

THE STATE OF LATINOS IN THE INTERMOUNTAIN WEST

Building the Infrastructure
of Opportunity
for Latinos





About the Kenny C. Guinn Center for Policy Priorities

The Kenny C. Guinn Center for Policy Priorities (Guinn Center) is a nonprofit, bipartisan, think-do tank focused on independent, fact-based, relevant, and well-reasoned analysis of critical policy issues facing the state of Nevada. The Guinn Center engages policy-makers, experts, and the public with innovative, fact-based research, ideas, and analysis to advance policy solutions, inform the public debate, and expand public engagement. The Guinn Center does not take institutional positions on policy issues.

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Executive Summary

Introduction

Latinos are the fastest growing population in the Intermountain West region, which includes Arizona, California, Colorado, Nevada, New Mexico, Texas, and Utah.¹ The Great Recession had a major impact on Latinos in the Intermountain West and Latinos have had more difficulty recovering economically than non-Latinos. Outcomes for Latinos in the areas of education, economic well-being, and business development often lag behind whites and African-Americans throughout the Intermountain West. In addition, Nevada's Latinos often fare worse than Latinos in other states in the region. To improve economic resiliency, states need to develop an infrastructure of opportunity, which includes access to quality education, effective training and job development, health care, and capital.

The Guinn Center's research program includes examining demographic trends in Nevada and the potential short- and long-term fiscal and societal impacts of these shifts. The aim of this report, *The State of Latinos in the Intermountain West*, is to identify and describe the important demographic trends involving the growth of Latinos in the Silver State in recent years. While other reports have documented some of these important trends among Latinos, particularly in the area of education, the Guinn Center believes this is the first comprehensive report following the Great Recession that identifies trends among Latinos across a broad range of indicators (e.g., poverty, income, and education, etc.).

This report also describes the state of Latinos with respect to various outcomes in terms of an 'infrastructure of opportunity,' measured as access to quality education, housing, healthcare, effective job training, and capital. Here, we ask: *How are Latinos doing compared to other groups in society? And do they have access to a robust infrastructure of opportunity?* Our analysis suggests that the infrastructure of opportunity for Latinos is limited, which undermines the economic resiliency of Latino families, making it more difficult to recover from economic downturns. In assessing the infrastructure of opportunity for Latinos, the report identifies areas that warrant further consideration by policymakers.

Another area of focus of the Guinn Center is to identify and discuss important *regional* trends and how these trends may impact the Silver State. To this end, this report compares demographic trends and outcomes among Latinos in Nevada with their Latino peers in the Intermountain West region. Nevada residents may be aware that Latinos often trail other groups in educational attainment, proficiency scores, and graduation rates within Nevada. But, as reported here, Nevada's Latinos also often fare more poorly on several other indicators than Latinos in the Intermountain West region.

Finally, the mission and goal of the Guinn Center is to provide independent data and analysis to inform policymakers as they examine outcomes, weigh priorities, and allocate resources. In response to the examination of demographic trends and outcomes, the Guinn Center concludes by providing policy guidance in the areas of education (both K-12 and higher education), job training and workforce development, and access to capital. These three areas are critical components of the infrastructure of opportunity that is necessary to promote economic security and long term well-being of Latinos in the Intermountain West region. These policy recommendations were based on the analysis of data, and on discussions with stakeholders who identified gaps and needs in the areas of education, job training and workforce development, and access to capital. The policy guidance offered here is directed primarily toward decision makers in Nevada. But in many cases, the recommendations are relevant to decision-

¹ The U.S. Census defines Hispanics or Latinos as persons whose origins are from Spain, the Spanish-speaking countries of Central or South America, or the Dominican Republic.

makers in the other Intermountain West States as well. Where relevant, recommendations for specific states other than Nevada are noted.

Part 1. The Demographic Landscape

- The Silver State has grown enormously over the past few decades, with Latinos (now 27 percent) representing the fastest growing segment of the state's population. Nevada's Latino population has also been growing faster than other states in the Intermountain West.
- While most of the Latinos in the Intermountain West are citizens, Nevada has the highest Latino non-citizen rate in the region. In 2010, Nevada had the highest percentage of undocumented immigrants in the region and the highest percentage of undocumented immigrants in the labor force.
- Throughout the region, the Latino population is also younger than the non-Latino population. This has led to large increases in Latinos in public schools throughout the region. In Nevada, Latino students became the largest ethnic group in 2011-12. Nevada ranked second in the region with 19 percent of its K-12 student population identified as English Language Learners (ELLs), trailed only by California with 29 percent.
- Following the recession, Nevada's Latino food stamp rate increased to 20 percent, 5 times greater than before the recession (and the biggest increase in the Intermountain West region). The percentage of Latino households receiving cash assistance doubled, and remains the third highest in the region. Nevada had the lowest Latino poverty rate before the recession and had the largest increases in poverty after the recession.
- The Great Recession hit Nevada harder than its neighboring Intermountain West states. Nevada faced the largest declines in Gross Domestic Product (GDP) and has had the greatest difficulty reaching pre-recession levels.
- Nevada's Latinos have continued to shoulder a heavier burden from the recession than whites in the areas of unemployment, income, poverty, increased demand for social services, and health. In 2012, the unemployment rate for Latinos was 14 percent (compared to 11 percent for whites), and 31 percent for Latino youth. As of February 2014, the unemployment rate for whites in Nevada was 8.6 percent and 10.8 percent for Latinos.

Part 2. The Infrastructure of Opportunity: An Assessment

To grow the economy and produce a highly skilled workforce, states need to have a quality infrastructure of opportunity, which includes four key components:

- An education and job training system that meets the needs of economically disadvantaged students and English Language Learners and produces graduates with 21st century skills;
- Access to capital to encourage entrepreneurship;
- Access to affordable health care; and
- Access to affordable housing.

- It has been difficult for Latinos in the Intermountain West to rebound from economic downturns due to an inadequate infrastructure of opportunity, particularly in Nevada. The Silver State has historically invested less money in education, health, and welfare compared to other Intermountain West states.
- Access to a quality education is critical to future economic well-being. However, overall educational outcomes are low in Nevada compared to other states, including educational attainment levels, access to preschool, fourth grade reading and math proficiency, and high school graduation rates.
- Persistent education achievement gaps remain between Latinos and non-Latino students. In college, Latinos are underrepresented in college enrollment and completion of degrees, with the largest gaps in Nevada. Nevada also had the lowest college graduation rates in the region for all subgroups.
- Nevada's Latinos often do not possess 21st century critical thinking skills that are needed for higher paying jobs. As a result, Latinos are concentrated in low wage industries throughout the Intermountain West. In Nevada, the highest concentration of Latinos is in the accommodation and food service industry, while Latinos in other states are more concentrated in the retail and health care industries. There are also significant wage gaps between Latinos and non-Latinos throughout the region.
- There has also been a lack of infrastructure to help Latino businesses thrive. Latino businesses represent a small percentage of businesses throughout the region. These businesses have less access to traditional forms of capital such as bank loans.
- Nevada in particular is underserved in microenterprise development organizations and Community Development Financial Institutions compared to other states in the region. In addition, interest rates on non-traditional sources of credit are high in every state except Arizona, which recently placed limits on interest rates.
- The Great Recession greatly affected the infrastructure for affordable housing. The foreclosure crisis was most pronounced in Nevada but Latinos in each state in the Intermountain West faced higher foreclosure rates than whites. Homeownership rates dipped throughout the region after the recession, with the largest impact in Nevada. Nevada has the most limited supply of affordable housing for the neediest families.
- There are also institutional challenges to building a stronger infrastructure of opportunity. Nevada ranks lowest in the region in per capita federal expenditures, which is particularly troubling given that Nevada has the weakest investment in education and social services. Nevada also has fewer nonprofits serving Latinos compared to other states in the region.

Part 3. Strategies for Building the Infrastructure of Opportunity for Latinos in the Intermountain West

The economic benefits of building the infrastructure of opportunity for Latinos and improving outcomes are vast. Data from the Alliance for Excellent Education (2013) indicates that graduating 90 percent more of the Latinos in all of the Intermountain West states would boost annual earnings by \$742 million and consumer spending by \$598 million per year. Conversely, not addressing issues facing Latinos could have serious economic impacts. If educational outcomes do not improve for Nevada's Latinos, Nevada will be

constrained in its ability to diversify its economy and attract businesses that use skilled workers. As the Latino population grows, lack of action could result in lower income levels, increased poverty levels, lower disposable income and purchasing power to drive consumer demand, greater demands on health, welfare, and public safety systems, and lower tax revenue at the local, state, and federal levels.

Given scarce public resources, Nevada and its regional partners will need to be strategic in how it addresses these issues. To provide the greatest return on investment, the state should invest in research-driven best practices to help improve outcomes, avoid future costs, and boost economic growth.

The following recommendations provide policy guidance for how decision makers, legislators, service providers, and community organizations might build and strengthen the infrastructure of opportunity for Latinos in the areas of education, workforce development, and asset development.

Improving Educational Outcomes

Short term

1. Raise awareness among Latino families about the importance of early childhood education and strengthen parental engagement efforts.
2. Expand use of technology (iPads, etc.) to parents of ELL students to increase possibilities for more parent-teacher interaction: The use of technology could address language barriers, transportation challenges, work schedules.
3. Recruit and train more bilingual early childhood educators.
4. Support policies to improve early literacy in grades K-3: These policies include requiring universal assessments to identify students needing intervention, parent involvement, and literacy training.
5. Retool professional development: Resources should be directed to provide/expand coaching, and train teachers in ELL literacy.
6. Prioritize science, technology, engineering, mathematics (STEM), and computer science programming in elementary and middle schools with high percentages of Latino students.
7. Launch and/or expand the Jobs for America's Graduates (JAG) program in public high schools: This program has an average 91 percent high school graduation rate in 33 states over the last 20 years.
8. Initiate and/or expand the JAG program in middle schools, focusing on schools with high percentages of Latinos and English Language Learners.
9. Raise awareness about the JAG program and adopt early identification of potential participants.
10. Increase the number of bilingual college/career counselors in middle schools and high schools.
11. Monitor recent efforts in Colorado and Nevada to reduce the disproportionately in expulsions and suspensions by race/ethnicity: Recent studies indicate that placing counselors on site can significantly reduce disciplinary rates.
12. Expand counseling and advising staff and increase the number of bilingual counselors at institutions of higher education, particularly community colleges.
13. Explore new ways of offering remedial courses: A number of community colleges have restructured their assessment and placement process, and course content/structure with promising early results.

