facing public education today, Kozol turns his attention to possible solutions. He briefly discusses exceptional leadership on the part of principals as a solution, but quickly rescinds the idea as a solution to the

larger problem because principals themselves cannot be reproduced. Kozol also examines increasing school funding as a solution, but sadly concludes that, even if there were equal funding for all public schools, inequality would still remain due to class differences between school communities. To illustrate this, Kozol juxtaposes stories of suburban school parents that are able to write valuable grant proposals and contribute their own money to increase school budgets and create extra teacher positions against inner-city parents that hold candy sales for fundraising. For truly equal and adequate funding, states would have to heavily compensate inner cities for their larger low-income student populations. Kozol stresses that even if all American children were to receive adequate education as determined by their states, “children in some states will still receive an education only ‘half as adequate’ as children in another state with more resources” (256).

In examining socioeconomic class differences, readers come to understand that inner-city minority students are socioeconomically isolated in addition to being racially isolated. Kozol determines that attempts at student integration since *Brown v. Board* have been feeble due to the de facto high percentage of minority and low-income students attending inner-city public schools. To facilitate true integration, Kozol explains that inner-city urban school districts would have to retain more White and middle-class students within their system. Furthermore, these White and middle-class students would have to be spread throughout the inner-city school systems and not concentrated in havens of selective and magnet schools. To unite the calls for more equal funding and integration, Kozol explains that the level of state funding is positively correlated to the number of inner-city transfer students a suburban school district will accept. To counter the claim that integration is not possible in inner-city school districts filled with minority and low-income students, Orfield offers the optimistic view that “breaking down the barriers to inter-district integration and reducing residential segregation in the suburbs have at least a good a chance of ultimate success. It will take a major political thrust in order to achieve this...and when we *do* create that force, it will be successful also” (235).

Before closing his examination of public education, Kozol compares state claims of education gain, as reported through adequate yearly progress test gains for compliance with the No Child Left Behind Act, to other statistical measures. Kozol reports that the Education Trust found “the math and reading skills of Black and Hispanic twelfth grade students, as measured by state examinations, are below the level of proficiency achieved, on average, by White children who are in the seventh grade” (281). Regarding graduation rates, *Education Week* reported that New York and Chicago fail to graduate more than 70 percent of their Black male students within four years (282). Moreover, Kozol does not neglect to provide a point of comparison: school districts in New York that are White majority graduate nearly 80 percent of their students within four years, while minority-majority school districts graduate only 40 percent of their students within four years (282).

With *The Shame of the Nation*, Kozol advocates for adequate school funding and integration, and he leaves readers thinking that there is a lot to be done to end apartheid schooling for inner-city public school students. The book provides readers with evidence and commentary on the current state of public education, the

challenges it faces and the possible solutions. Readers of *The Shame of the Nation* will inevitably think twice when they next see newspaper headlines announcing new education initiatives and reforms as the solutions to improving public education. The *Shame of the Nation* provides readers with a rich enough understanding of the factors affecting public education today to intelligently examine whether and how these new education initiatives and reforms can truly improve education for inner-city public students. As he stated, Kozol has not yet found the answer to why unequal education exists and how to solve the problem. Therefore, the solution to public education is left as an open question for readers to ponder after reading the book. To fix the problem of apartheid schooling in America would be to restore the American promise of equal educational opportunity for all and to make true the vision of America as the land of opportunity.

# Building a Whole Community: Looking Back, Looking Forward

*Henry A.J. Ramos*

*Henry A.J. Ramos is principal of Mauer Kunst Consulting, a New York-based firm specializing in philanthropic advising, multicultural communications and cultural arts promotion. In 1985 he founded the Harvard Journal of Hispanic Policy.*

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When I started the *Harvard Journal of Hispanic Policy*<sup>1</sup> along with a small handful of fellow Latino students at the John F. Kennedy School of Government at Harvard University now twenty years ago, Hispanic Americans were effectively an invisible minority. Though numbering even then nearly 10 percent of the national population, our people were effectively absent from the media-based national narrative of America, university faculties, corporate and foundation boards and staffs and leading institutions that govern U.S. public decision making.

Our purpose in creating the journal was to establish a space to comment on and address these disturbing realities on the public record at one of America's premier institutions—Harvard University. By elevating national attention to Latino community groups and institutions, their perceptions of the issues of the day and their still-untapped leadership and intellectual capital, we hoped to advance the civic good. We hoped to encourage Hispanic community integration into the national mainstream and at the same time to promote needed new governance models and perspectives that would strengthen American democracy by making it more inclusive of Latino—and other diverse community—experiences.

Twenty years later, Latinos, now projected to comprise fully one-quarter of the national population by 2050, constitute the United States' largest minority population.<sup>2</sup> Leading Hispanic Americans, moreover, now inhabit key positions in national and regional governance, media and industry. Important Latino community institutions, such as the National Council of La Raza, the National Association of Latino Elected and Appointed Officials, the Mexican American Legal Defense and Educational Fund and Hispanics in Philanthropy, have become part of the fabric of U.S. civil society. In addition, established mainstream policy-shaping institutions have begun to appoint Latino executives to top positions, including organizations like the American Civil Liberties Union, the Texas Commission on Higher Education, Independent Sector, the Ford Foundation and the Service Employees International Union.

