

Hispanic Alliance Inc.

**HISPANIC ECONOMIC DEVELOPMENT SYNOPSIS**

November, 2009

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### Definitions:

\* The terms “Latino” and “Hispanic” are used interchangeably by the U. S. Census Bureau and throughout this document to refer to persons of Mexican, Central and South American, the Caribbean (Cuban, Puerto Rican and Dominican), Spanish and other Hispanic descent; they may be of any race.

\*\* These data do not include the 3.9 million residents of Puerto Rico, or the 3% undercount for Latinos reported by the U.S. Census Bureau for the last decennials Census (U.S. Census Bureau 2003, 2004).

## Executive Summary

In society today, people's physical and mental health is wrapped around economic well-being, thus directly affecting whether or not families and communities are thriving versus simply surviving. Hispanics, both native and foreign-born are being left behind in accessing equitable opportunity and advancement.

According to the US Census Bureau the dynamics of economic well-being include personal or household income, but other factors also contribute to people's well-being: possession of consumer durables, housing and neighborhood conditions, and the meeting of basic needs. Indicators of children's well-being are used to take a closer account of how well children progress to adulthood.

The economic status of Hispanics has implications for the labor force as a whole. Latinos are less likely than their peers to hold financial assets and build wealth, which means that their labor market status heavily influences their economic standing. In 2007, two out of five (41.8%) Latino workers earned poverty-level wages, one in five (21.5%) Latinos lived in poverty, compared to 12.5% of all US residents, and nearly three in ten (28.6%) Latino children were poor.

The Latino population must be viewed as part of the nation's and city's [Cleveland] solution, not its problem. Nationally, Hispanic buying power will increase from \$212 billion in 1990 to \$1.3 trillion in 2013, an increase of 554.3%, which is higher than the growth rate for any other race or ethnicity.

However, for Latinos to participate fully in any community's economic recovery, Latinos must succeed in the areas of growing income and assets, supporting their children and youth, and overcome obstacles in the workplace, education and health care.

Hispanics lack education on financial management strategies that lessens liability and maximizes wealth generating avenues. When Hispanics, especially those with low-income and less education, engage in credit markets they often become victims. Low-income Latinos are stretched beyond their means. This makes Latinos more vulnerable to penalty fees, high rates and abusive lenders. These factors can permanently prevent a family from achieving financial solvency.

Avenues for building economic well-being for Latinos include options such as homeownership, gainful and meaningful employment, business ownership, and careful

investment portfolios. Sadly, “When they [majority] get a cold, we [minority] get pneumonia.” Latinos have been the segment of the population most affected by the financial crisis; in particular from rising unemployment and increased foreclosures. In their financial management strategy, Latinos must include action steps to learn what constitutes a good, safe and manageable mortgage loan, and how to guard against lurking credit sharks that prey on homeownership assets.

According to Franchise Business Intelligence statistics, the total revenue of Hispanic-owned firms is projected to increase up to 70 percent by 2012. Latinas are starting business at six times the national average; immigrant women of the post-1960’s wave of immigration comprise one of the fastest-growing groups of business owners in the U.S. However, minority owned firms are slower to diversify and embrace opportunity in growth industries. Nonetheless, an encouraging trend indicates that new minority entrepreneurs are entering industries with higher revenue potential, albeit many of these aspiring entrepreneurs lack the formal legal and business know-how essential to getting a new business on the road to success. It will be vital to engage Latino entrepreneurs in programs that provide basic information, consulting services and educational programs in business ownership.

With regards to retirement, Hispanic Americans face greater challenges in obtaining a secure retirement than the U.S. population at large. Hispanics are more likely to confront a low level of retirement preparation, low access to employer-sponsored retirement plans, low levels of personal savings and inadequate financial literacy. It is imperative that their savings are managed and invested in a secure plan that assures income for life," says Brent Wilkes, executive director of the League of United Latin American Citizens.

Latinos are a group that requires considerable attention not only at the national level but in Ohio and particularly in the NE region as well.. The rapid rise in the Hispanic population has now made it the largest minority group in the U.S. labor force. Today, the State of Ohio and the City of Cleveland continue to lose population. By contrast, the Latino population has increased considerably. In the Metropolitan Statistical Area of Cleveland-Elyria-Mentor, the Hispanic population grew by 54%, from 45,900 to 85,000. Latinos make up 8.3 % of the population in this area. Over 50% of Hispanics in the Midwest are under age 25- not only the age range for K-12 and post-secondary education but the next cohort to engage in the labor force. Preparing this cohort adequately to engage in economic development is key to our future economic viability.

The city of Cleveland continues to face major social, demographic and economic challenges.

- The city experienced the highest poverty rate among America's big cities in 2004, with about a third of its people in poverty and nearly one-half the city's children living at or below the poverty level.
- Levels of segregation in Cleveland between Blacks and Whites, and Blacks and Hispanics, remain among the highest in the U.S.
- The average Latino per capita earnings is roughly three-fourths (76 percent) of the median earnings of a White worker.
- Another important indicator of the city's well-being is the state of its workforce population. According to projected trends, Ohio's working-age population and labor force is graying together with the rest of the Nation.
- Ohio's non-White labor force is expected to surpass one million the next decade and account for about one in six jobs, doubling its labor force numbers in twenty years (1992 to 2012); those workers entering the Ohio workforce population by 2015 will be composed of 90 percent women, minorities and immigrant workers.

Workforce development is directly tied to job readiness skills and educational preparation. Yet, current education statistics promise poor returns for the future of Latinos in Cleveland.

A major issue facing Cleveland is the foreclosure crisis. Studies show Blacks and Latinos are at disproportionate risk in the ongoing foreclosure crisis because they are more likely than whites to have higher-cost mortgage loans and face higher unemployment rates. A thorough, systematic look at the causes and consequences of the foreclosure crisis must be undertaken in order to develop short-term intervention strategy and a longer-term policy approach to replace the wealth that has been so quickly drained from the inner city.

It is reported that unemployment is now the primary force behind foreclosure. The State of Ohio lost 243,200 jobs between 2008 and 2009. Nationally, the October, 2009 unemployment rate rose to 10.2%. In Ohio the unemployment rate is 10.5%, slightly higher than the national rate. In the metropolitan statistical area of Cleveland-Elyria-Mentor, there was a 2.5% increase in unemployment, or 6.1% to 8.6%, between October, 2008 and 2009.

A strong option for Cleveland and Ohio to revitalize and repopulate is through comprehensive immigration initiatives. The entrepreneurial immigrants are an untapped resource, primarily because of the high ratio of entrepreneurship in immigrant communities. Additionally, the current population growth in U.S. cities is predominantly driven by immigrant influx. However, as long as immigration is seen as a race issue, Cleveland will be left out of the immigrant wave in America and will be left further behind.

This synopsis on economic well-being brings to light “the numbers which cannot be ignored” as well as best practices and strategies to nurture the ever growing Hispanic community. These include: Latino Recruitment Strategies; Strategies for Corporate Leaders; Strategies for Hispanic Professionals; Strategies for Dealing with the Foreclosure Crisis and Strategies for Helping Latino Workers Save for Retirement.

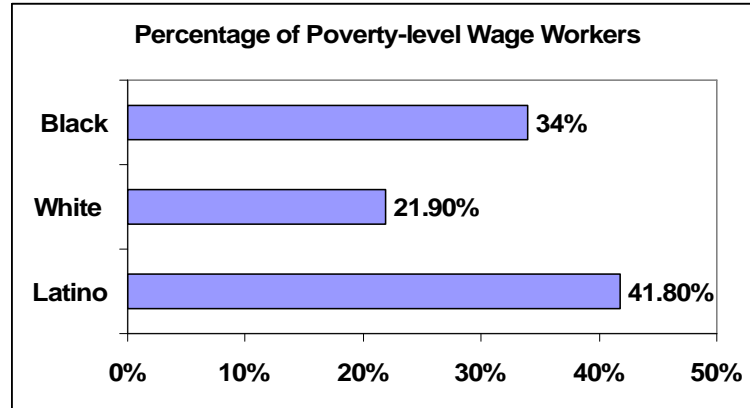
A sustainable economic recovery will only be possible when *all* workers, *including Latinos*, are prepared with the skills they need to access quality jobs, meaningful career paths, business ownership opportunities and to create a platform for sustained future economic well-being through retirement.

## Economic Well-Being

### What is economic well-being?

According to the US Census Bureau the dynamics of economic well-being include personal or household income - generally regarded as the single best measure of the degree to which people are "well off." But other factors also contribute to people's well-being. Extended measures of well-being gauge how people are faring at the household level. Included are possession of consumer durables, housing and neighborhood conditions, and the meeting of basic needs. Indicators of children's well-being are used to take a closer account of how well children progress to adulthood and include measures of cognitive development, social interactions, health, and successful completion of school.

As the fastest growing segment of the United States and its labor force, Latinos are integral to the nation's economic prosperity; currently there are 22 million Latinos in the workforce representing one in three workers in the U.S. Moreover, the economic status of Hispanics has implications for the labor force as a whole. Latinos are less likely than their peer to hold financial assets and build wealth, which means that their labor market status heavily influences their economic standing. In 2007, two out of five (41.8%) Latino workers earned poverty-level wages, which translates to about \$10.20 per hour to sustain a family of four. Not surprisingly, that same year more than one in five (21.5%) Latinos lived in poverty, compared to 12.5% of all US residents, and nearly three in ten (28.6%) Latino children were poor.