Longer term

1. Prioritize and support the expansion of high-quality, assessed pre-kindergarten programs throughout each state: Policymakers need to strengthen data collection efforts in order to evaluate and identify high quality early childhood education programming.

2. Establish a dedicated funding stream to finance early childhood education programming (both pre-K and kindergarten): Some states have established dedicated funding streams (like lotteries) to fund early childhood education programs.
3. Support proposed legislation to create a state-supported need-based grant program to provide financial aid to low-income students seeking to attend community college in Nevada: In June 2014, Nevada's Legislative Committee to Conduct an Interim Study Concerning Community Colleges recommended legislation to create a "state financial aid program for low-income community college students" with \$5 million in annual funding.
4. Explore other options for resourcing early childhood education programs, such as raising local taxes and offering social impact bonds.
5. Locate mental health professionals and social workers in high schools with high Latino and English Language Learner populations.
6. Encourage high schools to offer the National Career Readiness Certificate (NCRC) as an assessment of college and career readiness: Nevada's JAG is launching a pilot program to offer the NCRC.
7. Encourage the Nevada Department of Education to adopt the NCRC as the state's college and career readiness assessment tool.
8. Explore ways to leverage student income: Some states are using individual development accounts (IDAs) to promote financial literacy and help students save for and attend college.
9. Enable undocumented immigrants to receive resident tuition at state public institutions: Arizona is currently the only state in the Intermountain West that does not offer resident tuition rates to its undocumented immigrants who have attended high school in the state.
10. Create incentives to enable students to attend college full-time, at least for the first year: On average, part-time students are less likely to graduate than full-time students. Policymakers should explore ways to eliminate barriers that prevent students from attending full-time.
11. Provide wrap-around services to support student success: Policymakers should explore ways to address the barriers that contribute to low completion and graduation rates. Among these are a lack of transportation, the cost of textbooks, the lack of affordable childcare and housing.
12. Explore evidence-based methods for assessing student skill level: A growing body of research suggests that standardized test and placement exam scores may not be the most accurate predictor of long-term student success.
13. Increase professional development funds for adjunct lecturers: Most remedial courses are taught by adjunct (part-time) lecturers who do not qualify for professional development funds. Policymakers should explore ways to set aside dedicated funds for adjuncts for the purpose of teacher training or offer rigorous training on site.

Improving Workforce Development and Job Training Programs

Short term

1. Place bilingual counselors at workforce development centers (including One-Stop job centers).
2. Include representation from Latino businesses and service providers on workforce investment boards and industry councils.
3. Offer industry-specific English as a Second Language/English Language Acquisition training: Workforce development specialists should provide relevant, tailored English language training that complements career or industry training. As an example of an innovative industry-community college partnership, Truckee Meadows Community College provides customized training to its industry partners, which includes workplace literacy and workplace English as a second language.

4. Increase science, technology, engineering, and math (STEM) training and awareness in the Latino community: One new innovative STEM training program is taking place at Workforce Connections, Southern Nevada's Workforce Investment Board. Workforce Connections is rolling out a STEM career pathways program, which provides free, interactive workshops in the areas of 3-D printing, green energy, electricity, electronics, and robotics. After completing the STEM modules, job-seekers continue down the traditional career pathways (e.g. pre-vocational services, eligible training provider list services, and certification).
5. Promote the use of bilingual health care workers: Workforce development specialists and community colleges should explore the feasibility of offering a bilingual community health care worker/social worker certificate. Bilingual community health care workers can also help address health care concerns of undocumented immigrants, who often lack healthcare coverage. Bilingual community healthcare workers could be deployed at community healthcare centers and public hospitals to manage the healthcare needs of undocumented immigrants.

Longer term

1. Offer an integrated bilingual curriculum: Workforce development specialists and community colleges in the Intermountain West region should explore developing integrated bilingual curriculum for various industries. In this model, students build conceptual understanding in their native language (e.g. how to build or program a computer) while concurrently developing the English literacy skills necessary to perform job-related tasks and pass certification tests.
2. Increase the number of bilingual language certificate programs offered by colleges: Community colleges should explore expanding the number of bilingual certificate programs, particularly in high growth areas such as business services, education services and counseling/social work.

Improving Access to Capital

Short term

1. Raise awareness about existing financial instruments, federal programs, and business services among Latinos and accelerate outreach efforts to Latino entrepreneurs and businesses: Many Latinos lack financial literacy and awareness about federal government-funded programs designed to help businesses expand. Financial institutions and community groups should accelerate efforts to raise awareness among Latinos about financial instruments and federal programs.
2. Offer bilingual services at microcredit enterprises and small business development centers and improve Latino outreach: Many community development financial institutions and small business development centers in the Intermountain West region often lack bilingual counselors and technical assistance experts. These organizations should provide bilingual counselors, offer bilingual services and training, and increase outreach to the Latino community.

Longer term

- Build and strengthen microenterprise development institutions and Community Development Financial Institutions (CDFIs) in Nevada: Nevada has a relatively low number of microenterprise development institutions and CDFIs, even when compared to states that have similarly sized populations. Policymakers should identify policies that can support and strengthen these institutions and their activities in the state.

- Adequately regulate payday and other consumer loan products that can strip low-income Latino families' wealth: With the exception of Arizona, the average annual interest on payday loans is 430 percent. Payday lenders in Arizona are now capped at 36 percent. Policymakers should consider legislation that adequately regulates payday and car title loans. Taking steps to regulate payday lenders is critical in Nevada, particularly given the relatively low number of microenterprise development institutions and CDFIs that exist in Nevada.
- Invest more in State Housing Fund Trusts and support the development of affordable housing: Policymakers should also explore opportunities for increasing the asset size of State Housing Fund Trusts and building low-income housing in Latino neighborhoods close to transit centers and community colleges with high enrollment rates among Latinos.

Social Justice Issues

Longer term

1. Support community groups that address labor and employment rights of undocumented workers: This is especially critical in states such as Nevada and California which have relatively higher rates of undocumented immigrants as a share of the labor force.
2. Encourage judicial reform and strengthen programs to reduce the recidivism rate: Arizona and California have the highest incarceration rates within the Intermountain West; Colorado, Arizona, and Utah have the highest ratios of incarceration rates for Latinos to whites. Policymakers should participate in Justice Reinvestment Initiatives and work to strengthen community and government programs to reduce recidivism.

Conclusion

It is the belief of the Guinn Center that the long term economic growth trajectory of Nevada and its Intermountain West neighbors depends on the strength of the infrastructure of opportunity available to every one of its citizens, not just Latinos. A robust infrastructure of opportunity will strengthen the economic resiliency of entire communities. In this report, we chose to focus on one demographic group that is a significant (and growing) share of the population in most of the Intermountain West States. State governments should establish a system or method of evaluation that holds decision makers accountable for progress. As such, the Guinn Center offers the following concluding recommendations:

- For each state, the Office of the Governor should designate, in coordination with local government, an (existing) intergovernmental committee, agency or group of individuals (e.g., task force) whose purpose or mission it is to monitor progress on the key components of the infrastructure of opportunity and report progress on each factor annually to the legislature and the Office of the Governor. This designated agency or group of individuals should produce a report every year assessing progress on an agreed upon set of factors.
- The Office of the Governor should request that the respective government stakeholders create specific targets for improvement on the different components of the infrastructure of opportunity and designate individuals within respective government agencies to monitor progress on these goals.

I. The Demographic Landscape

A. The Demographic Landscape Executive Summary

The Latino population has grown throughout the Intermountain West in recent decades, which has also changed the demographics of public schools. This population growth lies against the backdrop of the lingering effects of the Great Recession, which was more severe in Nevada than in neighboring states. Throughout the region, Latinos have continued to shoulder a heavier burden from the recession than non-whites in the areas of unemployment, income, increased demand for social services, and health. Nevada's Latinos also often fare more poorly on these indicators than Latinos in the Intermountain West region. Key findings include:

- **A Changing Population**

- Latinos represent the fastest growing segment of the population throughout the Intermountain West and Nevada's Latino population has been growing faster than other states in the region.
- While overall population growth in Nevada is expected to slow in coming years, the Latinos population is projected to grow at a faster rate than other racial and ethnic groups.
- While most of the Latinos in the Intermountain West are citizens, Nevada has the highest Latino non-citizen rate in the region.
- In 2010, Nevada had the highest percentage of undocumented immigrants in the region and the highest percentage of undocumented immigrants in the labor force.
- A majority of Latinos throughout the region speak Spanish at home, but this percentage has been declining, as has the percentage of Latinos that speak English less than "very well."
- Throughout the region, the Latino population is younger than the non-Latino population. The states with the highest percentage of Latinos under age 18 are Utah, Arizona, and Nevada.

- **Changing Classrooms**

- From 2000 to 2010, the percentage of Latinos enrolled in K-12 schools increased in each state while the percentage of white students fell.
- In Nevada, Latinos became the largest ethnic group in public schools in 2011-12, with the largest percentages of Latinos in Clark County, Carson City, and Washoe County.
- From 2006-07 to 2010-11, the percentage of students who are English Learners increased in California, Nevada, and Texas, but decreased in Arizona, New Mexico, and Utah.
- In Nevada, the largest percentages of English Learners are in Carson City, Clark County, Esmeralda County, and Washoe County.

- **The Impact of the Great Recession**

- Nevada had the largest decline in Gross Domestic Product (GDP) during the recession and has not returned to pre-recession levels. In contrast, Texas was least affected by the recession.
- Before the recession in 2006, unemployment rates were slightly higher for Latinos than whites throughout the region. This gap widened after the recession (2012).
- Nevada's unemployment rates for Latinos and whites were the highest in the region after the recession (2012). Nevada's unemployment rate for African-Americans was the second highest in the region
- Colorado and California had the highest levels of Latino youth unemployment after the recession in 2012.