All of these developments underscore the happy fact that Latinos in the United States have finally arrived. They tell us that we have accumulated a degree of power and standing in American society sufficient to participate meaningfully in shaping the nation's future. Like many past excluded groups in the American experience—White ethnic Europeans, women, Jewish Americans and African

Americans among them—Latinos have gained a position of public salience sufficient to play in the high-stakes game of power politics that shapes American public policy. And yet much still needs to be done to ensure that Latinos realize their expanding potential to affect the nation's political decision making.

Our continuing challenges as a community remain significant and should be of concern to all Americans given our population's growing significance nationwide. Consider these unfortunate contemporary realities affecting the status and prospects of Latino people and groups.

- More than half of the Latino youth population drops out of the American public education system before attaining a high school diploma.
- Fully 60 percent of Latino families lack basic health insurance.
- Latino unemployment and poverty rates are nearly 1.5 times higher than the national average.
- Immigrants crossing the U.S.-Mexico border to seek opportunity and employment are being killed in record numbers by American vigilante groups and criminal smugglers.
- Growing anti-immigrant sentiment directed especially to Latinos is fueling poorly reasoned ballot initiatives in various states that seek to preclude Latino newcomers and their children from accessing public education and services.

Exacerbating these hard realities is the continued status of Latinos as citizens and residents of our nation who are largely politically disenfranchised. Historical barriers to Latino political participation (both formal and informal) continue for Latino citizens to be sure.<sup>3</sup> But the problem of political disenfranchisement is especially chronic as it affects Latino immigrants. Latino immigrants taxed at the workplace and at the point of purchase today in America find themselves paying increasing contributions to the nation's public coffers for governmental benefits they are largely ineligible—or effectively discouraged—to receive.<sup>4</sup> All the while, such immigrants are structurally precluded from petitioning government leaders for accountability to their legitimate public interests. This essential violation of the nation's founding principle of “no taxation without representation” evidences a clear challenge for the nation going forward. Along with the growing dirge of largely unchecked human rights violations that afflict Latino immigrants and workers through human trafficking at sweatshops, labor abuses at factories, hospitals and restaurants and continuing exploitation in the nation's agricultural sector, the conditions facing Latino immigrants today amount to a new slavery in America.

In this context, Latino and other public leaders have a large responsibility to shape a public agenda that is more expansive and forward looking. One hundred years ago, in the early twentieth century, American leaders exhibited profound vision in their efforts to advance integrationist policies that significantly facilitated, rather than inhibited, immigrant community advancements. Through a combination of large public and private investments, they held America together and built our nation at a time when it otherwise could have been as irrevocably divided as it had been during the Civil War of the nineteenth century. They sup-

ported the development of one of the world's most impressive public education systems. They erected a complementary national network of public libraries, established a strong social services infrastructure through settlement houses and other philanthropic institutions and invested heavily in public health. All of these measures helped to build a common civic culture that ensured national cohesion and success when America encountered the epic challenges of the Great Depression, World War II and the Cold War. They additionally positioned our nation to undertake bold new advances in democratic governance during the 1960s and 1970s—advances in voting, representation and resource sharing that established important new policy opportunities and inclusivity for racial and ethnic minorities, women, gay-lesbian groups, disabled Americans and the poor.

Today, as America battles the daunting twenty-first century threats posed by international terrorism and globalization, it needs renewed vision, investment and community building. It requires new leadership that is more mindful of the multicultural and transnational forces that are reshaping our national landscape. It also needs to ensure a significant opening for still largely excluded minority Americans to contribute the many talents and ideas they have to offer in order to address the nation's growing challenges. Latino Americans have an essential role to play in these connections.

Continued resistance to Latino community growth and opportunity in the nation's policies and practices will only have the long-term impact of denying *all* Americans the capacity to expand U.S. social, economic and political strength.

In the years to come, Latino and Latina leaders who are emerging in the nation's political discourse will confront a special duty to promote a more forward-looking national sensibility about the need for more inclusive policies involving Hispanic citizens and immigrants alike. Before his early death at age forty-four, the late Willie Velásquez, founder of the Southwest Voter Registration and Education Project and a former Harvard University Institute of Politics fellow, spoke forcefully of the need for Latino politicians to develop themselves as strong leaders on the issues affecting all Americans, while never forgetting where they came from. For Velásquez it was imperative that Latino public officials strive towards excellence on every objective level of professional efficacy and ethics. But it was as important to him that Latino public officials represent the hopes, dreams and needs of the nation's Hispanic people throughout the course of their service. From Velásquez's vantage point, this meant squarely challenging the status quo that prevented Latino children and families from participating and benefiting equally in American society. It meant putting the community interest above political self-interest. It meant exercising principled decision making and leadership (Sepulveda 2003).

