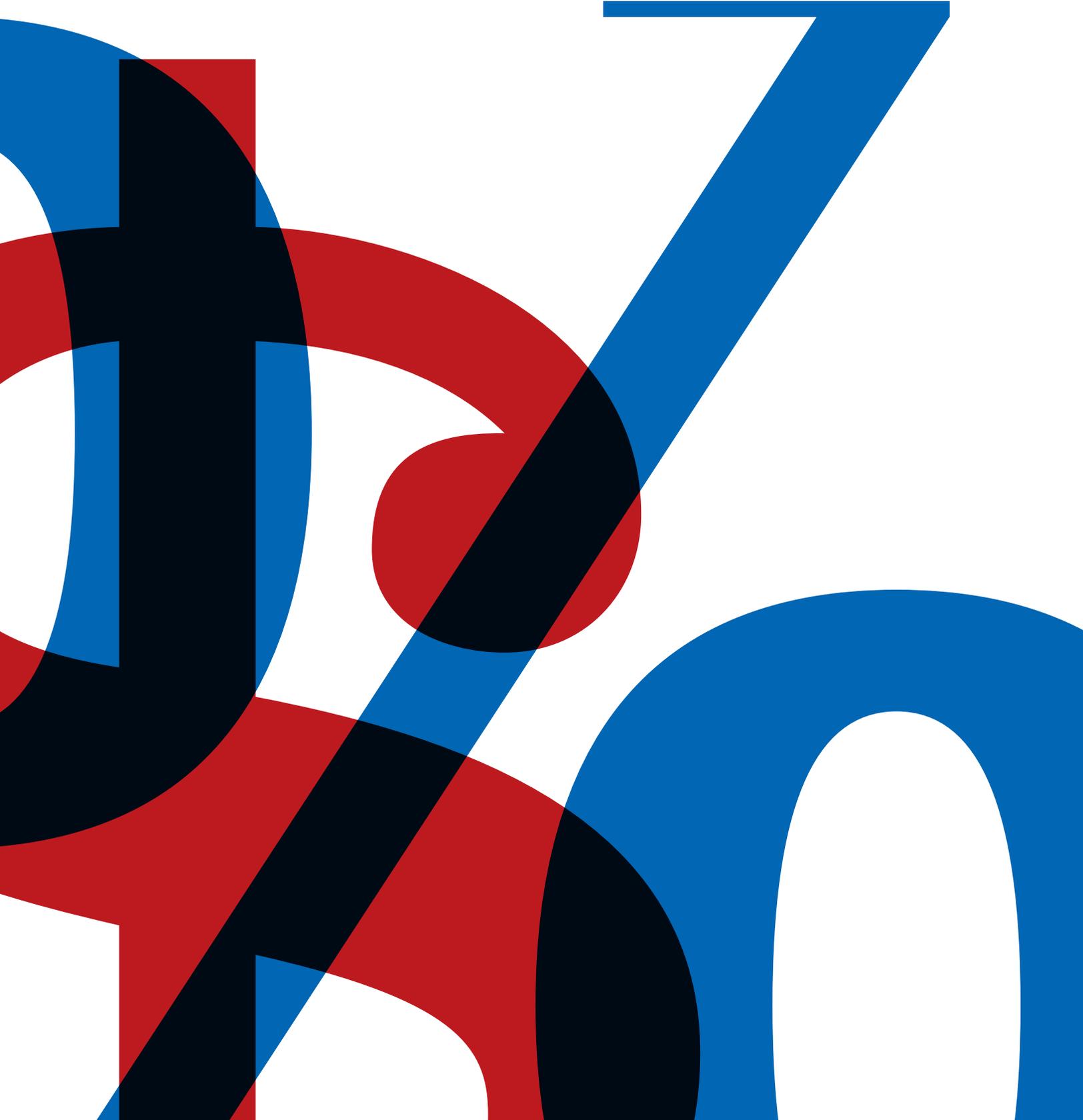




Fuerza Latina:

A Paradox of Success and Hardship





The analysis and viewpoints expressed in this publication reflect the work and opinions of the Latino Policy Forum and not necessarily those of the Public Policy Institute or the Illinois Legislative Latino Caucus Foundation. The publication is offered in the spirit of supporting a comprehensive Latino legislative agenda.

**Commissioned by the Public Policy Institute of
the Illinois Legislative Latino Caucus Foundation**

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The primary source data presented throughout this publication is the U.S. Census Bureau's 2000 Census and 2010 American Community Survey, unless otherwise noted.



Introduction

As the occasion of the 10th Annual Illinois Legislative Latino Caucus Foundation Conference calls upon us to “Reflect on the Past” to build an “Agenda for the Future,” this publication explores the intersection of two separate but significant trends of the past decade: economic valleys and population peaks. The former is the result of the Great Recession and the latter the unprecedented growth of the Latino community, which now accounts for 16% of all Illinoisans.

Between 2000 and 2010, Illinois’ Latino population growth of nearly half a million people was greater than the state’s overall population growth of 411,339; in the wake of overall population declines, the Latino population is growing, contributing to the cultural and economic future of our state. However, the past decade has dealt a mixed hand to a community that is increasingly shaping the face of Illinois. Against the backdrop of the ongoing economic crisis, this report takes stock of how Illinois Latinos are faring, specifically in the areas of economic status, education, health, and housing.

This publication provides a comparative status check in each subject area using several indicators selected to represent general well-being. In order to simplify this analysis, a visual dashboard and charts were created to provide the reader with an overall assessment of progress in each area.