Source: National Council of La Raza, 2007

According to Marisa Treviño, as reported in *Latino Lista*:

44% of all Mexican migrants who are here are women. And while the popular notion is that migrants are coming for jobs in agriculture, the truth is that only 4% end up picking fruit and vegetables. Fifty percent of employed migrants toil in the service sector and another forty percent work in manufacturing according to Mexico's National Population Council. Also, almost seventy percent of the Mexican migrants are between the ages of 15 to 44 and in an aging economy that is positive news. What is not so positive is that fifty percent of all Mexican migrants have less than a high school education. While an education is not a determining factor of how hard a person works, it is a factor in how much a person is paid. Needless to say, because of the low educational levels, most migrants live well below the poverty line. If ever there is a group caught between the proverbial rock and a hard place, it is Mexican migrants. They flee an economy that can't support them and are being turned away by an economy that won't.

In January 2009, the Hispanic unemployment rate was 9.7% with even higher unemployment among US-born Latinos compared to foreign-born Latinos. As experienced in the recession of 2001, Hispanic workers recovered losses at a *significantly slower pace* than their non-Hispanic White peers. To this end, a sustainable economic recovery will only be possible when *all workers, including Latinos*, are prepared with the skills they need to access quality jobs, meaningful career paths, including business ownership opportunity, to create a platform for sustained future economic well-being through retirement.

In society today, the majority of people's physical and mental health is wrapped around economic well-being, thus directly affecting whether or not families and communities are thriving versus simply surviving. Hispanics, both native- and foreign-born are being left behind in accessing equitable opportunity and advancement.

“Fighting against poverty for low-income workers and promoting opportunity for their children through policies that provide good jobs, support work and enhanced incomes strengthen families and communities.”

*Douglas W. Nelson, President and CEO  
The Annie E. Casey Foundation*

**Why examine economic well-being through the lenses of equitable opportunity and advancement?**

“I don’t want them to think, ‘I need to finish high school and college so I can go work for somebody.’ I want them to think, ‘I need to finish high school and college so somebody can work for me.’”

*A. J. Rodriguez, President  
San Antonio Chamber of Commerce*

Hispanics are not a homogenous group, as they represent racially-mixed and heterogeneous, cultural sub-groups. Given their many roots and rapid growth rate, they continue to represent one of the most complex ethnic groups from which to generalize in the country. Collectively, Hispanics and/or Latinos represent both the most recent arrivals to this country as well as the oldest settlers. As the population is growing rapidly, it is also changing quickly. The places Hispanics live, the views they have, the jobs they hold, their length of residence in the U.S., even attitudes on key political and social issues, to name a few factors, are quite complex and difficult to generalize. Notwithstanding, the fact that Latinos share a common language, a common Spanish ancestry, a history of domination, and now share the distinction of being the largest, non-melting racial/ethnic group in America provides unique group characteristics and a wider culture from which we can draw comparisons and view commonalities, albeit with caution and great sensitivity.

While Hispanics now constitute the Nation’s largest minority population, they are also misperceived by some to represent the greatest problem of urban plight for many cities across the country. Cleveland is no exception. The population must be viewed as part of the nation’s and city’s solution, not its problem. Corporations must not act unilaterally. They must seek input

from Hispanics. George Herrera, former president of the United States Hispanic chamber of Commerce puts it succinctly, “There must be a reciprocal relationship. We have too long let Corporate America determine how they were going to invest in the Hispanic community.”

By the year 2050, one third of the U.S. population will be Hispanic. “For businesses, this demographic shift means a larger Latino consumer market and a growing Latino workforce.”

*Dr. Richard Rodriguez*

*Chair, Hispanic Alliance for Career Enhancement*

Nationally, Hispanic buying power will increase from \$212 billion in 1990 to \$1.3 trillion in 2013, an increase of 554.3%, which is higher than the growth rate for any other race or ethnicity. However, Hispanics only hold 3.1% of all board seats in Fortune 500 companies; entities who are benefitting the most from Latino consumerism (HACR, 2007).

In order to participate fully in any community’s economic recovery, Latinos must succeed in the areas of growing income and assets, supporting their children and youth, and overcoming obstacles faced by new immigrant and citizens alike in education and health care.

A survey of Latino Business Leaders gathered at the 2009 Latino Economic Summit in Washington, DC responded as follow to their perception of the country’s current economic situation: 54.5% rated the country’s condition as “poor”; 63.6% stated they “understood the recovery plan” yet 43.2% said over the course of the next year, they expect the financial situation of their family to “stay about the same;” with 36.4% indicating “improve some.” Still, Aida Alvarez, the first Latina to serve on the Cabinet as the head of the Small Business Administration in the Clinton Administration in 1997, stated at the Summit, “I’m very optimistic that...we have the resources, the talent and the spirit of cooperation to turn this moment into a time of even greater opportunity.”

**Financial Management:** Rubén Navarrette, Jr., Nationally Syndicated Columnist, reports:

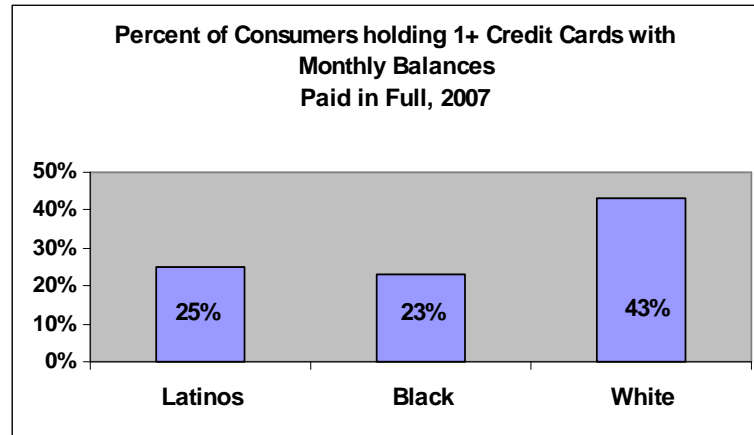
According to a company called Packaged Facts, families with kids aged 3 to 12 fork out \$53.8 billion annually on entertainment, personal care items, reading material for their children. And when the kids get older, they take their parents’ credit cards, or their own disposable income, and buy even more goodies. Last year, according to a firm called Teen Research Unlimited, 12 –to-19 years-olds forked out a whopping \$175 billion. You name it; kids are buying it, wearing it, or playing with it: from designer labels to high –priced sneakers to the latest electronic gadgets. I blame the parents. So many want to be their kid’s best friends, and they never get around to being parents. The mistake that they make is

not that they expect too much from their kids but that they demand too little...I understand that Hispanic parents, in particular, want to give their kids as much as they can, including all the things they never had when they were growing up. But they should close their wallets, take 10 minutes, and think long and hard about what they're taking away in the process.

Hispanics lack education on financial management strategies that lessens liability and maximizes wealth generating avenues. According to Merrill Lynch Financial Advisor, Steve Teixeiras, "There is no question that Hispanics are moving from keeping money under the mattress to using it as capital for home ownership or business growth. But they bear the legacies of their own experiences in their own countries. In their own countries, Latinos don't use mortgages. They don't borrow. They don't leverage to buy a home." In addition, "Only 70% of Hispanic households have any type of bank account, versus 98% of non-Hispanic Whites. ...Hispanics have been slow to apply for credit, too: 57% of Hispanics have credit or debit cards versus 89% of non-Hispanic Whites," says Aida Levitan, Senior Executive of Bromley Communications.

But when Hispanics, especially those with low-income and less education, engage in credit markets they often become victims: The Minority Business Challenge a study by the *Minority Business Development Agency and the Milken Institute* found, "Hispanics paid nearly 70 percent more for lines of credit in heavily concentrated markets...whether these lending gaps exist because of discrimination or lender market structure remains a subject of debate, but the credit gap remains nonetheless."

In addition, the research firm Mintel found that subprime consumers saw a 41% jump in direct-mail credit card offers in the first half of 2007. Many Latinos have thin credit histories and limited experience in the US credit market and – due to issuer' prescreening processes- they are less likely than their peers to receive diverse credit card offers. As a result, Latinos spend comparatively more time searching for cards with favorable terms (NCLR, *Fact Sheet: Latino Credit Card Use: Pitfalls of Safety-Net Spending*, 2009).



Source: NCLR and Consumer Federation of America, 2007

Furthermore, according to the Consumer Federation of America, 2007 Credit Card Attitude Study, of those holding 1+ credit cards with monthly balance paid in full, 43% were Whites, 25% Latino and 23% Black. Finally, while fewer Latinos carry credit cards, more and more Latinos rely on plastic to pay for daily necessities, medical bills, and other emergencies in today's economic crisis. Low-income Latinos are stretched beyond their means. This makes Latinos more vulnerable to penalty fees, high rates and abusive lenders.

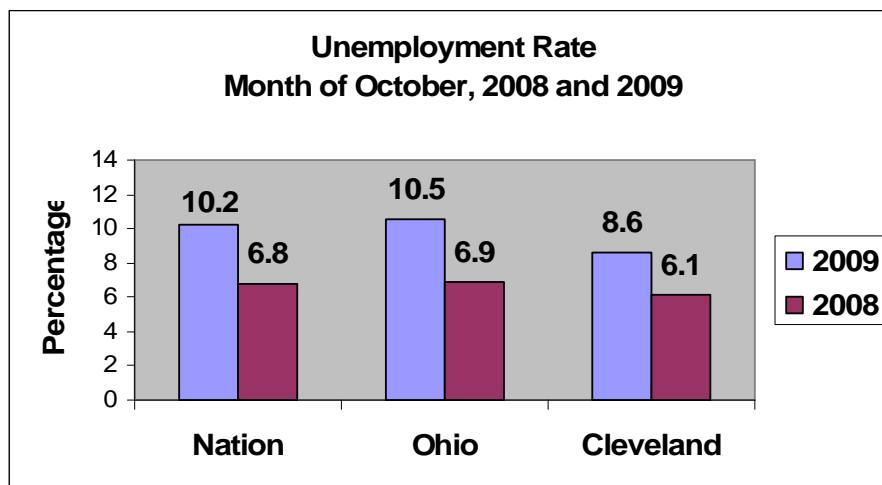
As low-income Latinos (young and old) use credit cards for safety-net purposes, they are more susceptible to accruing unmanageable debt. Along with limited industry regulations, these factors can permanently prevent a family from achieving financial solvency (NCLR, 2009).