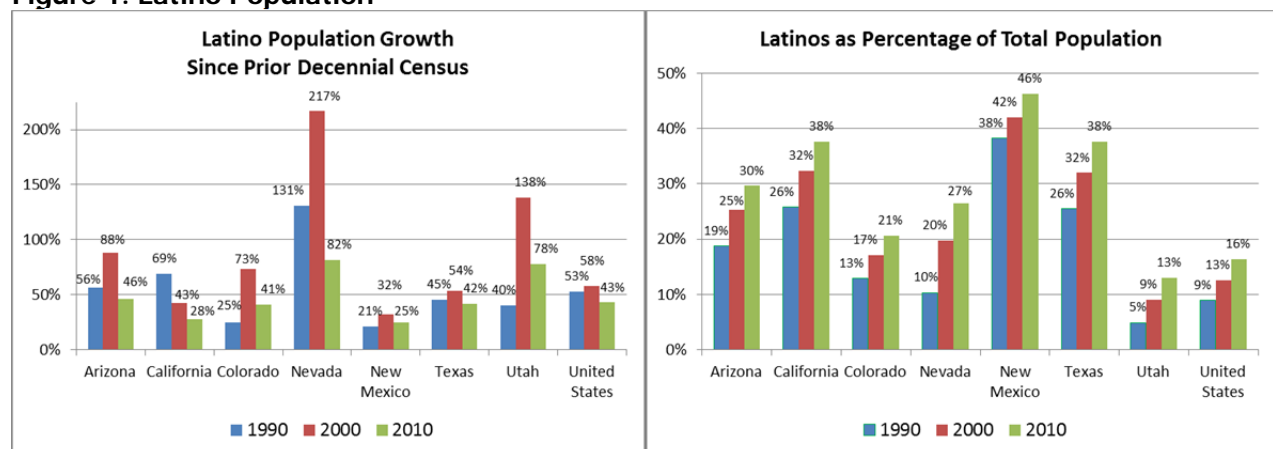
- Throughout the region, Latinos represented a larger share of the workforce than of the general population in 2012.
- The income gap between Latinos and non-Latinos widened from 2006 to 2012.
- Nevada was the only state where per capita income was lower in 2012 than in 2006.
- Poverty rates for families with children under age 18 increased throughout the region after the recession for Latinos, African Americans, and non-Latinos. Nevada had the lowest poverty rates before the recession and had the largest increases in poverty after the recession.
- After the recession, demand increased throughout the region for social services such as Supplemental Assistance for Needy Families (food stamps) and cash assistance, with greater impacts on Latinos than non-Latinos. Nevada's Latinos faced the largest increases.
- In 2012, Latinos throughout the region had lower health insurance rates than non-Latinos, with the lowest rates in Utah and Nevada.

B. The Changing Population in Nevada and the Intermountain West

Nevada's population has grown tremendously over the past few decades. The state's population more than tripled from 800,493 in 1980 to 2,700,551 in 2010. Latinos have contributed greatly to this growth, increasing from 53,879 in 1980 to 716,501 in 2010. For purposes of this report, the term "Latino" is used to refer to persons of Hispanic origin.¹

The Latino population has also grown in the Intermountain West states, reflecting national trends. The left panel in Figure 1 shows the growth rate of Latinos in each state since the prior decennial census, while the right panel in Figure 1 shows how Latinos have been growing as a percentage of the population in each state in the region. Nevada had the highest growth rate for Latinos in the region during each period. Nationally, Nevada had the fifth largest percentage of Latinos in its population in 2010, ranking behind Arizona, California, Texas and New Mexico. In raw population terms, Nevada ranked 14th in 2010 in the number of Latino residents, behind more populous states such as Florida, New York, Illinois, and New Jersey.

Figure 1. Latino Population



Source: U.S. Department of Commerce, Census Bureau, Decennial Census (1980, 1990, 2000, 2010)

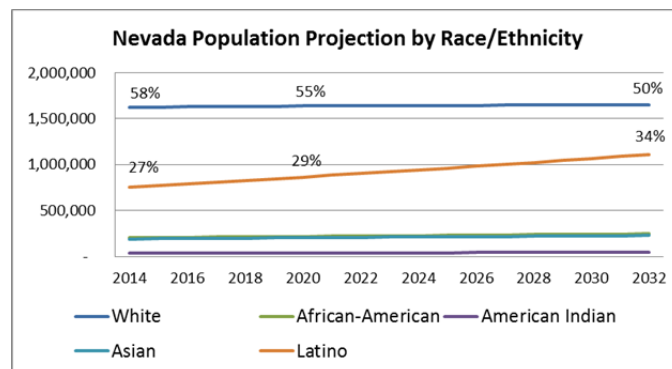
Table 1 presents more detailed information about the Latino population and total population in Nevada in 2000 and 2010. As of 2010, the largest numbers of Latinos reside in Clark County and Washoe County. In contrast, the counties with the largest percentage of Latinos in the population were Clark, Humboldt, and Elko.

Table 1. Latino Population in Nevada, by County

	2000 Census			2010 Census			Growth in Total Pop.	Growth in Latino Pop.
	Total Population	Latino Population	Percent of Population	Total Population	Latino Population	Percent of Population		
Carson City	52,457	7,466	14%	55,274	11,777	21%	5%	58%
Churchill County	23,982	2,076	9%	24,877	3,009	12%	4%	45%
Clark County	1,375,765	302,143	22%	1,951,269	568,644	29%	42%	88%
Douglas County	41,259	3,057	7%	46,997	5,103	11%	14%	67%
Elko County	45,291	8,935	20%	48,818	11,158	23%	8%	25%
Esmeralda County	971	99	10%	783	120	15%	-19%	21%
Eureka County	1,651	158	10%	1,987	238	12%	20%	51%
Humboldt County	16,106	3,040	19%	16,528	4,038	24%	3%	33%
Lander County	5,794	1,073	19%	5,775	1,219	21%	0%	14%
Lincoln County	4,165	221	5%	5,345	332	6%	28%	50%
Lyon County	34,501	3,784	11%	51,980	7,674	15%	51%	103%
Mineral County	5,071	428	8%	4,772	436	9%	-6%	2%
Nye County	32,485	2,713	8%	43,946	5,967	14%	35%	120%
Pershing County	6,693	1,294	19%	6,753	1,508	22%	1%	17%
Storey County	3,399	174	5%	4,010	228	6%	18%	31%
Washoe County	339,486	56,301	17%	421,407	93,724	22%	24%	66%
White Pine County	9,181	1,008	11%	10,030	1,326	13%	9%	32%
TOTAL	1,998,257	393,970	20%	2,700,551	716,501	27%	35%	82%

Source: U.S. Department of Commerce, Census Bureau, Decennial Census (2000, 2010)

Figure 2. Nevada Population Projection by Race/Ethnicity

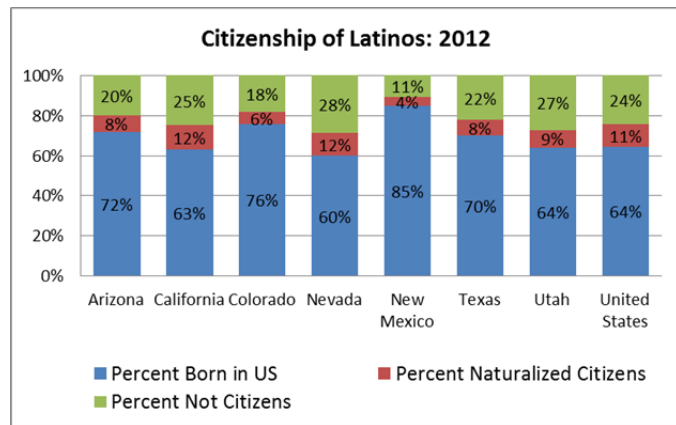


Source: Nevada State Demographer: Age, Sex, Race, and Hispanic Origin Estimates and Projections October 2013

The Nevada State Demographer projects that Nevada's population will not grow as quickly as it has in the past. However, the Latino population is projected to continue to grow more quickly than the general population. Figure 2 shows that the Latino population is projected to grow from 27 percent of the population in 2014 to 34 percent in 2032. During the same time period, the white population is projected to decrease from 58 percent to 50 percent of the population.

Most of the Latinos in Nevada are of Mexican origin, growing from 61 percent of Latinos in 1980 to 78 percent in 2010. Central Americans are the second largest group of Latinos in Nevada, representing 7 percent in 2010.

Figure 3. Citizenship of Latinos

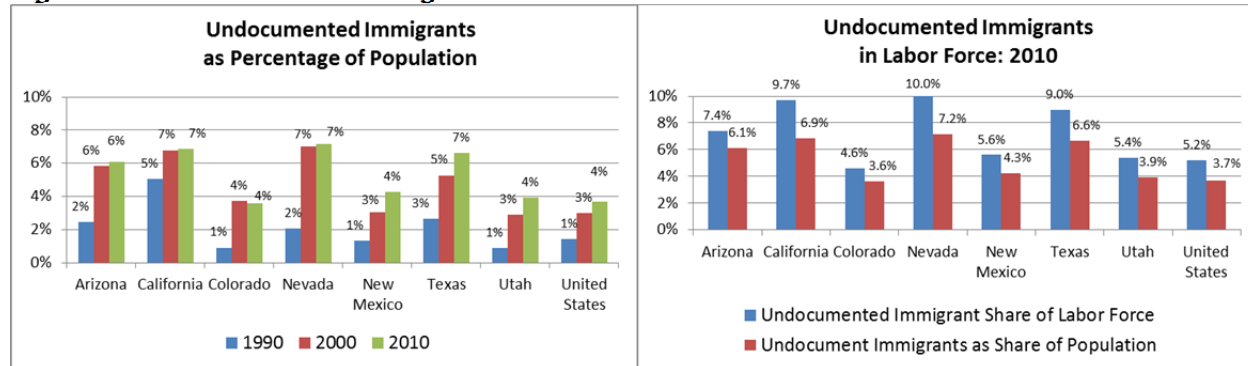


As of 2012, 72 percent of Nevada's Latinos were either born in the United States or have become naturalized citizens. This is the lowest percentage in the region, as shown in Figure 3. The states with the highest Latino citizenship rates are New Mexico at 89 percent and Colorado at 82 percent, while the states with the lowest citizenship rates are Nevada at 72 percent and California at 75 percent.

Source: U.S. Department of Commerce, Census Bureau, American Community Survey

While some of the non-citizens in Nevada are legal residents, others are undocumented. The Pew Hispanic Center has developed estimates of the undocumented immigrant population in each state, which includes Latinos as well as undocumented immigrants from other parts of the world.² The left panel of Figure 4 shows undocumented immigrants as a percentage of the total state population in 1990, 2000, and 2010. In 1990, Arizona had the highest percentage of undocumented immigrants in the population (a mere 2.5 percent) and Nevada ranked second (2.1 percent). In 2000 and 2010, Nevada had the highest percentage of undocumented immigrants (7.0 percent), followed by California with 6.8 percent and Texas with 5.3 percent. The right panel of Figure 4 shows that the share of undocumented immigrants in the labor force was higher than the percentage of undocumented immigrants in the total population in 2010 in each state in the region. Nevada had the highest percentage of undocumented immigrants in the labor force at 10 percent. The second highest state was California at 9.7 percent.