Indicators reveal multiple paradoxes: As the number of “high-earning” Latino households in Illinois doubled, the number of Latino children living in poverty rose by 50%. While an unprecedentedly high number of Illinois Latino children—90%—now have access to healthcare, two-thirds of Illinois Latinos are classified as obese. While Latinos accounted for half of the increase in owner occupied homes over the last decade, more than half are now applying an unsustainable 30% of their income towards housing costs. The number of Latinos obtaining a four-year degree nearly doubled; however, just over half of their third grade counterparts are meeting or exceeding reading standards.

Illinois Latinos are succeeding and struggling at unprecedented levels; this bifurcation of our communities must be in the forefront of our thoughts as we build an “Agenda for the Future.” The Illinois Legislative Latino Caucus Foundation hopes that this report empowers readers to reflect upon the policies that have shaped the economic, academic, health and housing results of the past decade and to consider the policy interventions necessary to build a strong shared future for Latinos and all Illinoisans.

Overview of the Latino Population in Illinois

Between 2000 and 2010, Illinois’ Latino population increased by nearly 33% and now exceeds two million residents. During that time period, Latinos became the largest minority group in the state, eclipsing the African-American population for the first time in Illinois’ history. What’s more, much of the population growth occurred outside of Chicago. In fact, a majority, 52 percent, of Latinos now live in the seven collar counties surrounding Cook. The greatest growth has taken place in Kendall and Will Counties where the Latino population has more than tripled and nearly doubled in each county respectively. In Kane County, the municipalities of Aurora and Elgin, two of the ten largest in the state, each boast a Latino population greater than 40 percent. Municipalities in the collar



counties have continued to attract Latino residents as they upgrade their historic downtowns and expand economic opportunities for low and moderate income workers.¹

While the ramifications of population growth in the collar counties warrant serious consideration, no municipality has a greater number of Latino residents than the city of Chicago. In Chicago, where nearly 800,000 Latinos reside, the population is nearing the size and proportion (29%) of both the non-Latino white (32%) and black (32%) populations in the city. If current trends continue among these racial and ethnic groups, Latinos will eventually become the largest segment of Chicago's population.

Explanation of the Dashboard

An indicator dashboard is a visual tool that serves as a diagnostic means for monitoring performance. The dashboard created for this publication measures the percentage change in the selected indicator, whether there was growth, decrease or no change, and what does the change mean for the future of the Latino population in Illinois. When looking at the social and economic well-being of any population group, focusing on a set of indicators helps to identify favorable or unfavorable trends or patterns. The tremendous growth of the Latino population is put into context when looking at change over the last decade in four key areas of well-being: economic status, education, health, and housing. The indicators selected for the dashboard in each area are representative of that subject. They include the median household income for economic well-being, the proportion of the population with a Bachelor's degree or higher for education, the percentage of children with health insurance, and the share of households that are not 'cost burdened' for housing. The visual dashboard comprises three columns: a brief description of the selected indicator, color-coded gauges representing the change in the numerical or percentage value over a ten year time period, and a qualitative arrow pointing whether the change in that indicator signals an increase or decrease. The color coding within each gauge conveys whether the outlook for each indicator is negative, fair, or positive. For the health and housing indicators, the gauges span from zero to 100 percent, where the orange section (negative) covers 0 to 33 percent, the yellow section (fair) 33 to 66, and the green section (positive) 66 to 100. For the economic indicator, the needles show the Latino median household income relative to the median household income for the total population in 2010, which is the gauge midpoint and designated by a black line. For the education indicator, the gauge extends from zero to 30 percent which is the percentage of the total population of Illinois with a Bachelor's degree or more. Consequently, in the case of education, the orange section (negative) covers 0 to 10 percent, the yellow section (fair) 10 to 20, and the green section (positive) 20 to 30. All the gauge needles are color coded the same way where purple signals the year 2000 (02-03 for health insurance) and blue 2010 (07-08). The selected indicators in the dashboard are discussed throughout the rest of this publication, as well as additional facts and figures to help further distill the numbers.

¹ Spirou, Costas. 2006. The Road to Revival: Downtown Redevelopment Policy of Chicago's Satellite Industrial Cities. *Sociological Imagination* 42(2): 137-155.