**Homeownership:** Latinos have been the segment of the population most affected by the financial crisis; in particular from rising unemployment and increased foreclosures. Again, 2001 recession found this segment significantly recovered at a much slower pace than other groups. “The mortgage crisis has unmasked weaknesses throughout the nation’s entire financial system, and low-income and Latino families are among those most affected. Homeownership has long represented stability. Unfortunately, an overinflated housing market, predatory lending practices and inadequate regulation has severely shaken the foundation of homeownership. Families are losing generations of wealth because their seemingly secure investment has been badly compromised and many times lost entirely.” says Janet Murguia, President and CEO, NCLR, 2009) Consumers need greater protections against fraudulent loans, and once wealth is established within a community, more effective measures should be taken to secure it.

Absent major interventions, indicators suggest that high foreclosures rates will continue well into 2011. In fact, the majority of Payment Option Adjustment Rate Mortgages (ARMs) are expected to reset in 2009 and 2010 – a loan product that was heavily marketed and sold within the Latino community.

Latinos must include in their financial management strategy action steps to learn what constitutes a good, safe and manageable mortgage loan, and how to guard against lurking credit sharks that prey on homeownership assets. When matched with a fairly priced home loan, families will see their homes build equity and their neighborhood stabilize (NCLR, 2009 Foreclosure and the Mortgage Mess: How do we Save Latino Homeownership?).

**Foreclosure Crisis:** According to a report from the William C. Velasquez Institute, a non-partisan think tank that studies Hispanic issues, blacks and Latinos are at disproportionate risk in the ongoing foreclosure crisis because they are more likely than whites to have higher-cost mortgage loans and face higher unemployment rates. “If nothing is done then the foreclosure will continue disproportionately hitting black and Latinos, said UCLA professor Raul Hinojosa the author of the study. He further goes on to say, “Not only are you wiping out this generation of black and Latino families, but those neighborhoods go into serious decline. The social cohesion of our communities is being destroyed.” **Unemployment is now the primary force behind foreclosure.** Borrowers are struggling with no income and lenders are having a harder time reworking troubled loans.



Source: U.S. Bureau of Labor Force Statistics, 2009

The State of Ohio experienced a statistically significant decrease in employment, losing 243,200 jobs between 2008 and 2009. In October 2009 the national unemployment rate rose to 10.2%, the highest since April, 1983. In Ohio, unemployment in October, 2009 was 10.5% - slightly higher than the national rate - reaching a double-digit figure for the first time in more than 25 years. October, 2009 data reports 3.6% change between 2008 and 2009 for the State of Ohio, from 6.9% to 10.5% respectively. In the metropolitan statistical area of Cleveland-Elyria-Mentor, there was a 2.5% change, or 6.1% to 8.6%, between October, 2008 and 2009.

For Blacks and Latinos, the adage “When they [‘majority’] catch a cold, we [‘minority’] get pneumonia.” This holds true for communities like Cleveland. Harry Alford, co-founder and President/CEO of the *National Black Chamber of Commerce, Inc.* wrote a commentary in the *Washington Informer*, entitled, The Economic Rape of Cleveland. His observations resonate with what Hispanics have experienced as well. He states:

The lovely city of Cleveland has been ripped off. There are other cities, counties and rural communities around the nation facing the same crisis. Greed and hustle coupled with bad policy and weak laws have hurt us miserably. Our children will pay the price and all we can do is start over once again. It hurts. It hurts real bad and will have a very long-term effect. Cleveland was raped.

The sub-prime mortgage fiasco is hitting all geographical areas of this nation. This game broke all of the rules. It exaggerated housing appraisals to boost lending amounts. It eased credit rules to allow people who did not qualify for mortgages to get them anyway and pay the consequences later. Hedge fund investors fell into the same trick that made Enron famous. They fronted asset investments that were really poorly collateralized loans that would soon default and leave the investors holding the “bag.” Middle men brokers and package dealers ran these schemes for quick fees and cash. In the end, the investors and new mortgage owners would take the big hit.

... A black middle class was formed decades ago [in Cleveland] and is indeed an institution in this population center. Maybe this is why the subprime hustlers targeted Cleveland. It had plenty of established black property owners who could be exploited while the activity remained under the “radar” for a while.

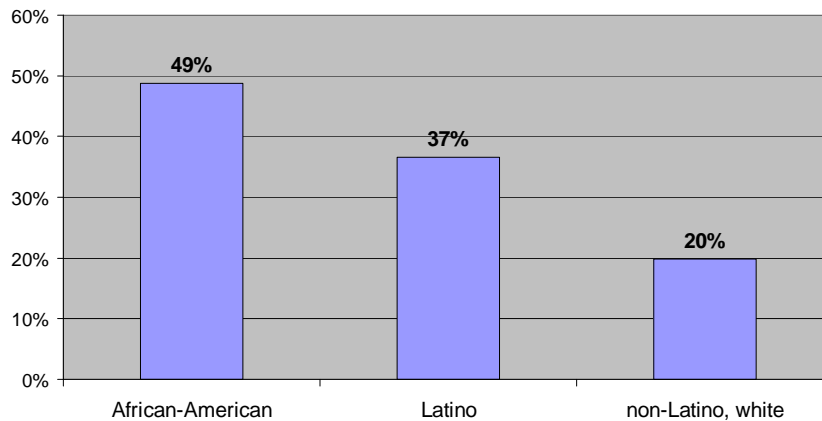
Subprime mortgages have had the greatest activity in large black populations and the state of Ohio leads the nation in this activity with Cleveland leading that state. As a result of the subsequent ballooning mortgage payments and hidden fees that lenders could not possibly afford coming due, foreclosures in Ohio – particularly greater Cleveland have led the nation. In 2006 alone these subprime hustlers or “flippers” caused over 13,500 foreclosures in Cuyahoga County (7000 in Cleveland alone). One out of every 27 houses in Cleveland is now vacant due to

foreclosure. Every time a home forecloses, all homes in that neighborhood will each lose an average of \$7,000 in property value. The more foreclosures; the greater loss you have in your assets and equity.

The November 13, 2008 webinar entitled The Effect of the Foreclosure Crisis on Asset-Building in Minority Communities presented by Paul Leonard of the *Insight Center for Community Economic Development, Center for Responsible Lending*, revealed:

- CRL estimates 2.2 million sub-prime foreclosures
- 40.6 million surrounding homes will lose value as a result of proximity to foreclosures
- Total \$352 billion in lost wealth to families
- Disproportionate impact on African-American and Latino families and communities

**Subprime as a Proportion of All Mortgages by Race/Ethnicity, 2005-2007**



Source: Leonard, P., Center for Responsible Lending, 2008

**Increased Odds of Foreclosure by Neighborhood Type**

	All Loans	With Subprime Control
High Minority	62%	33%
High African American	176%	100%

High Latino	35%	12%
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Source: Leonard, P., Center for Responsible Lending, 2008

In a 2008 briefing paper: Foreclosures and the Inner City The Current Mortgage Crisis and its Inner City Implications by *The Initiative for a Competitive Inner City (ICIC)* points out that:

Real-estate owned (“REO”) properties are of particular concern because they often end up being sold at auction prices or worse, abandoned buildings that create blight, drive down property values, and undercut the local tax base. ...Although the foreclosure problem is fairly widespread across US inner cities – 70% have REO rates that are higher than in the rest of their central city – the problem is particularly acute in some areas. Table 2 lists the inner cities with the highest 2007 foreclosure rates.

**Table 2: Inner Cities with the Highest REO Rates, 2007**

INNER CITY	2007 REO Rate
Detroit	3.7%
Cleveland, OHIO	3.0%
Atlanta	2.6%
Indianapolis	1.9%
Akron, OHIO	1.8%
Stockton	1.7%
St. Louis	1.6%
Toledo, OHIO	1.6%
Sacramento	1.6%
Kansas City	1.6%

Detroit and Cleveland had the highest 2007 REO rates, 3.7% and 3.0% respectively, and joined by five other Midwestern cities: Indianapolis, Akron, St. Louis, Toledo, and Kansas City. These inner cities are likely plagued by two factors that are contributing to REO rates: high foreclosure activity and low demand for housing, which will reduce the chance to sell homes at auctions, thus ensuring that they revert back to the mortgage owner. Atlanta, Stockton, and Sacramento are also among the worst inner cities in terms of 2007 REO rates. Our

{ICIC) data do show that foreclosures are likely to increase in 2008 in the inner cities and across the United States. Still, much is unknown about the nature and velocity of the current foreclosure crisis.

Some factors that have been identified as contributing to foreclosures across the country are more important in inner city neighborhoods. For example, Latinos and African- Americans, who account for a large portion of the inner city population, are far more likely to have sub-prime loans than white homeowners with similar incomes. The prevalence of these loans, which are six times more likely to enter foreclosure than prime loans, is certainly an important part of the inner city foreclosure story.

For other factors, such as changes in housing prices, our first cut suggests that its relationship to foreclosures might be different in inner cities than in other parts of the country. A thorough, systematic look at the causes and consequences of the foreclosure crisis must be undertaken in order to develop short-term intervention strategy and a longer-term policy approach to replace the wealth that has been so quickly drained from the inner city.