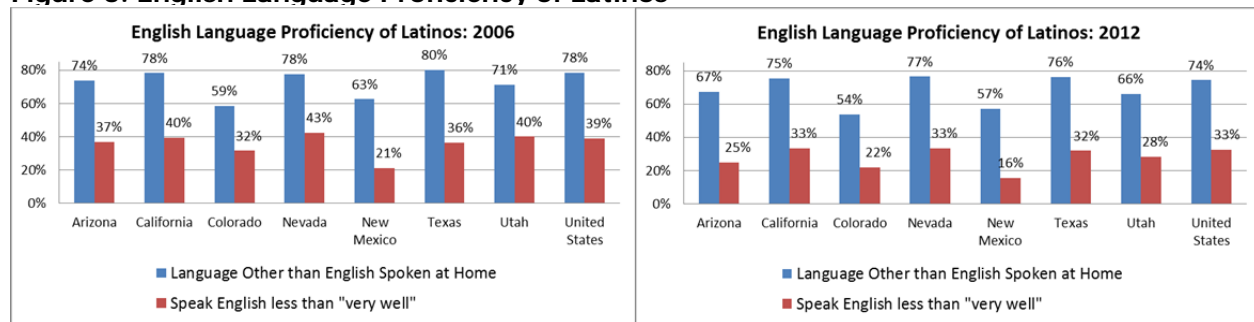
Figure 4. Undocumented Immigrants



Source: Pew Hispanic Center (2011)

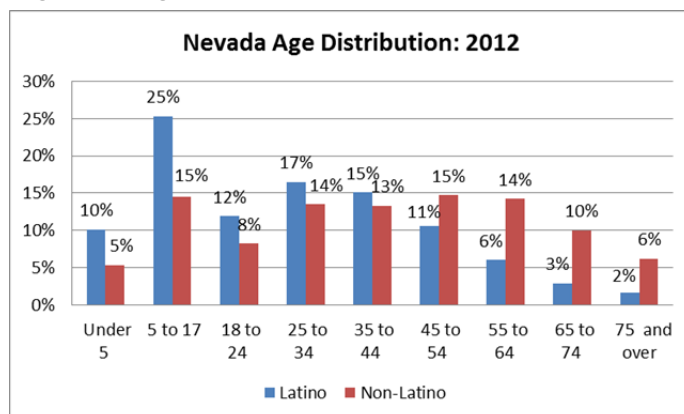
While many Latinos speak Spanish at home, this rate has decreased from 2006 to 2012 in all states in the region (see Figure 5). In addition, the percentage of Latinos that speak English less than "very well" has decreased in each state over the same time period. In Nevada, the percentage of Latinos that do not speak English very well decreased from 43 percent to 33 percent from 2006 to 2012.

Figure 5. English Language Proficiency of Latinos



Source: U.S. Department of Commerce, Census Bureau, American Community Survey

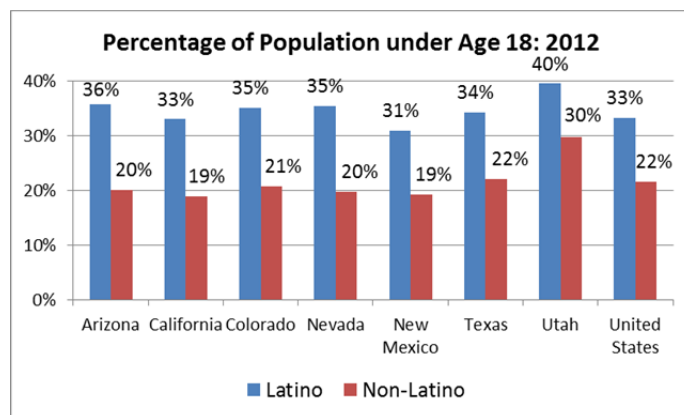
Figure 6. Age Distribution of Latinos



Source: U.S. Department of Commerce, Census Bureau, American Community Survey

Latinos are younger than the non-Latino population in Nevada. In 2012, around 35 percent of Nevada's Latino population was younger than 18, compared to 20 percent of the non-Latino population (see Figure 6). In contrast, 16 percent of the non-Latino population was age 65 or over, while only 5 percent of the Latino population fell in that age range.

Figure 7. Percentage of Population under Age 18



Source: U.S. Department of Commerce, Census Bureau, American Community Survey

Other states in the Intermountain West have similar trends. Figure 7 shows that the percentage of the population under age 18 was higher for Latinos than for non-Latinos throughout the Intermountain West in 2012. Nevada had the third highest percentage of Latinos under age 18, behind Arizona (36 percent) and Utah (40 percent).

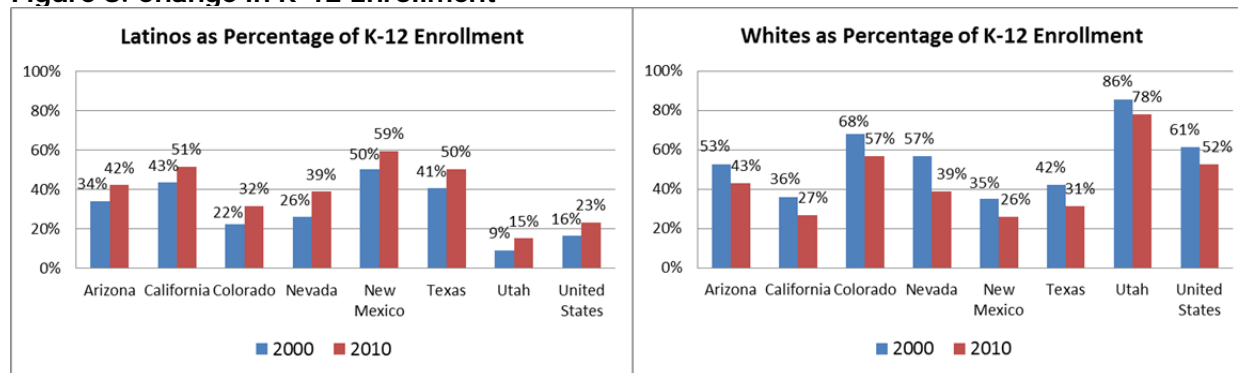
C. Changing Classrooms

Throughout the Intermountain West region, Latinos represent a growing portion of the K-12 student population. The left panel in Figure 8 presents data on Latinos as a percentage of student enrollment in 2000 and 2010. In 2010, Latinos were the majority of the student population in California, New Mexico, and Texas. Nevada and Arizona had similar rates of 39 percent and 42 percent, respectively. In contrast, Utah has the smallest percentage of Latino enrollment. Over the ten year period, Colorado and Nevada

experienced the largest increases in Latinos as a percentage of student enrollment, with a 10 percentage point increase in Colorado and a 13 percentage point increase in Nevada.

In contrast, the right panel in Figure 8 shows that the percentage of white students decreased throughout the region from 2000 to 2010. Nevada had the largest decline, with an 18 percentage point decrease. The other states in the region had decreases of 8 to 11 percentage points.

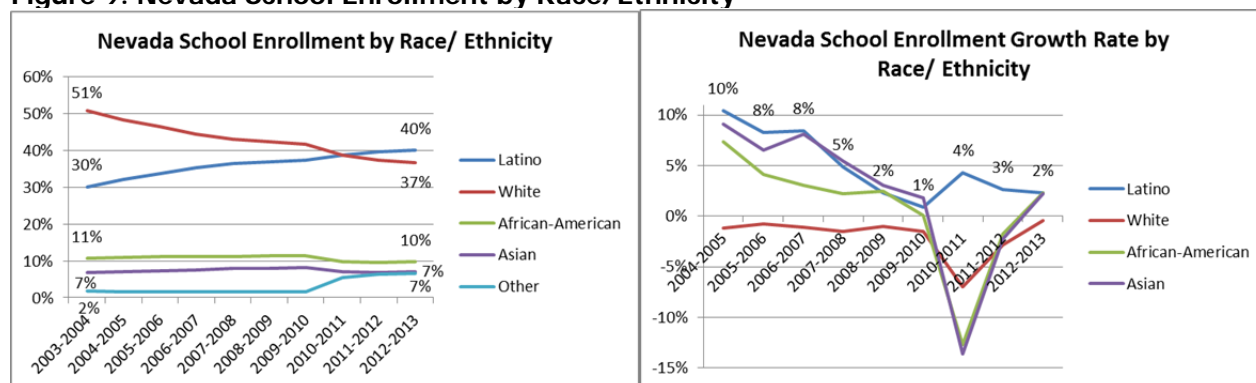
Figure 8. Change in K-12 Enrollment



Source: U.S. Department of Education: Digest of Educational Statistics

Given that Nevada's Latinos are younger than non-Latinos, it should be no surprise that Latinos now represent the largest ethnic/racial group in K-12 education. The left panel of Figure 9 shows Nevada school enrollment from 2003-04 through 2012-13. This shows that Latino enrollment grew from 30 percent of the student population in 2003-04 to 40 percent in 2012-13. Latinos became the largest ethnic/racial group in 2011-12. The right panel of Figure 9 shows that the growth rate in the Latino student population was 10 percent at its height in 2004-05. This growth rate decreased annually through 2009-10, but has stabilized in recent years.

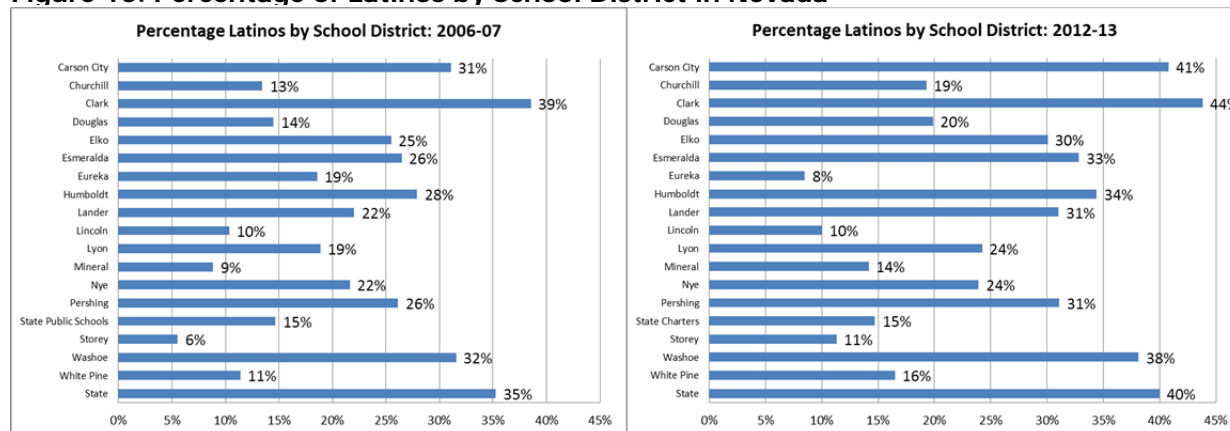
Figure 9. Nevada School Enrollment by Race/Ethnicity



Source: Nevada Department of Education

Figure 10 provides more detail on enrollment at the school district level, comparing 2006-07 to 2012-13. There has been growth in the Latino student population in every district except for Eureka County School District. The Clark County School District has consistently had the highest Latino enrollment percentage, growing from 39 percent in 2006-07 to 44 percent in 2012-13. The two districts with the next highest Latino enrollment percentage are Carson City School District (growing from 31 percent in 2006-2007 to 41 percent in 2012-2013) and Washoe County School District (growing from 32 percent in 2006-2007 to 38 percent in 2012-2013).