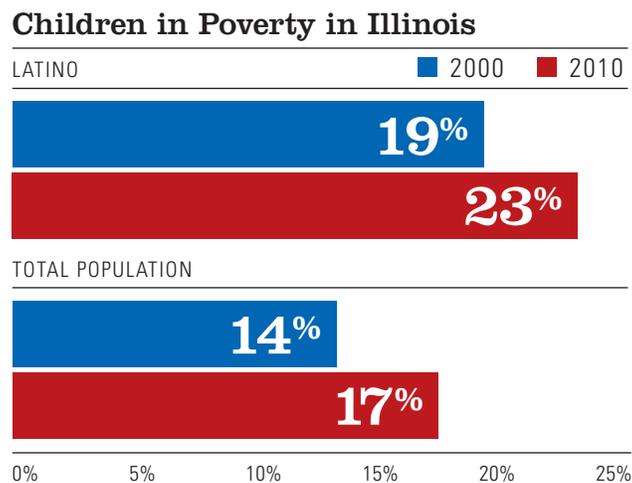
Dashboard of Latino Well-Being

		OUTLOOK	PERCENT CHANGE
Economic Well-being	<p>Median Latino Household Income</p> <p>Households with higher incomes are likely to have more educated residents and lower unemployment rates. Higher employment rates lead to better access to healthcare and better health outcomes, since many families get their health insurance through their employer. Households with higher incomes are likely to have higher home values and more disposable income.</p>	<p>2000 FIGURE \$53,725</p> <p>2010 FIGURE \$47,170</p> <p>Median Latino HH income (\$47,170 in 2010) decreased (\$53,725 in 2000)</p>	<p>12%</p>
	<p>Percent of Latinos 25 years and over with at least a Bachelor's degree</p> <p>Research shows that adults who have completed higher levels of education are more likely to achieve economic success than those who have not. A college education not only qualifies for more openings in the job market but also often leads to higher wages and protects against unemployment.</p>	<p>2000 FIGURE 9%</p> <p>2010 FIGURE 12%</p> <p>Proportion of Latinos with at least a Bachelor's degree increased</p>	<p>30%</p>
Health and Human Services	<p>Percent of Latino children 18 and under with health insurance</p> <p>Children without health insurance, whether public or private, are less likely than insured children to have regular access to health care. Health care includes the prevention, treatment, and management of illness and the promotion of emotional, behavioral, and physical well-being. Effective health care is an important aspect of achieving and maintaining good health outcomes.</p>	<p>2002-2003 FIGURE 78%</p> <p>2007-2008 FIGURE 90%</p> <p>Percentage of insured Latino children increased</p>	<p>15%</p>
	Housing	<p>Percent of Latino households that are not cost burdened</p> <p>The generally accepted definition of affordability is a gross rent (or owner costs) burden of 30%, which means that no more than 30% of household income goes to rent (or mortgage) and utilities. Housing cost burden may indicate other housing problems including physically inadequate and crowded housing, food insecurity, and other material hardships. The gauges show the percentage of Latino households not cost burdened decreased, meaning a larger share of Latino households are paying more than 30% in housing costs.</p>	<p>2000 FIGURE 64% RENT</p> <p>2010 FIGURE 46% RENT</p> <p>Not Rent Cost Burdened</p> <p>2000 FIGURE 68% OWNER</p> <p>2010 FIGURE 41% OWNER</p> <p>Not Owner Cost Burdened</p> <p>Latino HHs paying less than 30% of HH income decreased</p>



ECONOMIC WELL-BEING

Overall, while the Latino population has experienced progress according to key social indicators over the last 10 years, Latinos lost significant ground in terms of their economic well-being. For example, between 2000 and 2010, median Latino household income in the state decreased by more than \$6,500 a year after adjusting for inflation, as shown in the dashboard. While this is in line with the trend among the total population, median Latino household income decreased at a higher rate than the statewide household average.



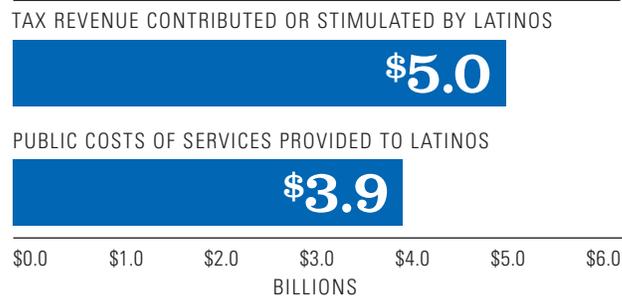
Besides decreasing income, the weakened Illinois economy has pushed more families into poverty. Since 2000, the number of Latino children living below the federal poverty level has increased by more than 50 percent, from over 104,000 to more than 157,000. As a result, nearly a quarter of all Latino children (23%) live in poverty compared to 17% of all children in the state. While this is attributable to numerous factors, increased employment in low-wage occupations among Latino workers is likely a contributing factor. In the Chicago Metropolitan Area, almost a third of all workers have a job that pays a wage that is insufficient to support a family without public assistance or charity.² Despite accounting for 18% of the region's workforce, Latinos represent 27% of the low-wage workforce.

² Doussard, M. Chicago's Growing Low-Wage Workforce. Women Employed and Action Now Institute. 2012.



The inability to escape low-wage work has been a persistent phenomenon among Latinos in Illinois, particularly those of Mexican origin.³ In spite of making up a large share of the low-wage workforce, the Latino population contributes more than \$23 billion to the Chicago Metropolitan Area's economy through purchases, taxes, and labor, while contributing \$1.2 billion more in tax revenues. This is less than what it costs local governments in the region to deliver public services like education, health care and others like public safety.⁴

Tax Contributions versus Cost of Services for the Latino Population in the Chicago Metro Area, 2009