**Business Ownership Opportunities:** Rob Goaains, Vice President, Franchise Department for Great Clips shares that “according to Franchise Business Intelligence statistics, the total revenue of Hispanic-owned firms is projected to increase up to 70 percent by 2012, with the majority of that growth coming from service and financial sectors.”

*“Small businesses represent something on the order of seventy-five percent of new jobs. We tend to pay a lot of attention to the big, huge corporations of the world, but at the end of the day, the engine is the small business sector, and in that group, the fastest-growing segment is the Latino-owned small business.”*

Javier Palomarez, CEO and President  
United States Chamber of Commerce

MSNBC estimated that Hispanic-owned businesses in the U.S. grew three times the national average from 1997 to 2002, topping 1.6.million in 2002 (Latino Business Review).

However, in the article Nurturing an Untapped Resource, USA Rise Up.com, research shows that minority owned firms are slower to diversify and embrace opportunity in growth industries; they are less responsive to significant trends in supply chain management, largely sole proprietorships and limited in the use of mergers, acquisitions and strategic partnerships. 25% of all minority-owned businesses are in more traditional sectors, with lower revenue opportunity. Those sectors

include personal services, food stores, trade contractors, apparel and other textile products, eating and drinking establishments and local and urban passenger transportation. However, an encouraging trend indicates that new minority entrepreneurs are entering industries with higher revenue potential, such as technology, communications, finance, insurance and real estate.

In the winter 2007 issue of *Entrepreneur Ohio Quarterly*, it is reported that:

The number of Hispanic-owned businesses is rapidly increasing, but many of these aspiring entrepreneurs lack the formal legal and business know-how essential to getting a new business on the road to success. So, the Ohio Small Business Development Corporations (SBDC) have partnered with the Latino Community Association of Ohio (LCAO) to create the Ohio Latino SBDC, which provides basic information, consulting services and educational programs to Spanish-speaking entrepreneurs. The Latino SBDC focuses on breaking down the barriers often faced by immigrants, including learning the English language and US culture, while expanding basic job skills and entrepreneurial proficiency.

**Latina Business Ownership:** Maria Rivera-Albert, Former CEO of *The National Hispana Leadership Institute* stated,

Leadership is a natural for Latinas. Latinas have everything other leaders have and more. Being a Latina is an advantage in many ways, instilled in us these important qualities: to be ethical, to be hard working, to be proud of what we do, to manage many different tasks at the same time, and to be loyal to a cause are all qualities we inherited through our culture and our families. Latinas have combined their natural skills in nurturing and diplomacy with their endless capacity for hard work. That is why they are great employees and superb entrepreneurs.

Latinas are starting business at six times the national average. More than 750,000 US businesses are owned by Latinas, comprising 37% of all Hispanic businesses. Latina businesses generated about \$50 billion in sales in 2007.

In 2007, women comprised 51% of the US population (154.7 million women), and Latinas made up about 15% of the female population in the US (US Census Bureau). Women account for nearly 47% of the US labor force, and Latinas about 12% of the female labor force. Nearly 51% of employed women in the US are in managerial and professional positions, yet 3.6% of Latinas are employed in that sector. Pay equity is a major challenge for women, especially Latinas. Today, women in the labor force earn 78 cents for every dollar a man earns; and Latinas earn 59 cents and African-American women earn 69 cents, respectively (National Hispanic Leadership Institute, 2009 Midwest Conference).

In the June, 2005 issue of *Hispanic Trends Magazine*, a study from the *Immigration Policy Center* entitled, Today's Immigrant Women Entrepreneur, determined immigrant women of the post-1960's wave of immigration comprise one of the fastest-growing groups of business owners in the U.S. The study found 8.3% of employed immigrant women were business owners, compared to 6.2% of employed native-born women. The largest group of immigrant women entrepreneurs in the US— 234, 454 or 41.6% of the total— comes from Latin America and the Caribbean. The second largest group— 165,483 or 29.4%— comes from Asia and the Pacific Islands.

“According to a special survey 71 percent of the Elite Women [Featured in the magazine] have encountered gender discrimination during the course of their careers, and 64 percent have experienced ethnic discrimination. Fully 86 percent of the women have benefited from affirmative action programs, with educational programs topping the list...Seeing these women succeed, often in extremely male-centric industries, can inspire all of us.”

Jesús Chavaría  
Editor and Publisher  
Hispanic Business Magazine

**Retirement:** Stephen Miller (October, 2009) reports in an article for the Society of Human Resources Management, that Hispanic Americans face greater challenges in obtaining a secure retirement than the U.S. population at large, according to a new report, Hispanics and Retirement: Challenges and Opportunities. Compared to other Americans, Hispanics are more likely to confront a low level of retirement preparation, low access to employer-sponsored retirement plans, low levels of personal savings and inadequate financial literacy, according to the not-for-profit *Hispanic Institute* and the *Americans for Secure Retirement* (ASR) coalition.

The report concludes that Hispanic Americans need to consider multiple retirement vehicles to supplement Social Security and to bridge the gap in access to employer plans. "While our research found that Hispanics face greater challenges in preparing for retirement than the average population, with the right tools to properly prepare for retirement, these obstacles can be overcome," says Gus West, Board of Directors' Chair for the *Hispanic Institute*.

Significant findings of the study include:

- ⇒ Only 41 percent of U.S. Hispanic workers say they have saved money for retirement.
- ⇒ Only 25.6 percent of Hispanics are covered by employer-sponsored retirement plans, compared to 42.5 percent of whites and 40 percent of African-Americans.
- ⇒ Of the Hispanics receiving Social Security benefits, almost 80 percent rely on these benefits for at least 50 percent of their retirement earnings.
- ⇒ Among Americans 65 and older receiving Social Security, on average Hispanics receive about \$2,124 less in earnings than non-Hispanics.

Between 1979 and 1999, Hispanic households earning between \$40,000 and \$140,000 grew to include about one-third of the total Hispanic households nationwide. "Since two-thirds of Hispanics are employed in the service-related field, which generally does not offer employer-sponsored retirement plans, many hard-working Hispanic Americans may not have the proper nest egg to retire. It is imperative that their savings are managed and invested in a secure plan that assures income for life," says Brent Wilkes, executive director of the League of United Latin American Citizens.

<b>How is the economic status of Hispanics affecting the Nation, State, County and City?</b>
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## The Numbers that Cannot Be Ignored

According to the 2005 census, the vast majority (73 percent) of Latinos in the U.S. originate from two countries: Mexico and Puerto Rico (Figure A).<sup>6</sup> The total percent for both groups is nearly identical for the State of Ohio, where Puerto Ricans and Mexican Americans represent nearly three-fourths (78 percent) of all Latinos. The Ohio data, however, differ from the national distribution in that the Puerto Rican and Mexican-American population are at near par in overall numbers for the State (Figure B). Ohio represents a much higher percent of Puerto Rican residents than the U.S. national representation. At the County level (Figure C), the percent of Puerto Ricans is dramatically higher, with nearly 68 percent of the population being Puerto Rican. The figure is even higher for the City of Cleveland at 78 percent (Figure D).

For Central Americans, a closer look at the data reveals that the percentage distribution is more uniform across the national, state and county levels. While state, city, and county level data for 2005 do not provide detailed breakdowns by smaller Latino ethnic groups, inferential analysis indicates that the percent of Central Americans is likely higher. Locally, the trend is for an ever-increasing population of persons from other than Puerto Rico, primarily Central America. Unfortunately, reliable local data are not available.

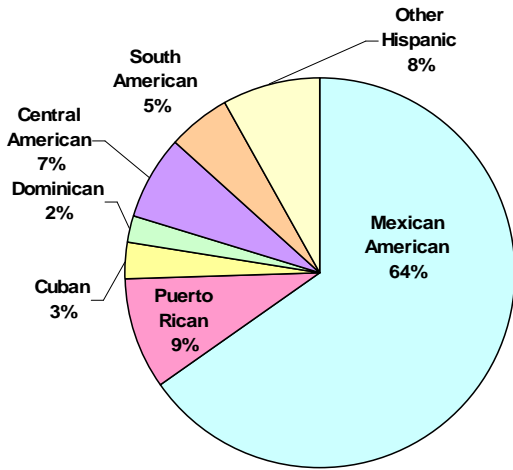
Statewide, the Latino population is growing considerably in both the central belt region of the State via Interstate Route 70 and along the northern belt where it crosses the Greater Cleveland Area<sup>7</sup> via Interstate Route 80/90.<sup>8</sup> Numerically, the Puerto Rican population is

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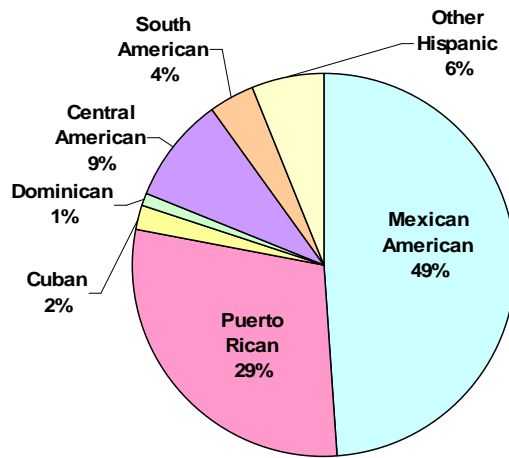
<sup>6</sup> It is important to note that residents of Puerto Rico are not included in the U.S. census, except by footnote, though Islanders are U.S. citizens. This is also the case for Trust Territories and other U.S. jurisdictions. Consequently, national Latino data must be understood to not include the 4 million citizens that reside in the Island which would bring total Latino numbers to nearly 47 million (2006), but still does not include the total undocumented population. Altogether, figures are estimated to be closer to 50 million (see Noboa-Ríos & Soto, 2006). Nearly 1 out of every 6 citizens is Hispanic. Accordingly, adjusted national figures would then reflect that Puerto Ricans are closer to 17 percent of U.S. Latinos with Mexican Americans closer to 60 percent, with both groups collectively representing 77 percent of all Latinos. Notwithstanding, we will strictly adhere to national census data for this report, which Figures A-D reflect.

considerably the largest group in the Greater Cleveland-Lorain sector, though not growing as rapidly as other Latino groups.