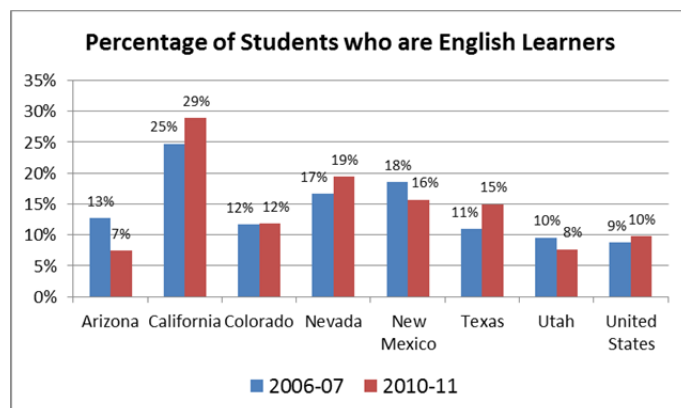
Figure 10. Percentage of Latinos by School District in Nevada



Source: Nevada Department of Education

As the Latino population has grown throughout the Intermountain West, so has the number of English Language Learners (ELLs). Nationwide, eighty percent of ELLs are born in the United States.³ In Nevada, Spanish is the dominant language of ELLs, representing approximately 84 percent of English learners age 5 to 17. However, there are a large number of languages spoken by Nevada's students, including 85 languages in the Clark County School District and 46 languages in the Washoe County School District.

Figure 11. Percentage of Students who are English Learners



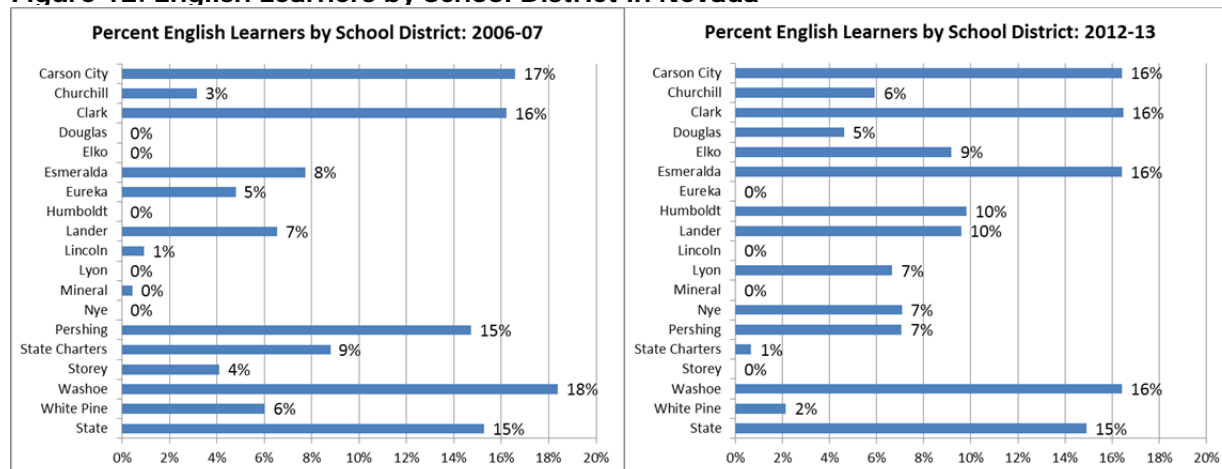
Source: U.S. Department of Education: Digest of Educational Statistics

Figure 11 provides data on the percentage of ELLs in the student population in 2006-07 and 2010-11. In 2010-11, Nevada ranked second in the region with 19 percent of its K-12 student population identified as ELLs. California ranked first, with 29 percent. While there has been an increase in the number of Latino students in the region during this time period, there has not always been a corresponding increase in the percentage of pupils who are ELLs.

The rate increased in California, Nevada, and Texas, but decreased in Arizona, New Mexico, and Utah. At the school district level in Nevada, there were substantial changes in the ELL population from 2006-07 to 2012-13 as shown in Figure 12.⁴ The rate remained the same in the Clark County School District, but decreased in both Carson City School District and Washoe County School District. In contrast, there were large increases in some of the smaller counties in the Silver State.



Figure 12. English Learners by School District in Nevada



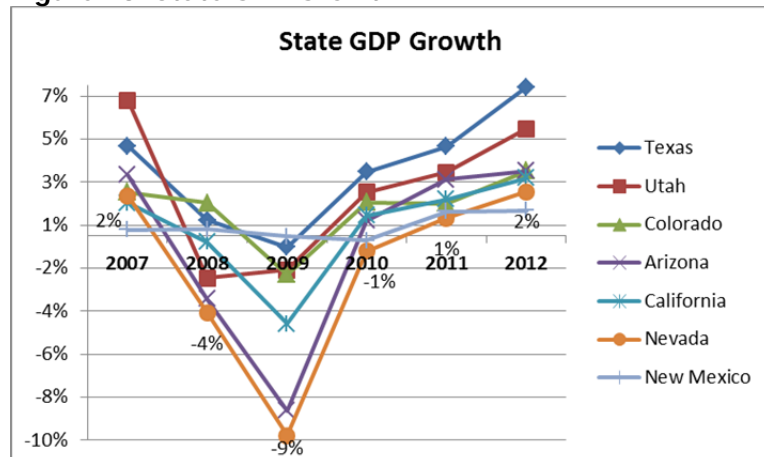
Source: Nevada Department of Education

D. The Impact of the Great Recession

According to the National Bureau of Economic Research, the Great Recession officially began in December 2007 and ended in June 2009.⁵ Nevada was the most severely affected state in the nation. Job losses in Nevada began in June 2007 and continued through September 2010.⁶ During this time, Nevada's unemployment rate increased from a low of 4.6 percent in June 2007 to a high of 14 percent in September and October 2010, which was the highest rate in the nation.⁷ As of May 2014, Nevada's unemployment rate was 7.9 percent, which was still the second highest in the nation. Within the Intermountain West, Arizona was also greatly affected by the Great Recession. The state's unemployment rate increased from a low of 3.5 percent in June 2007 to a high of 10.7 percent in December 2009.⁸

The annual change in State Gross Domestic Product (GDP) provides insight on how the recession affected each of the Intermountain West states. GDP began declining throughout the region in 2008 (see Figure 13). Nevada had the largest decline, going from growth of roughly 2.0 percent in 2007 to a decline of -4.0 percent in 2008 and a decline of -9.0 percent in 2009. Arizona and California also experienced significant economic declines. Arizona's GDP growth rate of 3.0 percent in 2007 tumbled to -8.0 percent in 2009, before recovering to 3.0 percent in 2012. In contrast, Texas's GDP was least affected by the recession, increasing 15 percent from 2007 to 2012.

Figure 13. State GDP Growth



Source: U.S. Department of Commerce, Bureau of Economic Analysis (June 2014)

California's GDP growth rate of 2.0 percent in 2007, fell to -4.0 percent in 2009, before rebounding to 3.0 percent in 2012. Nevada has had the most difficulty in the region in recovering from the recession. In 2012, Nevada's GDP was still 11 percent lower than the height in 2007. In contrast, Texas's GDP was least affected by the recession, increasing 15 percent from 2007 to 2012.

Given the severity of the recession in Arizona and Nevada, in particular, there are continuing impacts in areas such as unemployment, income, and social services. Latinos and other minorities have been most severely affected by the recession.

The recession and economic downturn has revealed a weak or limited infrastructure of opportunity for Latinos. The infrastructure of opportunity is defined as the foundational system of high quality education, health care services, affordable housing, and access to capital that enables individuals to succeed and contribute to their communities. Because the infrastructure of opportunity for Latinos in Nevada and in other Intermountain West states is weak, it is been difficult for Latinos to rebound from the economic recession. The Great Recession revealed that Latinos are less economically resilient than many other groups. Nowhere is this more starkly revealed than in Nevada.

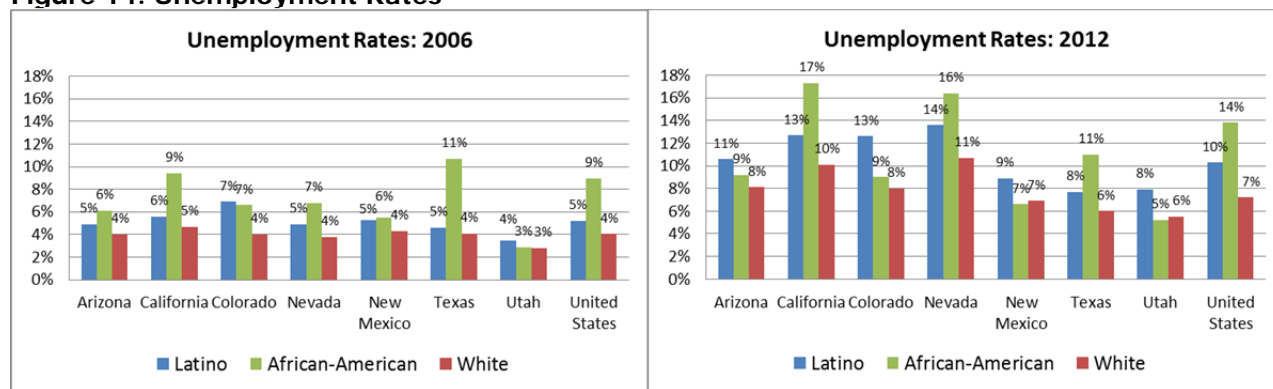
1. Latino unemployment remains high

Unemployment of Latinos remains high after the recession and is a top issue of concern for Latinos, particularly in Nevada. For example, a 2013 survey conducted by Southern Nevada Strong, a new collaborative regional planning effort funded by a U.S. Department of Housing and Urban Development (HUD) grant, found that 48 percent of Latinos felt that jobs/unemployment was one of the top two most important issues in Southern Nevada.⁹

Figure 14 shows unemployment rates for Latinos, African-Americans, and whites in the Intermountain West before the recession in 2006 and after the recession in 2012. Before the recession, Nevada's Latino unemployment rate was very close to whites and was similar to other states. Across most of the Intermountain West, the unemployment rate for Latinos was within one to two percentage points of the unemployment rate for whites. Colorado stands out as the single state where this gap was greater than 2 percent, and as one of two states where the unemployment rate of Latinos was higher than that of African-Americans.