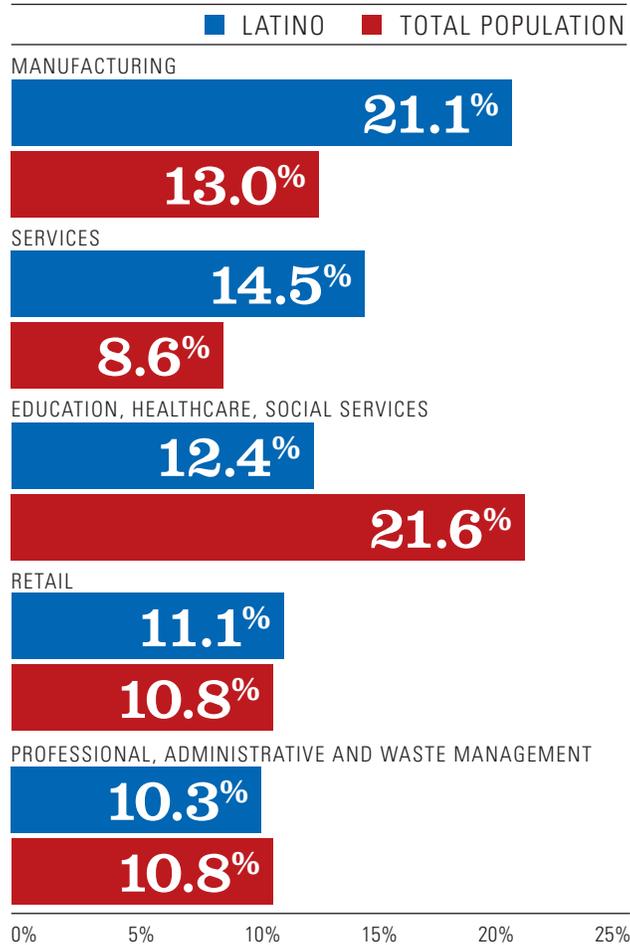
While making increasing economic contributions to the state of Illinois, Latino workers tend to concentrate in industry sectors of Illinois' economy that are declining or remain stagnant. For instance, Latinos work in the service (15%) and manufacturing (21%) industries at a higher rate than the total population (9% and 13% respectively), a trend which has not varied over the last decade. In the meantime, financial services and professional and business services represent growing sectors of the state's economy and have some of the highest annual payrolls. A closer look at the professional services industry reveals that while 10% of all Latinos are employed in this area, 73% are in administrative and support services while only 27% are in the professional and management subcategory where high-wage jobs are concentrated.

³ Koval, J. The Latino Labor Force in Metro Chicago: Growth, Mobility, and Future Prospects. *New Journalism on Latino Children*. 2011.

⁴ The State of Latino Chicago 2010. Institute for Latino Studies. University of Notre Dame. 2011.



Employment by Top 5 Industries for Latinos in Illinois, 2010

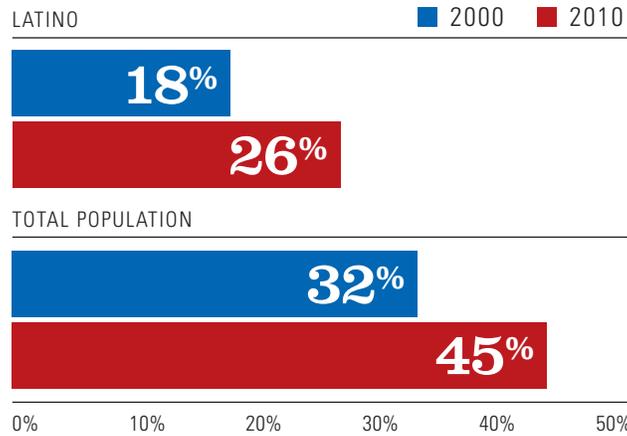


Despite increases in poverty and a blue-collar existence in the labor market, Latino families continue to strive for a better future. Pursuant to national trends where high-earning Latino households—those with a household income greater than \$75,000 a year—more than doubled and grew three times faster than the number of non-Latino high-earning households,⁵ the proportion of high-earning Latino families in Illinois increased from 18% to 26%. What’s more, high-earning Latino families grew at a higher rate (189%) than the high-earning families among the total population of the state (140%).

⁵ Packaged Facts. Upscale Latino Consumers in the U.S.2012.

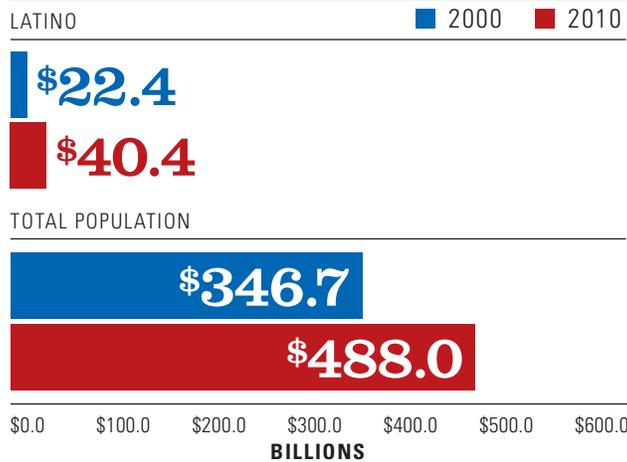


Families Earning > \$75,000 in Illinois



Not surprisingly, the buying power of Latinos in Illinois continues to increase. In fact, Latino purchasing power now represents 8.3% of the state’s total buying power after increasing from \$22.4 billion in 2000 to \$40.4 billion in 2010.⁶ The 80% increase in Latino buying power is double the 40% increase in buying power for the total population.