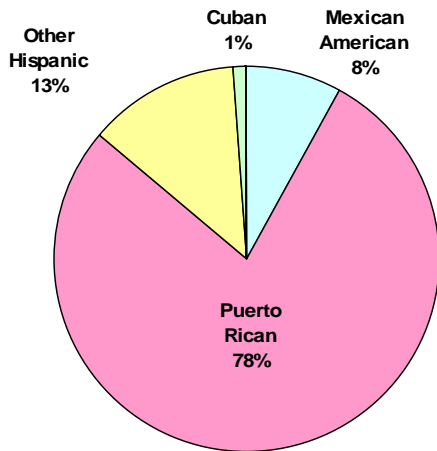
**Figure A**  
Percent Hispanics in U.S.,  
by Nationality (2005)<sup>ii</sup>



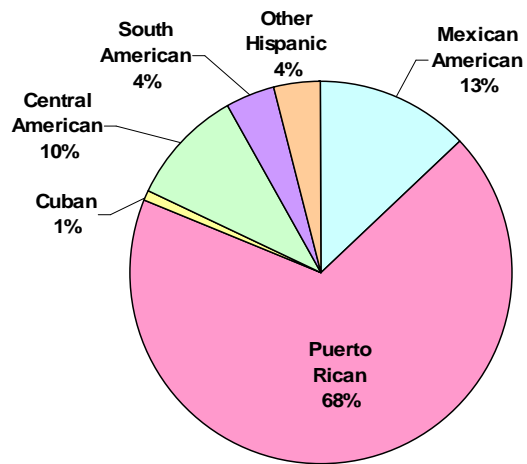
**Figure B**  
Percent Hispanics in Ohio,  
by Nationality (2005)



**Figure D**  
Percent Hispanics in City of Cleveland,  
by Nationality (2005)<sup>5</sup>



**Figure C**  
Percent Hispanics in Cuyahoga County,  
by Nationality (2005)



<sup>7</sup> It is important to note that the term “Greater Cleveland Area” in the literature denotes several adjacent counties (e.g., Lake, Lorain, and Cuyahoga). The data for Greater Cleveland is nearly twice as large as the population of Cuyahoga; while the local County population is considerably larger than the population of Cleveland—nearly threefold—about 1.3 million (2006).

<sup>8</sup> Note that Interstate 80/90 also crosses Akron, Youngstown, Lorain and Toledo, where some of the largest Latino populations reside.

When dealing with statistics that impact the Latino population, most studies simply lump all Hispanics into one category and then go about their analysis. While this may seem reasonable, it can be rather simplistic and can produce misleading results. When this report denotes the Latino population as one group, it will be highly cognizant of the fact that strong inter-ethnic distinctions exist. When warranted, the report will draw upon the uniqueness of the Latino sub-population group of reference to further interpret and distinguish unique ethnic features in a fuller context.

For 2006, initial census data released in May 2007<sup>9</sup>, reveals that half of America's Hispanic population is under age 27 and that one in five of the Nation's children under the age five are Latino, while one in three Americans are now a member of a minority group.<sup>i</sup> The Hispanic population continues to expand, rapidly becoming an increasing percent of the U.S. population. This is principally due to the number of Latino babies born in the United States as well as the recent in-migration of Latinos; with Latino U.S. births slightly outpacing the increase due to incoming Puerto Rican migrants and other Latino immigrants.<sup>ii</sup>

**Relationship between National and Local Data:** Nationwide, data on Latinos indicate that the country is in the midst of a dramatic demographic shift that will most assuredly affect its future complexion and bring about cultural impact. Projections now indicate that the "browning of America" is not only a growing reality, but that by the year 2050 nearly half of all Americans will be a member of a minority group (people of color) and the majority will be Hispanic.

The rapid rise in the Hispanic population has now made it the largest minority group in the U.S. labor force. At the dawn of the 21<sup>st</sup> century, Latinos are a group that requires considerable attention. In the U.S., Latinos now represent the second largest Latino population among all nations in the world, second only to Mexico.<sup>iii</sup> Current trends will increase in upcoming decades for nearly all major geographic areas with large Hispanic concentrations, including Greater Cleveland. Locally, however, this is occurring within the backdrop of other related but extremely important data for the City.

From the national view, nearly half of the U.S. growth last year was due to the Hispanic growth. Also, Hispanics were the fastest-growing minority group last year. Likewise, all

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<sup>9</sup> The 2000 census data provides the most detailed information, but it is now outdated. The American Community Survey (ACS), which is a yearly census update, but fails to accurately estimate critical data for Hispanic sub-groups at the County and City-wide level.

projections indicate that Latinos in the Cleveland area are growing faster than any ethnic group in the Northeast sector of the State.

National shifts are often reflected locally. In addition to cultural change, population shifts also bring about local demographic surprises. There are more Puerto Ricans in the Cleveland-Lorain-Elyria area than in the remaining State of Ohio, ranking second in the Midwestern United States outside of the Chicago-Cook County area.

In the Metropolitan Statistical Area of Cleveland-Elyria-Mentor, the Hispanic population grew by 54%, from 45,900 to 85,000. Latinos make up 8.3 % of the population in this area. Over 50% of Hispanics in the Midwest are under age 25- not only the age range for K-12 and post-secondary education but the next cohorts to engage to engage in the labor force (US Department of Commerce, 2009).

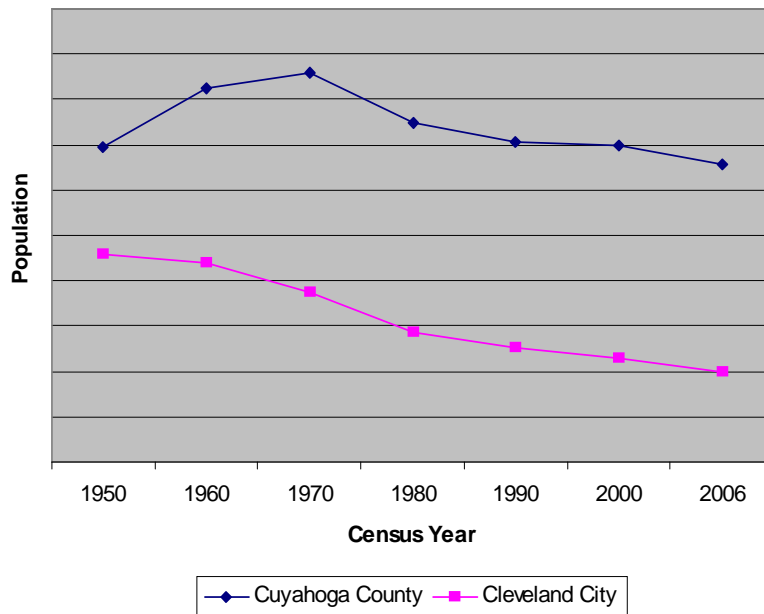
The impact of the Latino growth is magnified by the fact that the White and African-American populations are not only stable in size, but also older, with the Latino median age more than one decade younger than the U.S. average and, as a result, much more active in the workforce population. As an example, as the huge baby boom generation moves toward retirement, young Latinos are quickly filling in behind them. This is even more the case for Cleveland, as the city has been losing population.

**Population Loss:** There has been a considerable shift in the demographics of the City of Cleveland. As can be seen in the line graphs for the years 1950 to 2006 (Figure E), the population of Cleveland has been consistently declining. In fact, while not clearly visible in the line graph below, between 1980 and 2000, Cleveland lost fully one-sixth of its population.<sup>iv</sup> At the same time during this period, Cleveland actually gained modest numbers of Black, Hispanic and Asian residents. Notwithstanding, it lost almost three times as many White residents in two decades.<sup>v</sup>

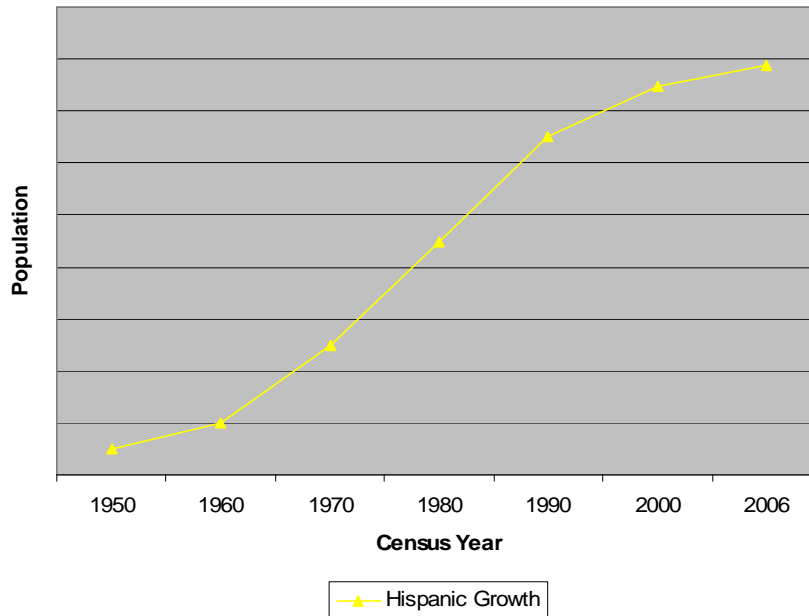
Today, the City continues to lose population at rather rapid rates. It recently dropped (2006) to its lowest levels since the 1900s. It is now barely at 400,000 population.<sup>vi</sup> This is the lowest population figure since the turn of the century in the 1900s. Cuyahoga County, during the same period, while temporarily increasing population from 1950 to 1970, also began a population decline that eventually mirrored a similar rate of decline in the past three decades to the City of Cleveland.