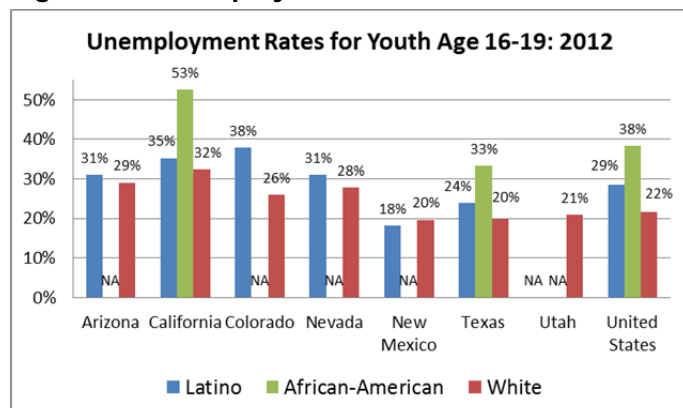
The unemployment rate in Nevada peaked in 2010 at 18.6 percent for Latinos and 20.8 percent for African-Americans. After the recession in 2012, unemployment rates were higher for all groups than before the recession. Nevada's Latino unemployment rate of 14 percent was the highest in the region and the African-American unemployment rate of 16 percent was the second highest in the region. In Arizona, Colorado, New Mexico, and Utah, the unemployment rate for Latinos was higher than that of other groups. As of February 2014, the unemployment rate for whites in Nevada was 8.6 percent and 10.8 percent for Latinos.¹⁰

Figure 14. Unemployment Rates



Source: U.S. Department of Labor, Bureau of Labor Statistics, Employment status of the civilian non-institutional population in states by sex, race, Hispanic or Latino ethnicity, marital status, and detailed age

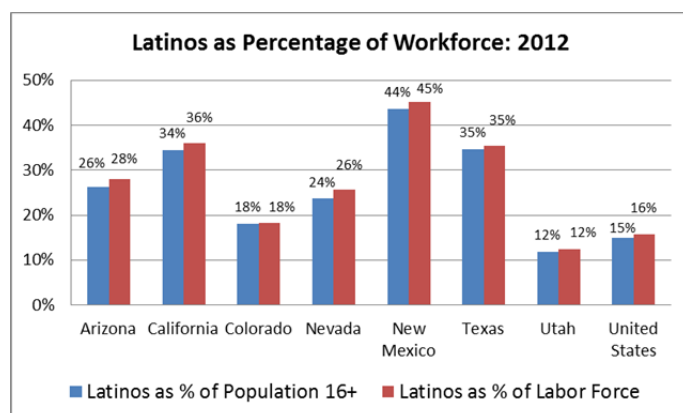
Figure 15. Unemployment Rates for Youth



Source: U.S. Department of Labor, Bureau of Labor Statistics
Employment status of the civilian non-institutional population in states by sex, race, Hispanic or Latino ethnicity, marital status, and detailed age

Unemployment for youth has been particularly problematic throughout the Intermountain West after the recession. Figure 15 shows the unemployment rate for Latinos, African-Americans, and whites ages 16 to 19 in 2012. Young African-Americans in California and Texas had the highest unemployment rates in the region. For young Latinos, Colorado had the highest unemployment rate at 38 percent, followed by California with 35 percent, and Nevada and Arizona with 31 percent. Nevada's unemployment rate for Latino youth was higher than the national average.

Figure 16. Latinos as Percentage of Workforce



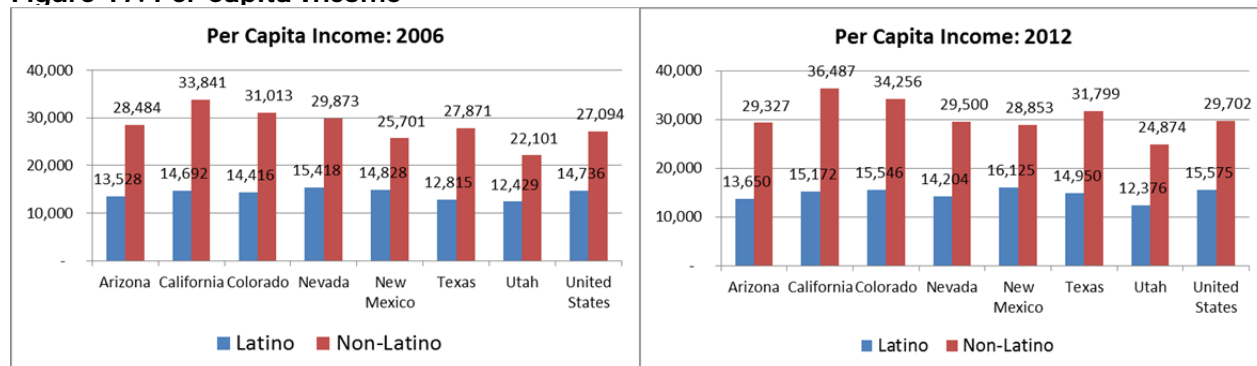
Source: U.S. Department of Commerce, Census Bureau, American Community Survey

While Latino unemployment is high, Latino participation rate in the workforce throughout the region was slightly higher than the Latino share of the population age 16 and over in 2012 (see Figure 16). New Mexico had the highest percentage of Latinos, comprising 44 percent of the population and 45 percent of the workforce. Nevada's Latinos represented 24 percent of the population and 26 percent of the workforce. In contrast, Utah had the smallest percentage of Latinos, comprising only 12 percent of the population and 12 percent of the workforce.

2. Income has deteriorated and poverty has increased

Per capita income data provides more insight into the income disparities between Latinos and non-Latinos before and after the Great Recession. Figure 17 shows that per capita income was lower for Latinos than for non-Latinos before and after the recession throughout the Intermountain West. Across the region, the per capita income gap between Latinos and non-Latinos increased over the period of 2006 to 2012. Per capita income for Nevada's Latinos was hit particularly hard after the recession. In 2006, Nevada's Latinos had the highest per capita income in the region, while in 2012, Nevada's Latinos ranked third from the bottom. Both prior to and following the Great Recession, Latinos in Utah had the lowest per capita income in the Intermountain West. The gap between average per capita income for Latinos and non-Latinos was highest in California and Colorado and lowest in New Mexico and Utah.

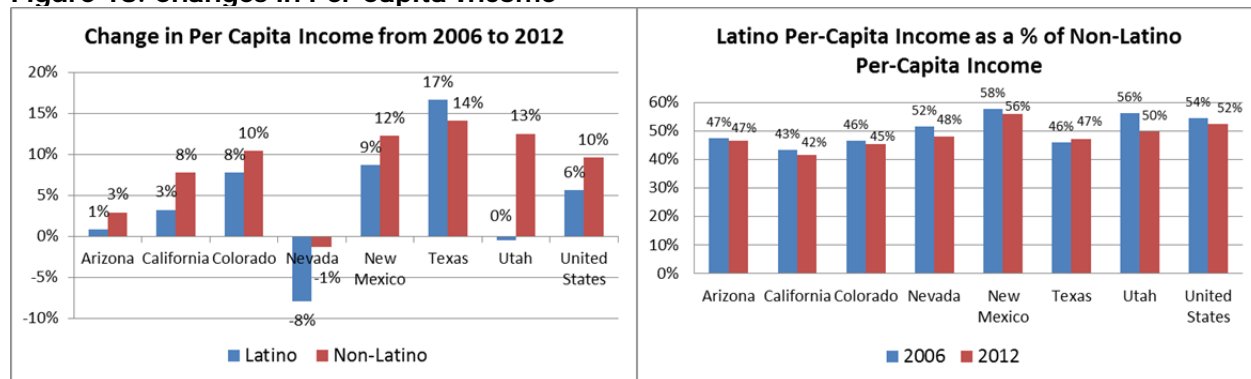
Figure 17. Per Capita Income



Source: U.S. Department of Commerce, Census Bureau, American Community Survey

Following the Great Recession, the net worth of households fell. In 2009, the median net worth of white households nationally was \$113,149, representing a 16 percent decrease from 2005 levels; \$5,677 for African-Americans, representing a 53 percent decline; and \$6,325 for Latinos, representing a 66 percent decline.¹¹ The left panel in Figure 18 shows that Latino per capita income decreased 8 percent in Nevada from 2006 to 2012 while Latino income in all other states increased or remained roughly the same. Nevada was also the only state in the region where non-Latino per capital income was less in 2012 than in 2006. The right panel in Figure 18 shows Latino per capita income as a percentage of non-Latino per capita income. This percentage decreased after the recession in all states except for Texas, where Latino per capita income grew faster than non-Latino per capita income. Nevada and Utah witnessed the biggest declines in Latino per capita income as a percentage of non-Latino per capita income.

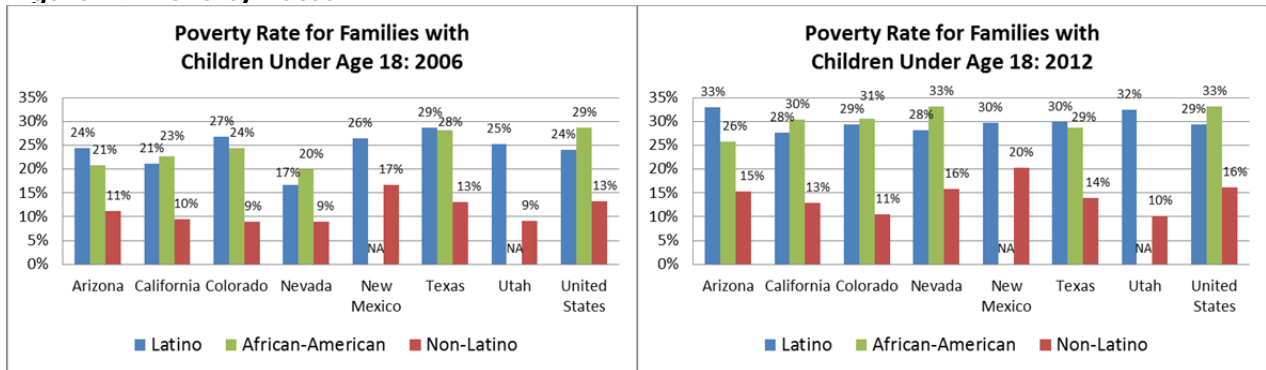
Figure 18. Changes in Per Capita Income



Source: U.S. Department of Commerce, Census Bureau, American Community Survey

Poverty rates for families with children under age 18 have increased throughout the region after the recession for Latinos, African-Americans, and non-Latinos. Nevada had the lowest poverty rates in the region for all three groups prior to the recession (see Figure 19). After the recession, Nevada had the highest increases in poverty for all three groups, with an increase of 11 percentage points for Latinos and 13 percentage points for African-Americans. Nevada's poverty rate for African-Americans in 2012 was the highest in the region, while the poverty rate for Latinos tied with California for the lowest in the region.