Buying Power in Illinois



Besides the economic impact of their spending, Latinos also contribute to Illinois’ economy by creating jobs. There were 56,552 Latino-owned businesses in the state in 2007, 39% in Chicago. The number of Latino-owned businesses in the state increased 43% since 2002. While the recent economic downturn presented many challenges for all businesses, there are some encouraging

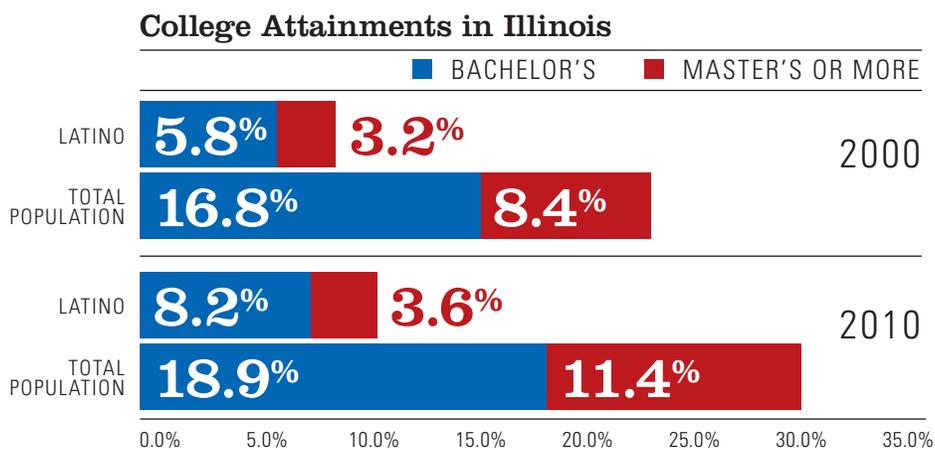
⁶ Humphreys, J. The Multicultural Economy 2012. Terry College of Business, Selig Center for Economic Growth, The University of Georgia, 2008.



trends among Latino-owned companies. The top twenty Latino-owned companies in Illinois employed 5,415 people in 2011, which was up from the year before.⁷ These top twenty Latino-owned companies produced revenues of \$1.14 billion in 2011, also up slightly from 2010. Despite some gains, the economic well-being of Latinos does not look promising. Given declining average incomes, increases in poverty and overrepresentation in industries and occupations with limited growth potential, these challenges are a paradox to an increasing middle class and entrepreneurs. Given the tight relationship between labor market opportunities and educational background, taking a closer look at the condition of education in the state may reveal what we can expect for the future.

EDUCATION

Whereas the Latino population appears hard hit by the economic developments of the last decade, Latinos have made some gains in crucial areas. In terms of education, the total number of Latinos holding a Bachelor’s, Master’s or more grew significantly, as shown in the dashboard. In fact, most of the growth came from the number of Latinos obtaining a four-year degree, which nearly doubled in the past decade and has kept pace with the rate of change among the total population in the state. However, the education gap is still wide, where only 12% of Latinos are college graduates compared to 30% of all Illinoisans.

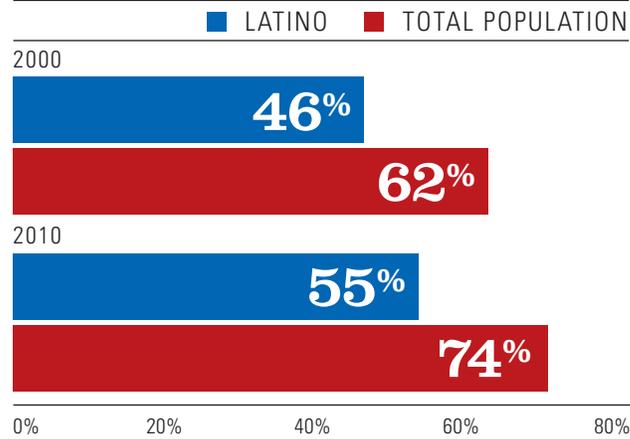


Although the gap in academic performance between Latino students and their peers is still evident throughout the educational continuum, school age children and youth are experiencing gains in key subject areas and are achieving more positive outcomes over time. Most notable advances are in 3rd grade assessments during elementary school, on the ACT, and in high school completion rates.

⁷ Top 20 Hispanic-owned Companies in Illinois 2012. HispanicBusiness.com. July 27, 2012



Third Grade Students Meeting or Exceeding Reading Achievement Standards in Illinois



In 2010, 55% of Latino third-graders met or exceeded reading standards compared to just 46% in 2000. For mathematics, Latino third graders went from 55% in 2000 to 79% meeting or exceeding standards in 2010.⁸ This bodes well for these students as research suggests 3rd grade performance is a predictor of success in eighth grade, high school, completion, and college enrollment.⁹ Unfortunately, these gains have not diminished the gap in performance among Latino students and their peers as the proportion of all students meeting or exceeding standards increased from 62% to 74% in reading and 69% to 86% in math during the same timeframe.

Illinois is one of ten states nationwide that requires 11th graders to take the ACT college entrance exam. The ACT score is used as a measure of the student's ability to do well in college. While the average composite ACT score has been increasing with each graduating class in Illinois since 2002, Latino students' average score increased as well but remains 2.4 points behind than that of all students. This disparity can be seen in the proportion of students who meet ACT college readiness benchmarks in each subject. While 65% of all students met ACT college readiness benchmark scores in reading in 2012, only 48% of Latino students did so. This gap in ACT achievement also exists in the subjects of math, reading and science. As a result, progress among Latino students is often overshadowed by the gains made among all students. Nonetheless, test scores among Latino students are moving in the right direction.

While the high school graduation rate constitutes one of the best measures of the condition of education and skill level of a state's future workforce, only 71% of Illinois students graduated from high school in 2009 (a 4 percentage point decline since 2002).¹⁰ Among Latinos, the graduation rate was 62% in 2009, representing an increase since 2002. While this indicator suggests reason for optimism, it also illuminates the fact that nearly 4-in-10 Latino students do not join their peers on

⁸ 2012 Illinois Interactive Report Card, Northern Illinois University, with support from the Illinois State Board of Education.