Willie Velásquez's imperatives for effective Latino leadership are even more relevant today than when he was alive and even more far-reaching to leaders extending beyond government. Absent the courage to speak more forcefully about America's growing stake in advancing our collective inclusion in U.S. culture, Hispanic elected and appointed officials, executives, professionals, scholars and cultural leaders—all of us who have “made it” through the hard struggles of pre-dating Latino advocates—will fail to advance our community in the historic next chapter that will mark the nation's future identity.

As I see it, such a failure would deny coming generations the order of change America so desperately needs to remain a great world leader and a beacon of democracy. This is because our core inclinations as a community (to embrace multiculturalism and multilingualism, to support the primacy of family above all other societal institutions and to honor honest work as the individual's highest calling—values that growing numbers of Americans have come to lose sight of) all stand to re-center America in ways that are more in keeping with its own and the larger world's enduring traditions. Without the countervailing force of a large and active multicultural leadership whose spiritual and intellectual powers can call America back to its best possibilities, I fear that we will continue along a dangerous and destructive path that will mire our nation and the world in expanding division and economic decline for years to come. Latino and Latina leaders can and must be a part of a movement towards change that can help to prevent this worst case scenario from taking hold.

When I founded the *Harvard Journal of Hispanic Policy* a generation ago, I dreamed of a day when leading Latinos across the United States would be poised—as we are today—to influence national policy on a meaningful level. It now remains to be seen what we among the Latino community elite will do with our newfound influence. I remain hopeful—as Willie Velásquez was—that we will use the growing power and capital of the most privileged amongst us in ways that ensure our community's broader participation in the American dream and that help the nation to embrace a new chapter of community building that is ultimately in everyone's best interests. In that new chapter, at its best, our notion of progress would involve not just working to build a better community for some, or even a stronger community for all Americans, but rather a whole community in which all members of the human family, both here and abroad, have a place and an opportunity to thrive. Given what is at stake, we should all work as hard as we can during the next twenty years time to advance that ideal.

### References

Sepulveda, Jr., Juan A. 2003. *The Life and Times of Willie Velásquez: Su Voto es Su Voz.*

### Endnotes

<sup>1</sup> Our original name was actually the Journal of Hispanic Politics.

<sup>2</sup> Current census data suggest that Latino Americans now approximate 15 percent of the national population.

<sup>3</sup> Formidable barriers to Hispanic political participation including gerrymandered voting districts and at-large voting regimes, poll taxes, the absence of effective campaign finance restrictions and intimidation by anti-Hispanic Americans have had a decades-long negative impact on our communities. Some of these practices continue still today in many parts of the United States where Latino groups are prevalent.

<sup>4</sup> Many undocumented immigrants seeking public benefits for which they would otherwise be eligible are significantly disincentivized to claim them out of fear of deportation or retribution in the current anti-immigrant environment.

# **HJHP's Internet Sites of Interest**

## **HJHP Editorial Staff**

### **The David Rockefeller Center for Latin American Studies**

<http://drclas.fas.harvard.edu/>

As an affiliate of Harvard University, The David Rockefeller Center for Latin American Studies (DRCLAS) seeks to increase understanding of Latin American cultures, economies, histories and contemporary affairs. DRCLAS publishes *Revista, the Harvard Review of Latin America*, an online version of which can be found on its Web site. Recent issues have focused on Chile, Colombia and on U.S. foreign policy in Latin America. DRCLAS also produces a book series with faculty and scholars from around the world.

### **National Community for Latino Leadership, Inc.**

[www.latinoleadership.org](http://www.latinoleadership.org)

The National Community for Latino Leadership, Inc. (NCLL), formerly the Hispanic Leadership Opportunity Program, aims to develop leaders for the Latino community. It provides research on Latino leadership and technical training and assistance. The commentary by Alfred Ramirez in this edition of the *HJHP* discusses some of NCLL's research findings.

### **National Hispanic Cultural Center**

[www.nhccnm.org](http://www.nhccnm.org)

The National Hispanic Cultural Center opened in 2000 in Albuquerque, NM, as a showcase and education center for Hispanic arts, humanities and culture, including culinary arts. In addition to its permanent art collection, the center boasts the Roy E. Disney Center for Performing Arts as a venue for film, dance, lectures and plays. It has featured artists from across the country and the world.

### **Woodrow Wilson Center's Latin American Program**

[www.wilsoncenter.org/LAP](http://www.wilsoncenter.org/LAP)

The Woodrow Wilson Center is a nonpartisan institution dedicated to the study of national and world affairs. In particular, the center's Latin American Program is devoted to increasing the free flow of dialogue between the United States and Latin America so as to bring pressing issues to the attention of opinion leaders and policymakers throughout the hemisphere.

The *Harvard Journal of Hispanic Policy* is an annual, nonpartisan, student-run scholarly review dedicated to publishing interdisciplinary work on policy making and politics affecting the Latino community in the United States. Its mission is to educate and provide leadership that improves the quality of public policies affecting the Latino community with the intention of furthering the community's economic, social and political empowerment.

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