Figure 19. Poverty Rates

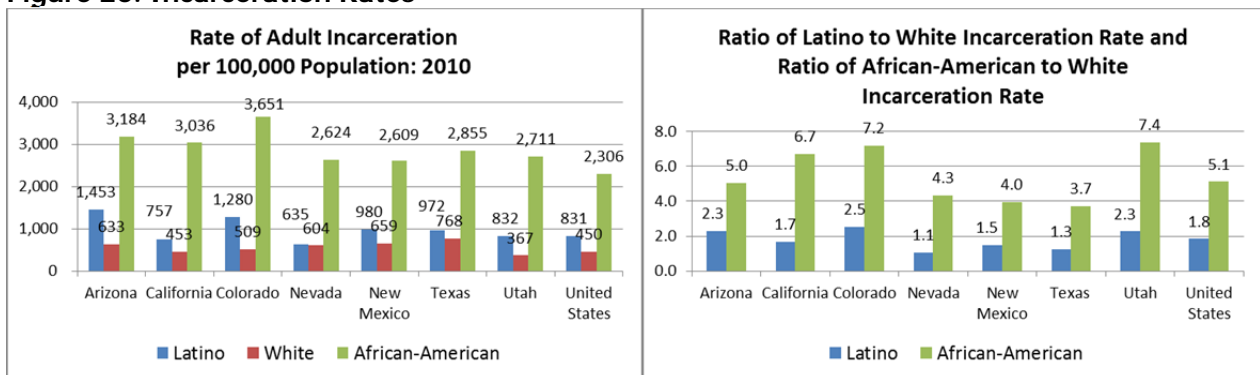


Source: U.S. Department of Commerce, Census Bureau, American Community Survey

Recent research describes “how poverty creates prisoners and how prisons in turn fuel poverty, not just for individuals but for entire demographic groups.”¹² People who enter the criminal justice system are overwhelmingly poor. And incarceration solidifies this cycle of poverty by “creating employment barriers; reducing earnings and decreasing economic security through criminal debt, fees and fines; making access to public benefits difficult or impossible; and disrupting communities where formerly incarcerated people reside.”¹³ There are disparities between incarceration rates for whites and other minorities in the Intermountain West. As Figure 20 shows, these disparities are greater for African-Americans than for Latinos. The left panel of Figure 20 shows that in 2010, the states with the highest incarceration rates for Latinos per 100,000 people were Arizona and California. Nevada’s incarceration rate for Latinos was only slightly higher than whites and was the lowest rate in the Intermountain West.

The right panel of Figure 20 shows the ratio of the incarceration rate for minorities to whites. The ratio for African-Americans to whites was higher than the ratio for Latinos to whites throughout the Intermountain West. The highest ratios for Latinos to whites were in Colorado, Arizona, and Utah. In contrast Nevada’s ratio for Latinos to whites was the lowest in the region, reflecting that the incarceration rate for Nevada’s Latinos is almost on par with the incarceration rate for whites.

Figure 20. Incarceration Rates



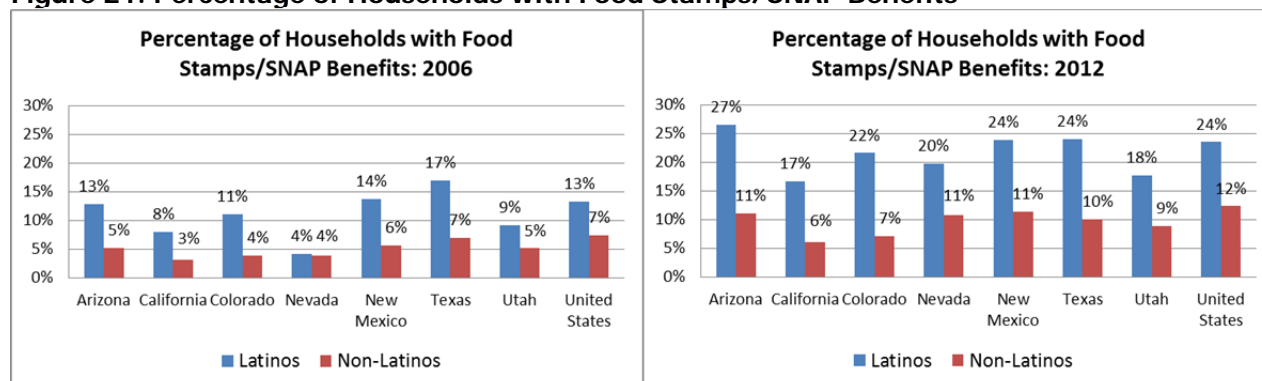
Source: Prison Policy Initiative

3. Increasing demand for social services

As employment and income outcomes have deteriorated for Latinos throughout the Intermountain West in the wake of the recession, demand for social services has increased.

The demand for food stamps, now called the Supplemental Nutrition Assistance Program (SNAP), increased for Latinos and non-Latinos after the recession across the region. Before the recession in 2006, Nevada's Latino food stamp rate was 4 percent, which was the lowest in the region and was on par with the rate for non-Latinos (see Figure 21). After the recession, Nevada's Latino food stamp rate was 20 percent, which is 5 times greater than before the recession, and reflects the biggest increase among the other Intermountain West states. Arizona's Latino food stamp rate jumped from 13 percent to 27 percent, the second highest in the region.

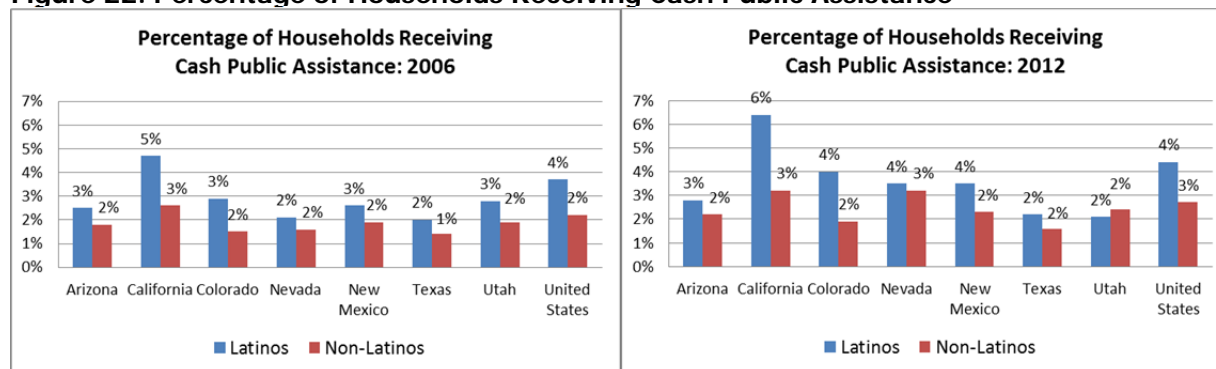
Figure 21. Percentage of Households with Food Stamps/SNAP Benefits



Source: U.S. Department of Commerce, Census Bureau, American Community Survey

The percentage of households receiving cash assistance has also increased throughout the region after the recession. Cash assistance includes general assistance and Temporary Assistance to Needy Families (TANF). As shown in Figure 22, the percentage of people receiving cash assistance is much smaller than food stamps. Before the recession, Nevada's cash assistance rate was almost identical for Latinos and non-Latinos. After the recession, the rate for Latinos doubled (100 percent) while the rate for non-Latinos increased by 50 percent. Nevada's increase for Latinos was the highest in the region, but California had the highest usage rate before and after the recession.

Figure 22. Percentage of Households Receiving Cash Public Assistance



Source: U.S. Department of Commerce, Census Bureau, American Community Survey

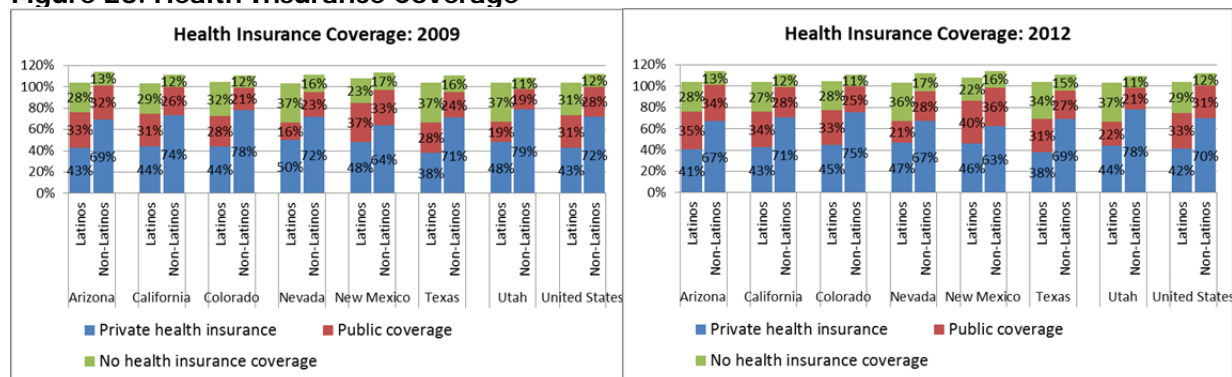
Another major impact of the recession has been the increase in the percentage of Latinos that either have no health insurance or have public health coverage. Public coverage includes Medicaid, Medicare,

and other types of government-funded health care. Figure 23 shows the percentage of Latinos and non-Latinos with private insurance, public coverage, and no health insurance throughout the Intermountain West in 2009 and 2012. (Numbers add up to more than 100 percent because people can be covered by both private and public insurance.) Latinos have consistently had higher uninsured rates than non-Latinos across the region. In 2009, a substantial number of Latinos were uninsured throughout the region, which was during the economic downturn. Nevada's percentage of uninsured Latinos (37 percent) was tied with Texas and Utah for the highest rate in the region. In 2012, Nevada's Latino uninsured rate of 36 percent decreased by only one percentage point, but was still the second highest rate in the region, trailing Utah.