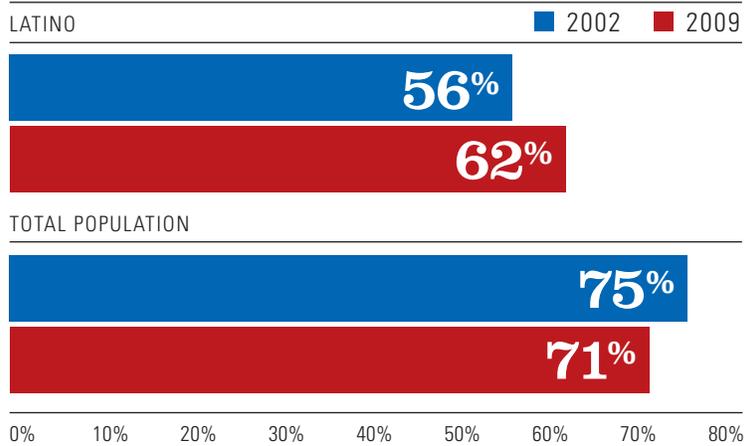
⁹ Lesnick, J., Goerge, R., Smithgall, C., & Gwynne J. (2010). Reading on Grade Level in Third Grade: How Is It Related to High School Performance and College Enrollment? Chicago: Chapin Hall at the University of Chicago. 2010

¹⁰ Education Week. Illinois—State Graduation Brief 2012. A special supplement to Education Week's Diplomas Count 2012: Trailing Behind, Moving Forward: Latino Students in U.S. Schools. 2012.



graduation day. Research suggests that students who fail to graduate are 12 times more likely to be unemployed than those who do not.¹¹ Predictably, low educational achievement leads to limited economic mobility. For a population that represents an increasing proportion of the state's working-age population, insufficient high school and college completion rates among Latino students not only inhibits the social and economic well-being of Latinos but also jeopardizes Illinois' future economic competitiveness.

High School Graduation Rates in Illinois



HEALTH

In addition to gains in educational attainment, Latinos made some important advances in health where now 90% of Latino children are insured¹², as shown in the dashboard. The increase in children insurance coverage occurred primarily due to the expansion of government-sponsored health care programs in Illinois, such as All Kids and Family Care.¹³ Almost 30% of all Latinos in Illinois are uninsured, a rate that is higher than the total population (17%). Illinois fits national trends in unemployment and the decline in employers offering health insurance, which affects the number of uninsured in the state.¹⁴

Other social determinants of health besides insurance coverage and educational attainment include income, employment and working conditions, physical environment, personal health practices and coping skills, and access to health services. The Latino population may be affected disproportionately in all these areas given their lower median incomes, higher employment rates in high-risk jobs, living in areas with higher levels of pollution, higher rates of obesity and prevalence of chronic conditions, and as previously mentioned, a higher proportion of uninsured than the total population.

¹¹ Latino Policy Forum. The Blueprint for Latino Investment: A Latino Legislative Agenda. 2009.

¹² The Annie E. Casey Foundation, KIDS COUNT Data Center. 2002-2008.

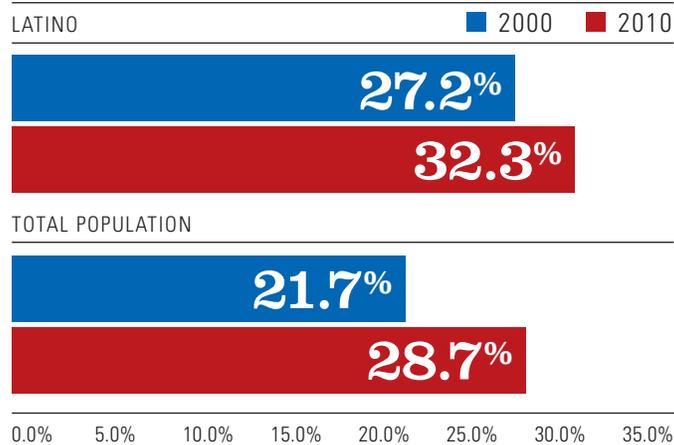
¹³ Metropolitan Chicago Healthcare Council. At a Crossroad: A Report on the State of Insurance Coverage in Illinois. 2012.

¹⁴ Gould, E. A decade of declines in Employer-sponsored Health insurance Coverage. Economic Policy Institute. Briefing Paper 337. 2012.



In 2010, 32% of Latinos in Illinois were categorized as obese, an increase since 2000. Worse still, Latinos currently have a higher rate of obesity than the rate among total population, which was 29% in 2010.¹⁵ Obesity not only puts individuals at a much higher risk for serious lifelong health problems like diabetes, heart disease, fatty liver disease, and arthritis but also overwhelms the health care system and increases health care costs for taxpayers. Nationwide, more than 75% of health care costs are due to chronic conditions many of which are related to the rise in obesity.¹⁶ In fact, if current trends continue, by 2030 more than half of the state's population (53.7%) could be obese,¹⁷ and the resulting rise in obesity-related disease could afflict the state economy with significant increases in health care costs.