**Latino Growth:** By contrast, the Latino population has increased considerably during the past several decades and continues seemingly unabatedly.<sup>vii</sup> In Figure E, to more easily demonstrate the diverging patterns and trends, we have indicated the relative population growth, by decade, for both the City and County for the decennial census years 1950 to 2000 and 2006. We have also included a companion graph (Figure F) that illustrates nearly opposite trends for the Latino population, though the line graph depicting the Hispanic population is not at the same scale of numerical growth.

**Figure E**  
**Population Rates for City of Cleveland**  
**and Cuyahoga County, 1950-2006**



**Figure F**  
**Population Rates for Hispanics in the**  
**City of Cleveland, 1950-2006**



As illustrated, the Latino population has been incrementally growing at nearly the mirror *opposite* rate of gain as both the City and the County. While the rate of growth of the Hispanic population is slightly higher, the total number of Hispanics only represents about four and eight percent of the county and city totals, respectively, and is nowhere sufficient to supplement the numerical loss of the larger city and county population. As a result, the city and county have lost many more residents than the Hispanic growth can supplement, thus causing a negative population flow away from both the City and its County.

Even faster Latino growth is indicated in the younger generation, among students. This group represents the fastest growing and largest group of Hispanics at both the national and local level. Recent data from the National Center for Education Statistics (NCES) states: “The most pronounced development in school demographics has been in Hispanic growth.”<sup>viii</sup> According to the report, while Hispanic students accounted for just six percent of the public school enrollment in 1972, this grew to 20 percent by 2005. During the same period, “White enrollment declined to 58 percent of school population, from 78 percent.”

## **Other Numbers that cannot be Ignored**

Cleveland, once the largest and most influential city in the State of Ohio, has undergone considerable social and economic challenges over the past several decades. Recent data indicate the city continues to also face major social, demographic and economic challenges. The following are several demographic conditions that inevitably impinge on the local Latino reality.

**Poverty Rates:** Just recently, the city experienced the highest poverty rate among America's big cities in 2004, with about a third of its people in poverty<sup>ix</sup> and nearly one-half the city's children living at or below the poverty level.<sup>10</sup> In 2004, it ranked as the poorest city among those with over 250,000 in population. Today, it ranks slightly above Detroit, the city that is currently saddled with the worst ranking.

**Segregation Indices:** Levels of segregation in Cleveland between Blacks and Whites, and Blacks and Hispanics, remain among the highest in the U.S. The city was recently ranked among the "top 10 most segregated cities<sup>11</sup> in America." <sup>x</sup> One Latino observer cogently stated, "Perhaps the most dangerous implication of these developments is how residential segregation reinforces other societal inequalities severely limit educational opportunity for Hispanics" (p. 2).<sup>xi</sup> In various discussions with members of the Latino leadership as well as with other interested observers interviewed, it was repeatedly pointed out that the city was "highly segregated" and, at times, allusions were made about its concomitant "racism."

**Employment and Income Attainment:** In January 2009, nationally the Hispanic unemployment rate was 9.7% with even higher unemployment among US-born Latinos compared to foreign-born Latinos. Another important indicator, the median weekly wage, shows that foreign-born Latinos earn the least of all workers.<sup>xii</sup> Astonishingly, U.S.-born Hispanics and Blacks have nearly identical median weekly wages that more greatly approximates that of the foreign-born immigrant than the U.S. non-Hispanic White. In Cleveland, the average Latino per capita earnings is roughly three-fourths (76 percent) of the median earnings of a White worker.<sup>xiii</sup>

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<sup>10</sup> Poverty level is defined by the Federal Government. In 2005, it represented an income of less than \$19,971 for a family of four. The threshold has risen slightly since then.

<sup>11</sup> Among the top ten were also Chicago, New York, Los Angeles, Miami, Newark, Detroit and St. Louis.

Making wage improvement more challenging, the city's **unemployment** rate is one of the highest among large U.S. cities. At the same time, the city's median **income** now ranks 98<sup>th</sup> out of the 100 largest cities.<sup>xiv</sup> These data are inextricably tied to the workforce population.

**Workforce Population:** Another important indicator of the city's welfare is the state of its workforce population. According to projected trends, Ohio's working-age population and labor force is graying together with the rest of the Nation.<sup>xv</sup> In addition, the labor force is also becoming more diverse as more minority, women and immigrants continue to enter the workforce. For example, labor force participation rates of men and women have been converging over time as the overall participation rate for men has been slowly declining. The rate for women has been increasing substantially, now at 48 percent of the State labor force.<sup>xvi</sup>

Also, Ohio's non-White labor force is expected to surpass one million the next decade and account for about one in six jobs, doubling its labor force numbers in twenty years (1992 to 2012), while the White population will decrease slightly during this period.<sup>xvii</sup> It is estimated that the entering Ohio workforce population by 2015 will be composed of 90 percent women, minorities and immigrant workers.<sup>xviii</sup>

The median age for all Ohioans has increased from 28.6 years in 1980 to over 36.2 years in 2000. As a result, the median age of the working-age population has also increased and is now over 42.3 years (considerably higher, since it excludes those younger than 16).<sup>xix</sup> Comparable figures for Latinos across the State indicate a median age that is at least ten years younger, with slight variances across the State.

A top priority for workforce development is to meet the labor force needs of Ohio's employers. Approximately two-thirds of all job openings in Ohio will be due to net replacement needs, primarily due to individuals retiring as well as workers who leave the State altogether. The two factors that combine to determine Ohio's labor force are the working-age population and the labor force participation rate, the percent of individuals in the population who are working or looking for work.

What is interesting is that data for Cleveland reflect a much larger percentage of workers in construction and excavation, sales, healthcare, social services, building and grounds maintenance, food preparation, and the customer service arena than the rest of the State.<sup>xx</sup> The opportunity for the Latino community is that these are also occupations that can be most easily

filled by Hispanic workers because needed entry-level skills will not require high academic credentials. In fact, trends indicate that nearly three-fourths of all projected jobs in the Cleveland area (2005—2015) fall into these and related areas where Hispanics with limited preparation (or training) can easily fill available positions.<sup>xxi</sup>

At the same time, it is important to indicate that more than one in three new immigrants lack a high school diploma, nationally, though we do not know what the local data may indicate.<sup>xxii</sup> Nationally, immigrants are projected to account for half of the working-age population growth between 2006 and 2015, and all the growth between 2016 and 2035.<sup>xxiii</sup>

Workforce development is directly tied to job readiness skills and educational preparation. While Cleveland is no exception to this rule, its challenges are quite formidable in redressing this imbalance for the Latino community. There are major educational challenges facing the city, and this is an area where nearly everyone concurs is the single most important need facing the Latino community of Cleveland. Education is also central to the economic development of Latinos in Cleveland, Ohio and throughout the nation.

Cumulatively, education statistics bode poorly for the future of Latinos in Cleveland. For example, 90 percent of all young adults in the U.S. have finished high school, compared with only 62 percent of Latinos,<sup>xxiv</sup> but even worse for Clevelanders, now at barely 42 percent.<sup>xxv</sup> While these are important measures of the diminished social and economic prospects facing the Latino population, it is a poor indicator of what is happening, most certainly in the local area of Cleveland. On average, Latino high school students score lower on national assessments and college entrance examinations and they remain much less likely to finish college than their White or Black peers,<sup>xxvi</sup> performing at a lower rate than any other group in America. In summary, Cleveland lags considerably behind the nation and Latinos are at the bottom of the rung.

A sobering reality here is the fact that a key determiner of educational progress is the economic status of the family. Young people whose annual family income is below \$25,000 have less than a 20 percent chance of earning a two-year degree or higher as compared to over three-fourths of those whose family incomes exceed \$75,000 and earn a college degree.<sup>xxvii</sup>

### **Limited Change over Time**

A review of critical socioeconomic indicators across nearly three decades points to the fact that while some improvement has been attained, this is considerably lower than should have

been expected by the 21<sup>st</sup> century. A few quick facts dramatize the seeming stalemate of progress across this span of time. Table 1 provides rough comparisons, overall, of data over the past 30 years. It indicates relatively little increase in the socioeconomic status among Cleveland's Hispanic population. In fact, some trends may have declined or reached a plateau.