Obesity Prevalence in Illinois



The troubling rise in the obesity rate in Illinois is occurring at the same time that the state is making significant inroads to ensure the health of its people, particularly its women and children. According to the Illinois Department of Public Health, Illinois has experienced many successes in maternal and child health. Over the past decade, there has been a decrease in the number of childbearing age and pregnant women smokers, the number of deaths due to sudden-infant death syndrome, the maternal mortality rate, and the number of cases of vertical transmission of HIV.¹⁸ Nationwide, fewer babies were born to teenagers in 2010 (34.3 births per 1,000 women aged 15–19) than in any year since 1946.¹⁹ The decrease in the teen birth rate is encouraging not only due to the elevated health and mental health risks for teen mothers and their infants but also the poor social outcomes for teen parents and their children (including poverty, school failure, child abuse and neglect). In 2008, there were 38.1 births per 1,000 women aged 15–19 in Illinois (down from 48.0 in 2000).

¹⁵ Behavioral Risk Factor Surveillance System Survey Data. Atlanta, Georgia: U.S. Department of Health and Human Services, Centers for Disease Control and Prevention.

¹⁶ Centers for Disease Control and Prevention. Chronic Diseases—At A Glance 2009. National Center for Chronic Disease Prevention and Health Promotion. 2009.

¹⁷ Trust for America's Health and the Robert Wood Johnson Foundation. F as in Fat: How Obesity Threatens America's Future 2012. 2012.

¹⁸ Hasbrouck, L. Maternal and Child Health in Illinois. Illinois Department of Public Health. Infant Mortality Summit. 2012.

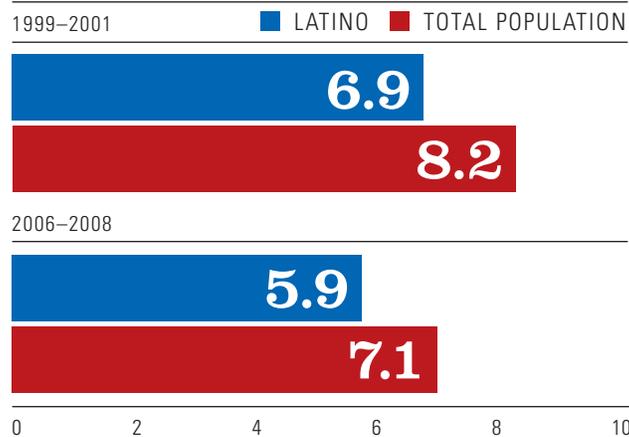
¹⁹ Hamilton BE, Ventura SJ. Birth rates for U.S. teenagers reach historic lows for all age and ethnic groups. NCHS data brief, no 89. Hyattsville, MD: National Center for Health Statistics. 2012.



Among Latinas, the rate was 70.5 in 2008 (down from 90.3 in 2000).²⁰ The good news is that the rate among Latinas did decline despite being significantly higher than that of the total population. The disparity between Latina teens and the rest of the population signals that prevention, education and health screening opportunities in Latino communities in Illinois may be inadequate.

Notwithstanding increased early entry and adequate prenatal care for at-risk women, improved access for immigrants and refugees, and recent legislation for free standing birth centers,²¹ persistent racial disparities in infant mortality in Illinois remain. The most recent data available (2006-2008) reveals 7.1 deaths per 1,000 live births among the total population (down from 8.2 in 1999-2001). Among Latinos, the infant mortality rate was 5.9 in 2006-2008 (down from 6.9 in 1999-2001).²² Despite the downward trend in the infant mortality rate, even greater access to preventive care and preconception and reproductive counseling is needed among minority communities.

Infant Mortality Rate in Illinois (PER 1,000 LIVE BIRTHS)



HOUSING

Framed as a symbol of fulfilling the tenets of the American Dream, homeownership also connotes setting up roots and becoming part of the fabric of the community. As indicated, Latino families are increasingly dispersed in suburban and rural communities across the state. In 2010, 54% of Latinos (up from 49% in 2000) lived in owner-occupied housing compared to 68% of the total population. While many Latino families see owning a home as an opportunity to accumulate wealth and provide a stable environment for their children to thrive, Latino families face economic challenges including decreasing incomes, rising housing costs and foreclosure risks.

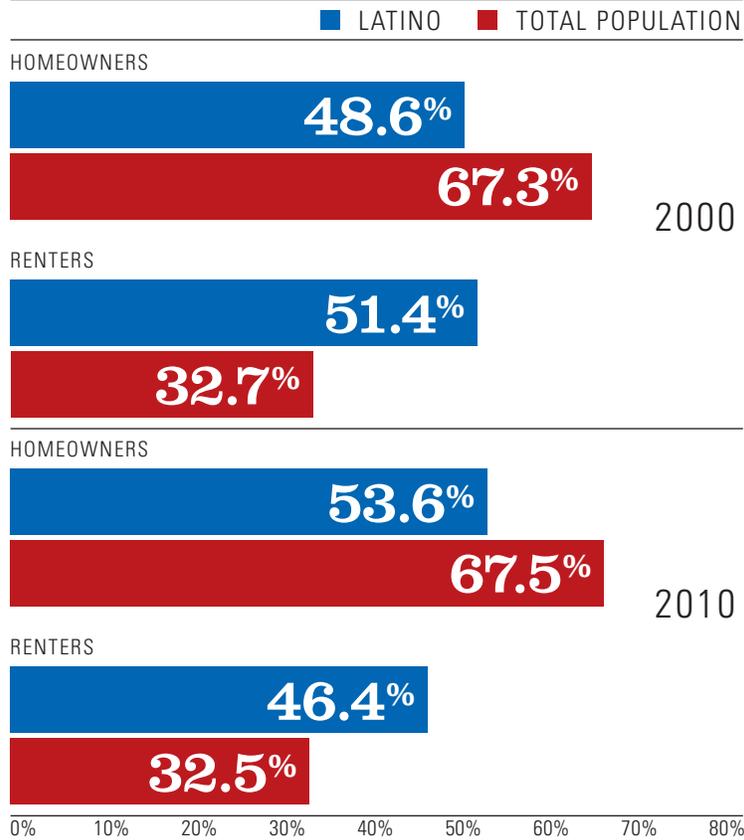
²⁰ Centers for Disease Control and Prevention. National Center for Health Statistics. VitalStats. 2000-20008.

²¹ Hasbrouck, L. Maternal and Child Health in Illinois. Illinois Department of Public Health. Infant Mortality Summit. 2012.

²² March of Dimes peristats based on National Center for Health Statistics, period linked birth/infant death data.



Housing Tenure in Illinois



Latino households were hit with increasing housing costs over the last decade. Between 2000 and 2010, the proportion of Latino homeowners paying more than 30% of household income in housing costs—an economic condition coined ‘owner burdened’—almost doubled from 32% to 59%. Among renters, the proportion of Latino households categorized as ‘renter burdened’ increased from 36% to 54%. Since housing costs rose at the same time household income shrunk, many Latino families have struggled to adjust their household budgets, often foregoing other basic needs in order to maintain their residence.

Housing cost burden could indirectly affect the well-being of children as family hardships escalate due to the cost of housing. In fact, research has shown that low-income families with young children living in areas with less affordable housing are more likely to worry about having enough food, to live in crowded housing, and to postpone receiving health care, compared with those living in areas with more affordable housing.²³ Given the substantial increase in the proportion of families spending more than recommended income threshold in housing costs signals that finding affordable housing continues to be an issue for Latinos across the state.

²³ Aratni, Y. et. al. Rent Burden, Housing Subsidies and the Well-being of Children and Youth. National Center for Children in Poverty. Mailman School of Public Health. Columbia University. 2011.



The proportion of Latino families struggling to meet their home expenses does not come as surprise given that Latinos have been particularly devastated by the foreclosure crisis. A majority of neighborhoods in the Chicago Metropolitan Area with large concentration of Latinos experienced high levels of foreclosure filings during the height of the crisis.²⁴ This mirrors national trends where Latinos and other minority groups were disproportionately affected by the crisis. The rate of foreclosure among Latinos was 11.9% in 2011, higher than any other racial and ethnic group in the country.²⁵ The continued vulnerability that Latinos face in the housing market is particularly worrisome because housing and homeownership is the primary tool that families utilize to build wealth and assets.

Conclusion

Economic downturns don't discriminate based on race or ethnicity; diverse communities across the country have been ravaged by declining wages and increases in poverty. It's no surprise that analysts and advocates alike have dubbed the period between 2000 and 2010 as the "lost decade." But the first decade of the 21st century was not completely "lost" for Latinos: Even as these communities saw devastating, disproportionate setbacks in economic status, education, health and housing, Latinos also made considerable gains in these same areas.

However, in reflecting on the past decade, it is important to bear in mind that the indicators—and bifurcations and paradoxes—examined in this report do not exist in silos; rather, they intersect and interact to both exacerbate challenges and strengthen steps forward. The data presented here can fuel the discussion of where future investments need to be made at the state level, so that all Latinos continue to improve on social indicators while recouping economic losses.

A next step forward is clear: In economically lean times, research points to education—particularly early childhood education—as a fiscally sound investment, one that levels playing fields, reaps returns in the form of savings in health, education, and criminal justice expenditures, and improves prospects for employment and lifetime earnings. As such, the Illinois Legislative Latino Caucus Foundation is encouraged that the positive gains across the various social indicators examined in this report point to improved outcomes in education, key for upward mobility for Illinois Latinos.

The vast majority of Latino children in the state have health insurance coverage and an increasing percentage of Latino adults are achieving a college degree. Both of these indicators signal progress for the upcoming generation as access to health care has an impact on school outcomes, and in turn, improved school outcomes lead to higher educational attainment. What's more, the increased proportion of high-earning Latino families and influx of new residents in suburban communities bodes well for local tax bases because of their propensity to attract new business investment and reduce the relative tax burden on local residents. With improved access to quality education, Latinos will continue to improve their economic standing by attaining higher wages, lower unemployment, and lower poverty rates.

Increased investment in quality education for Latinos stands to propel all of Illinois forward: Research from the University of Notre Dame's Institute for Latino Studies reveals that Metro Chicago

²⁴ Latino Policy Forum. *The Blueprint for Latino Investment: A Latino Legislative Agenda*. 2009.

²⁵ Center for Responsible Lending. "Lost Ground, 2011: Disparities in Mortgage Lending and Foreclosures." 2011.



Latinos—despite the paradoxes and challenges outlined in this report—are already an economic driver for the region, contributing \$1.2 billion more in tax revenues than they use in education and public services. As Latinos are poised to comprise an ever-larger portion of our state work force and state population, improved educational outcomes will only bolster this already-robust economic engine in communities across Illinois.

The information presented in this report makes it difficult to unequivocally proclaim that the Latino population in Illinois is ‘better’ or ‘worse’ off than it was ten years ago. Perhaps it is most appropriate to conclude that the Latino population, like other racial and ethnic groups in Illinois, is not where many envisioned it being at this point in time. But indicators point to positive momentum forward in Latino communities—and a promise that advancing Latinos will advance a strong shared future for us all.



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