**Table 1**  
**Hispanic Demographics for Cleveland, Years 1960-70 and 2000-06**

Category	General Statistics	
	Past (1960-1970)	Current (2000-2006)
Puerto Rican percent of Latino population	82 percent	68 to 82 percent
High school graduation or equivalent (census)	21 percent	43 percent
% Speaking Spanish at home	≈ 80 percent	76 percent (for 2003-04)
Per capita income	Lower than city average	\$9,718 (1999); less than one-third city average <sup>12</sup>
Below poverty level	34 percent	52 percent (lower in Ward 14)
Owner-occupied housing	Unknown (est. 34 percent)	41 percent
Unemployment	Estimated at 16 percent by 2 studies	> 26 percent
Median age	27 years of age	25 years of age
High school dropout rate	≈ 80 percent	76 percent
Percent foreign born	> 65 percent	Unreliable data
Total Latino population	25,000 (1970) <sup>13</sup>	Range: 31,728 to 78,675 <sup>14</sup>

In 1970, Jack Agüeros, working as a National Urban Fellow in Cleveland, authored a study on the status of Latinos in Cleveland.<sup>15</sup> Taking data from local sources and the decennial census, his report compiled statistics on the Hispanic population. Though the census definition of “Hispanic” has changed since then,<sup>xxviii</sup> we briefly compared his compilation with other related sources published at the time, including written proposals from Latino organizations<sup>xxix</sup> and then with extant data from the 2000 census and more recent data from the American Community Survey (2005; 2006).<sup>16</sup>

<sup>12</sup> By census estimates, this figure represents the lowest income among Latino urban residents in the State of Ohio.

<sup>13</sup> While data are based on Agüeros' study (1970), the figures are fairly comparable to other community studies at the time.

<sup>14</sup> The data vary considerably and are rather unreliable. Unofficial data are considerably higher than official, census data and tend to be more accurate. Given the importance of this data, it would be most helpful to sponsor a more accurate community census at this time, certainly for some neighborhood tracts.

<sup>15</sup> Study was titled, “The Spanish-Speaking Community of Greater Cleveland,” published in 1970.

<sup>16</sup> It is important to note that yearly census updates are published one year after the data are collected. Therefore, data that were recently released (May 16, 2007) are based on surveys from July 2006. More detailed data on Hispanics are not available until later, if at all. This is dependent on population size and category of variable (race versus ethnicity). Data reflected in this report are primarily based on data sets from the 2000 census and its

While data vary somewhat due to disparate data gathering methods, in general they indicate a very limited change over time for most of the critical variables reviewed. For whatever reasons, as Table 1 indicates, conditions in the Latino community have not appreciably changed in more than three decades. This is a staggering finding.

### **Data Implications**

The dysfunction of larger, citywide institutions is transmitted to its citizens. Those with least resources receive the blunter end of the demise. Unheeded, the process continues onto subsequent generations and the impact becomes cumulative. Left alone, the process will likely not self-correct. To reverse course, leadership must arise and direct new courses of action. In this spirit, the voice of one interviewee echoes the sentiments of many, “If we don’t take action ourselves, no one will do it for us.” It is important to give power to voice. What else might these voices say?

**Minimum vs. Livable Wage:** The migrant Puerto Ricans and the immigrant *Mejicanos* and Central Americans have for the most part come from poor and working-class backgrounds. During the 1950s and 1960s, Puerto Ricans were recruited to work in manufacturing jobs that provided excellent income and benefits without requiring a lot of formal education. However, the jobs that served as a magnet for Puerto Ricans have virtually disappeared. Today, the jobs that immigrants take seldom have benefits attached to them. These jobs, in turn, do not hold promise for the children of migrants who are already citizens.

What is it about immigrants that they will work at jobs Puerto Ricans will not touch? The issue has to do with the factor of minimum wage for immigrants and the need for a livable wage for American citizens. The minimum wages earned by immigrants may represent eleven or more times than what the immigrant worker made in the depressed economies of their homeland. The undocumented will cross the border to work in what is called in Korea the 3 “D’s” of employment: dirty, dangerous and difficult jobs. As these jobs represent the ceiling for immigrants, they represent the floor for American citizens. What makes African Americans and State-side Hispanics angry with the immigrant is not that they have taken jobs away from them,

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projections as well as yearly household updates taken from the American Community Surveys of 2005 and 2006. As reported throughout, these are accordingly footnoted.

but that they have taken them for such low wages and devoid of benefits. Work conditions and needs set different precedents for different people.

In the old days, poverty meant not having a job, today it may mean having two jobs and not being able to make ends meet. However, the fact that the minimum wage has been raised may not be good news for some Puerto Ricans in Cleveland. For example, such a condition may provide more incentives for employers to hire the undocumented who view minimum wage as their ceiling made higher, but to hire them with even less benefits. For the U.S.-born migrant with very little education, it is another reason to view with suspicion the immigrant with whom they need to establish coalitions for a better community.

The economic context in which Hispanic Cleveland must survive and thrive may tend to look at members of some of the sub-groups as being more industrious. That reality lies in economic arrangements, forced by globalization and other forces that are beyond the control of the *barrio*. In the process, however, victims might fault and blame each other for causing what neither of them truly created. Leaders must transcend such “perceptual” barriers that may be divisive and sabotage unity.

**The Opportunity of Immigration:** Job creation, repopulation, and rehabilitation of distressed housing stock, present the most difficult challenges to Cleveland’s neighborhoods. Entrepreneurial immigrants are an untapped resource to help revitalize and repopulate Cleveland; primarily because high ratio of entrepreneurship in immigrant communities; and population growth in U.S. cities are predominantly driven by immigrant influx.

- A 2007 report from the White House Council of Economic Advisers concluded that immigration as a whole increases the U.S. Gross Domestic Product (GDP) by roughly \$37 billion each year because immigrants increase the size of the total labor force, complement the native-born workforce in terms of skills and education, and stimulate capital investment by adding workers to the labor pool.
- Immigrant businesses create jobs: In 2002, 1.6 million Hispanic-owned firms provided jobs to 1.5 million employees, had receipts of \$222 billion, and generated payroll of \$36.7 billion. The same year, 1.1 million Asian-owned firms provided jobs to 2.2 million employees, had receipts of \$326.4 billion, and generated payroll of \$56 billion, according to the U.S. Census Bureau.

- The total income of Latin American immigrants in the U.S. is \$450 billion.

Bob Smith, International Culture Writer for *The Plain Dealer*, shared during an interview with Mike McIntyer of *More of the story*, (May, 2009), “that immigrants have no political base; making up only 4% of City population and ranking 48th in the US in size of its immigrant community. There exist a great paradox in Cleveland with anti-immigrant sentiment from both the black and white population; general foreigner resentment out there... Cleveland population majority African American community race politics will ensure immigration will never happen here.” He further shared, “Immigrants do not leave their home country to come here and do nothing! They come to prosper and this prosperity is shared by the entire city.” As long as immigration is seen as a race issue, Cleveland will be left out of the immigrant wave in America; and will be left further behind. Sam Fulwood III, wrote a very insightful piece in *The Plain Dealer* on April 8, 2003 regarding the benefits and values of attracting immigrants to boost the economy of Cleveland. He declares:

These businesses, where immigrants cater to each other and the community at large, are a hopeful sign that all isn't lost in Cleveland. If they can thrive, then maybe other immigrant groups will find similar success. And together they point the way to the city's long awaited and much-needed renaissance. Unfortunately, this isn't happening fast enough. So called “new immigrants” from Asia, Latin America, the Caribbean and Africa aren't coming here at the rate they're settling in other parts of the nation, where they help fuel an economic boom. Our economy suffers from the lack of their energy and enterprise. ...The best way to help the economy would be to welcome and support immigrants already here, so that they would help recruit their families and friends. When one immigrant does well and talks about it, others follow. Success could be contagious....This is Cleveland's best hope to save itself. Over the next 50 years, the lion's share of the nation's population and economic growth will be linked to the influx of people born beyond our borders....'Cleveland will age and die....if you don't attract more immigrants to revitalize your economy, the best business to open in Cleveland will be a mortuary.'

The Hispanic Alliance must advocate for Latino immigrants as part of its economic development strategy.

## Best Practice and Strategies

### Best Practices and Strategies to Promote the Economic Well-being of Latinos

#### I. Latino Recruitment Strategies

Dr. Robert Rodriguez, in his book *Latino Talent* (2009), recommends 21 strategies to improve Latino recruitment effectiveness:

1. Educate Your Recruiters and Hiring Managers
2. Tailor Your Recruiting Messages
3. Leverage Latino Employee Affinity Groups
4. Seek Out Latino Community Leaders
5. Partner with Your Community Affairs Group
6. Partner with Universities with High Latino Student Populations
7. Affinity Job Boards
8. Feature High-Ranking Latinos
9. Hold a Company Open House
10. Create a Presence on College Campuses
11. Hire Inroads Interns
12. Advertise in Latino Publications
13. Career Booth Staffs
14. Participate in Latino Career Fairs
15. Develop Strategic Partnerships with Latino Organizations
16. Highlight Latino Diversity on Web Site
17. Connect with Latino Student Associations
18. Utilize Company Alumni and College Alumni Associations
19. Consider Diversity Recruiting Organizations
20. Use Latino Online Community Web Sites
21. Recruit Recognized Latino Leaders

*“Don’t let your circumstances prevent you from being the best you can be. Get beyond them.”*

Antonio Villaraigosa  
Mayor, Los Angeles, California

## II. Strategies for Corporate Leaders

### **Strategies for Corporate Leaders to Leverage Latino Talent in the Workplace**

1. Master the fundamentals of Hispanic demographics and the bottom-line reasons for including Latinos as full partners in your corporate mission – make your company one of the ten best places for Hispanics to work in Ohio.
2. Grow the talents and skill-sets of Hispanics, African Americans and members of other underrepresented groups so that they can become qualified for appointments to boards of directors and executive positions at all levels of the organization - once qualified, appoint them!
3. Recruit Latino talent, supervise them effectively, coach them for greater productivity, mentor them to excel as complete human beings and members of work teams, give them *meaningful assignments* that when performed well qualify them for upward mobility, and promote them in order to retain them.
4. Include Hispanic talent in planning for the future growth of your firm—visit universities, sponsor job fairs, advertise in bilingual print media, radio and the internet that target Hispanic audiences; showcase Hispanic talent in visible leadership positions to advocate on your company’s behalf; provide executive training opportunities for Latino employees; and, support affinity group goals by naming a senior executive to become their champion.
5. Attend high visibility Hispanic events in the community and identify with worthy causes through your corporate giving.
6. Invest in local and US Hispanic Chamber of Commerce goals and in community services that benefit underrepresented groups.
7. Read *Hispanic Business Magazine* or *Hispanic Enterprise* for up-to-date information on Hispanics in the world of business.
8. Become a supporter member of the Hispanic Alliance and encourage your corporate colleagues to do so.
9. Purchase goods and services from Latino companies through your supplier diversity programs and include doing business with Cleveland’s Hispanic small businesses to reach your procurement goals.
10. Conduct diversity training workshops on how to build inclusive, diverse, high-performing teams that include leveraging Latino talent to work along side their heterogeneous colleagues.

*“Latinos are wonderful at networking among themselves and at networking socially with Americans. The problem is that many Latinos find it difficult to identify the goals of networking and use this activity for true career advancement.”*

Mariela Dabbah and Arturo Poiré  
The Latino Advantage in the Workplace

### III. Strategies for Hispanic Professionals

#### **Strategies for Hispanic Professionals to Maximize Effectiveness in the Workplace**

1. Share with co-workers which major label you prefer- *Latino* or *Hispanic* – without dismissing, stigmatizing or belittling those who prefer another label.
2. Seek mentoring from senior members of the firm and become a mentor to newcomers – without the mentoring advantage for first generation Latinos in the organization, effectiveness and upward mobility opportunities might be compromised.
3. Explain how “dropping-out” of school for European Immigrants did not negatively impact their success in the economy of a hundred years ago, while “dropping-out” of school for Hispanics leads to failure in today’s economy.
4. Respect diversity of religion, gender, language, sexual orientation, country of origin, generational outlook, and socio-economic status among those who make up the Latino ethnic presence in the society.
5. Join an affinity business resource group to promote the collective interest of your members in the work place and become an active member of the Hispanic Alliance to promote the Latino interest in the larger community.
6. Strengthen your language and cultural competencies in ways that resonate with the goals of your employer. Remind colleagues that a person with an accent knows more than one language.
7. Start reading/discussion groups focusing on your heritage group and on major sub-groups operating under the Latino label in order to promote cohesiveness and create legitimacy for Hispanics. This can reduce and eliminate conflict and debilitating competition between Latino sub-groups.

*“Business leaders aren’t purposely ignoring Hispanics. Too often, they just don’t think of us.”*

*Jose Feliciano, Chair  
Hispanic Roundtable of Cleveland*

## IV. Strategies for Dealing with the Foreclosure Crisis

### **Intervention for the Foreclosure Crisis**

Unless major action is taken indicators suggest that high foreclosure rate will continue into 2011. Many sources cited throughout the synopsis mirror the following intervention for dealing with the foreclosure crisis; involving policy and regulations, lender accountability and consumer education.

- ✓ Stop faulty underwriting and predatory lending.
- ✓ Regulate mortgage brokers and hold accountable individuals and/or organization conducting unethical practices.
- ✓ Encourage programs that promote affordable housing, such as the HUD Housing Counseling Program.
- ✓ Create wealth-building initiatives that include homeownership equity in Latino communities.
- ✓ Advocate for comprehensive national response to the foreclosure crisis, including meaningful rescue loan program and systemic loan modification to keep families in their homes.
- ✓ Become educated in what it takes to be a responsible homeowner; seek advise from 2-3 trusted sources before entering into any home loan or credit product contract.

## V. Strategies for Helping Latino Workers Save for Retirement

### What Employer Can Do to Help Hispanic Workers Save for Retirement

Source: Society of Human Resource Management, 2009

#### REACHING OUT

- Employers can help Hispanic workers save for retirement by taking steps such as:
  - Translating retirement and financial planning materials into Spanish
  - Conducting financial planning workshops and offering one-on-one counseling with bilingual advisors
  - Educating employees' family members and bringing them into the discussion
  - Showcasing success stories featuring Hispanic workers who saved for a comfortable retirement

**What steps can we take as members of the Hispanic Alliance to promote the economic well-being of Hispanics?**

## **Recommendations for the Hispanic Alliance**

- # Collaborate with organization working to reduce poverty for children and families.
- # Collaborate with individuals and organizations who are actively engaged with combating injustices, inefficiencies and racial disparities in the juvenile justice system, and reduce reliance on Latino detention to sustain and grow the system of incarceration.
- # Create strategies which promote workforce participation and business creation through increased attention to job and skills development.
- # Participate in meetings where appropriations of public funding are being discussed to ensure Hispanics compete and secure a fair share of millions of new jobs and business opportunities.
- # Ensure middle and high schools, and post-secondary education institutions are providing quality career and academic counseling services which graduate Latinos and guide them in meaningful career paths.
- # Work with individuals and organizations to make all markets accessible to help Hispanics afford quality goods (i.e., nutritious food, automobiles), secure financial services (banking, insurance, retirement), and outlaw predatory practices in consumer and mortgage lending.
- # Hold community dialogue/education series on financial (debt and wealth) management strategies.
- # Support Convención Hispana 2007 Community Resolutions from the Business and Economic Development Area Team:
  1. Creation of a Construction Contractors Association
  2. To strengthen relationships between Hispanic and Hispanic-serving workforce development agencies and Hispanic-owned companies to ensure stable and culturally competent sources of employment for qualified Hispanics in Northern Ohio.
  3. To create an initiative to address the needs of Hispanics with physical, mental or behavioral challenges, to enable their access, entrance and retention to and in workforce in Northern Ohio.
  4. Create a Regional Coalition to develop and implement strategy for the economic development of Hispanic businesses that is consistent with and enhances the overall economic development plan of the region.

- # Subscribe to *Hispanic Business Magazine* and *Latina Magazine* contribute articles from successful practices and urgent challenges impacting Latino entrepreneurs as well as interviews in future issues.
- # Work to invite conference venues of Latino regional and national events to Cleveland.
- # Attend national economic events to network with other Hispanic professionals on ways to strengthen the Cleveland quest for relevancy.
- # Establish a dialogue with university business schools to create case studies of what is working and not working for Latinos in the greater Cleveland area.
- # Sponsor a “Convención” type event on Hispanic women entrepreneurs in Cleveland and their successes and challenges.
- # Promote dialogue between minority women in the region in which Latinas play a significant role.
- # Create a reading/discussion group in which books like *Latino Talent* by Dr. Robert Rodriguez and *The Latino Advantage in the Workplace* by Mariela Dabbah and Arturo Poiré are read and discussed to discover strategies for success in corporate settings.
- # Secure corporate sponsorship for annual updating of economic development synopsis and fact sheets to inform action steps.
- # Provide visible support to member organizations like Hispanic Business Association, National Society of Hispanic MBA’s, El Barrio, Spanish American Committee, and other workforce and business development programs.
- # Increase Latino participation in Inroads Internships which connect college student interns to the world of business.
- # Honor and recognize champions advancing the economic well-being of Hispanics in Northern Ohio.

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<sup>i</sup> *Half of U.S. Children are Minorities*, 2006, p. 1; Nation's Minority Number to 100M, 2007.

<sup>ii</sup> Pew, *op. cit.*

<sup>iii</sup> Noboa-Ríos & Soto, 2006.

<sup>iv</sup> *Cleveland in Focus*, p. 1.

<sup>v</sup> *Ibid.*

<sup>vi</sup> Cleveland Population the Lowest, *The Plain Dealer*, June 30, 1995.

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<sup>vii</sup> It is interesting to note that among Puerto Ricans, the initial migration was predominantly from several cities: Yauco, San Lorenzo, Yabucoa, Utuado, Juana Díaz, respectively (O'Brian, 1954).

<sup>viii</sup> U.S. Data Show Rapid Minority Growth in School Rolls, *The New York Times*, June 1, 2007.

<sup>ix</sup> *Ibid.*

<sup>x</sup> Brookings Institution, 2000, p. 1.

<sup>xi</sup> *Census Segregation Diversity*, p. 1.

<sup>xii</sup> *Ibid.*, p. 11.

<sup>xiii</sup> ACS, 2005.

<sup>xiv</sup> Brookings, *op. cit.*, p. 2.

<sup>xv</sup> ODJFS, *The Graying of the Ohio Labor Force*, 2005, p. 4.

<sup>xvi</sup> *Ibid.*, p. 3.

<sup>xvii</sup> *Ibid.*, p. 6.

<sup>xviii</sup> *Ibid.*, p. 8.

<sup>xix</sup> ODJFS, *Workforce 411*, 2006.

<sup>xx</sup> ODJFS, *Job Outlook to 2010*, 2003.

<sup>xxi</sup> Ohio Department of Development, 2006a.

<sup>xxii</sup> ACS, 2005.

<sup>xxiii</sup> *Ibid.*

<sup>xxiv</sup> Pew, *op. cit.*, p. 14.

<sup>xxv</sup> Census 2000.

<sup>xxvi</sup> *Ibid.*

<sup>xxvii</sup> *Education and Skills for the 21<sup>st</sup> Century*, 2005.

<sup>xxviii</sup> The term Hispanic was not used in the 1970 census. Instead, "Spanish-Speaking" was used. This term proved to be somewhat inaccurate. This is documented in the report by the 1975 committee to revise the census categories. Dr. Noboa-Ríos served as member to the federal Committee on Racial and Ethnic Definitions. See "The Roots of 'Hispanic'" by Darryl Fears, *The Washington Post*, October 15, 2003.

<sup>xxix</sup> Rodríguez, *Project Futuro*, 1971; and the Spanish Multi-Service Center Proposal, 1972.