Looking at public coverage, the percentage of Latinos with public coverage increased in Nevada and throughout the region from 2009 to 2012, which shows the lingering effects of lower incomes. Nevada had the lowest public coverage rate in the region in both years. This may reflect Nevada's high non-citizen population, which is not eligible for public coverage.

Private health insurance coverage decreased for both Latinos and non-Latinos over the period of 2009-2012. The only exceptions were Colorado, where private health insurance coverage for Latinos increased by one percentage point, and Texas, where coverage rates for Latinos remained flat. In 2012, Nevada had the highest rate of Latinos with private coverage (47 percent) in the region. The high level of private coverage may reflect the availability of health coverage through unions that serve workers in the accommodation and food service industry, where Latinos are concentrated.

Figure 23. Health Insurance Coverage



Source: U.S. Department of Commerce, Census Bureau, American Community Survey



II. The Infrastructure of Opportunity: An Assessment

A. The Infrastructure of Opportunity: An Assessment Executive Summary

Many of the states in the Intermountain West region stand at a pivotal point in the wake of the Great Recession. While many residents across the region continue to feel the lingering impact of the recession, it has been most difficult for Latinos and other minorities to rebound. In Nevada, Governor Brian Sandoval has placed a priority on diversifying the economy to spur growth and ensure that the state is not as severely affected by future downturns. All of the industries Governor Sandoval is working to attract require a workforce with highly technical skills. The Georgetown University Center on Education and the Workforce estimates that by 2018, the percentage of jobs requiring postsecondary training will be as follows:¹⁴

- Arizona: 61 percent;
- California: 61 percent;
- Colorado: 67 percent;
- Nevada: 54 percent;
- New Mexico: 58 percent;
- Texas: 56 percent; and
- Utah: 66 percent.

To grow the economy and produce a highly skilled workforce, states need to have a quality infrastructure of opportunity, which includes four key components:

- An education and job training system that meets the needs of economically disadvantaged students and English Language Learners and produces graduates with 21st century skills;
- Access to capital to encourage entrepreneurship;
- Access to affordable health care; and
- Access to affordable housing.

In many of the states in the Intermountain West region, the current infrastructure of opportunity is largely inadequate. In particular, Nevada's current infrastructure of opportunity for Latinos is very limited. For Latinos, this has resulted in low educational attainment levels, lower pay, and under-representation in high-wage industries. Lower wages create long-term fiscal pressures for state and local governments due to lower tax revenue and increased demand for health and social services. Key findings include:

- **Investment in the Infrastructure of Opportunity**
 - Nevada and Colorado have spent the least in the region on education, health, and welfare per \$1,000 in personal income.
 - Nevada and Colorado have spent the most on public safety spending per \$1,000 in personal income.
- **Education**
 - Educational attainment in Nevada for Latinos lags behind African Americans and non-Latinos.
 - Within the Intermountain West, California has the highest percentage of Latinos without a high school degree, followed by Nevada and Texas. Nevada has the lowest percentage of Latinos with some post-secondary education or higher.

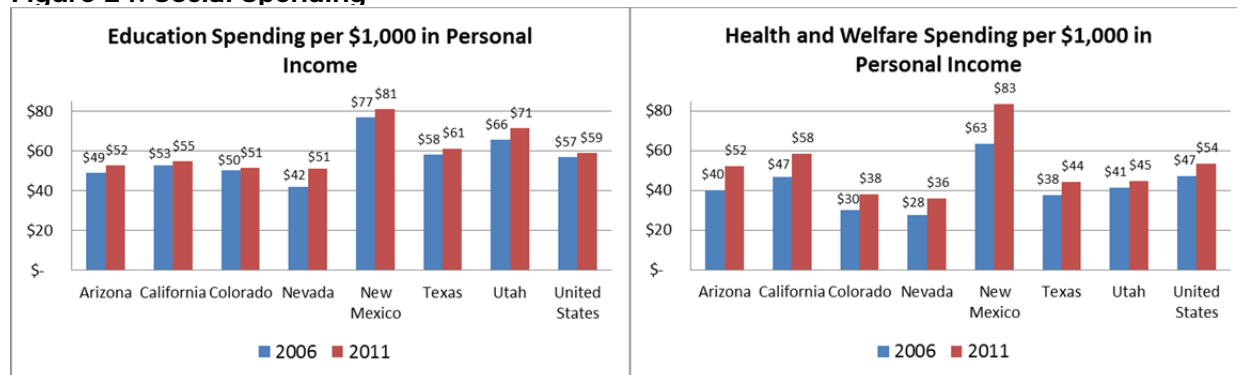
- Latinos lag behind whites throughout the region in access to preschool. Nevada has the highest rate of Latino students not in preschool in the region.
 - Throughout the region, Latinos participate in Head Start in greater proportions than non-Latinos.
 - In fourth grade reading and math, there are persistently wide achievement gaps between white students and Latino/ African American students. The states with the lowest reading proficiency rates for Latinos in 2013 were California and Nevada and the states with the lowest math proficiency rates for Latinos were Utah, California, and Nevada.
 - In Nevada, long-term English Language Learners in middle school face significant challenges achieving reading proficiency.
 - Latinos are underrepresented throughout the region in advanced high school math and science courses, with the greatest underrepresentation in Arizona, California, and Nevada.
 - Latinos and African American students receive a disproportionate share of student discipline across the Intermountain West.
 - In 2011-12, Latinos had lower high school graduation rates than the total student population throughout the region.
 - Nevada had the lowest high school graduation rate for all subgroups in the region in 2011-12.
 - Latinos and African-Americans are underrepresented in college enrollment and completion of degrees, with the largest gaps in Nevada.
 - Nevada had the lowest college graduation rates in the region for Latinos, African Americans, and all students.
- **Wages**
 - Nevada is the only state in the Intermountain West with a high concentration of Latinos in the accommodation and food service industry. The top industries for Latinos in other states are retail and health care.
 - Latinos are concentrated in low wage industries throughout the Intermountain West.
 - There are significant wage gaps between Latinos and non-Latinos throughout the region, with the largest gaps in California and Texas.
 - The largest wage gaps throughout the region are in management of companies, which is a high paying industry.
- **Business Growth**
 - Latino businesses represent a small percentage of firms throughout the region. These firms have an even smaller share of receipts and employment in each state.
 - There is some diversity throughout the region in the types of businesses Latinos create and the largest Latino businesses in the region are concentrated in California and Texas.
 - Nationwide, Latino businesses have less access to business loans and Small Business Administration loans than other firms.
 - Nevada is underserved in microenterprise organizations and Community Development Financial Institutions compared to other states in the region.
 - Interest rates for non-traditional sources of credit are high in every state except Arizona, which has placed limits on interest rates.
- **Housing**
 - Nevada had the highest foreclosure filing rate during and after the recession, followed by Arizona and California.

- The foreclosure crisis affected Latinos more adversely than whites throughout the Intermountain West, with the highest rates for Latinos in Nevada, Arizona, and Colorado.
 - Homeownership rates decreased after the recession throughout the region, with the biggest decline in Nevada.
 - The number of Latinos filing for loans after the recession decreased and the percentage of loan denials decreased.
 - The percentage of households spending more than 30 percent on housing increased after the recession throughout the region, with the lowest rates in Texas and Nevada.
 - There is limited availability of affordable housing throughout the Intermountain West, and Nevada has the most limited supply of affordable housing for the neediest families.
- **Healthcare**
 - For healthcare coverage, the infrastructure of opportunity could improve with the implementation of the federal Affordable Care Act, but gaps will likely persist.
 - Many Latinos eligible to participate in the health care exchange are uninsured, with the highest rates in Texas, Utah, and Nevada.
 - Healthcare monthly premiums offered through the health care exchange are highest in Los Angeles, Denver, and Las Vegas, but tax credits are available to offset a portion of the cost.
- **Institutional Weakness**
 - Nevada ranks lowest in the region in per capita federal expenditures, which is particularly troubling given that Nevada also invests the smallest amount of state and local funding in education and health and welfare expenditures in the region per \$1,000 in personal income.
 - Nevada is the only state in the region that does not yet have any institutions of higher education that have been designated as Hispanic Serving Institutions (HSI).
 - College of Southern Nevada will be eligible to apply for HSI status and funding in 2014-2015.
 - Nevada has a limited number of nonprofits serving Latinos compared to other states in the region.

B. Public Investments in the Infrastructure of Opportunity

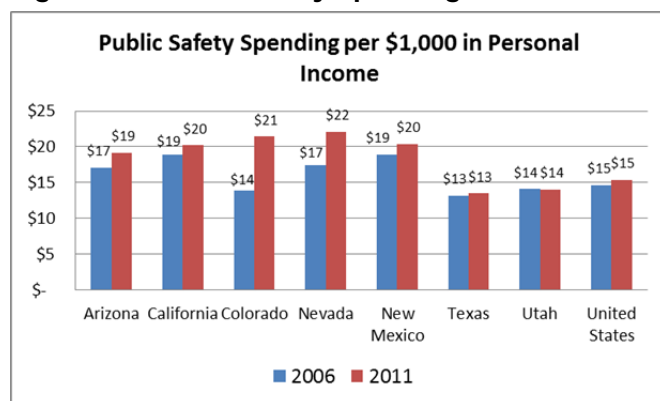
Providing the infrastructure of opportunity requires public investment. Nevada has historically invested less in the areas of education and health and welfare than other states in the Intermountain West region. The left panel of Figure 24 presents state and local education operations spending per \$1,000 in personal income in 2006 and 2011 while the right panel shows the same information for health and welfare operations. Colorado and Nevada spent the least per \$1,000 in personal income than other states in the Intermountain West. Nevada ranks the lowest in both areas in both years. However, it is important to emphasize that higher levels of funding do not guarantee better outcomes. For example, New Mexico has the highest level of spending in these areas but does not always produce substantially better K-12 educational outcomes for Latinos than Nevada. This suggests that the type and quality of services are critical to building an effective, robust infrastructure of opportunity.

Figure 24. Social Spending



Source: U.S. Department of Commerce, Census Bureau: State and Local Government Finance, and Bureau of Economic Analysis

Figure 25. Public Safety Spending



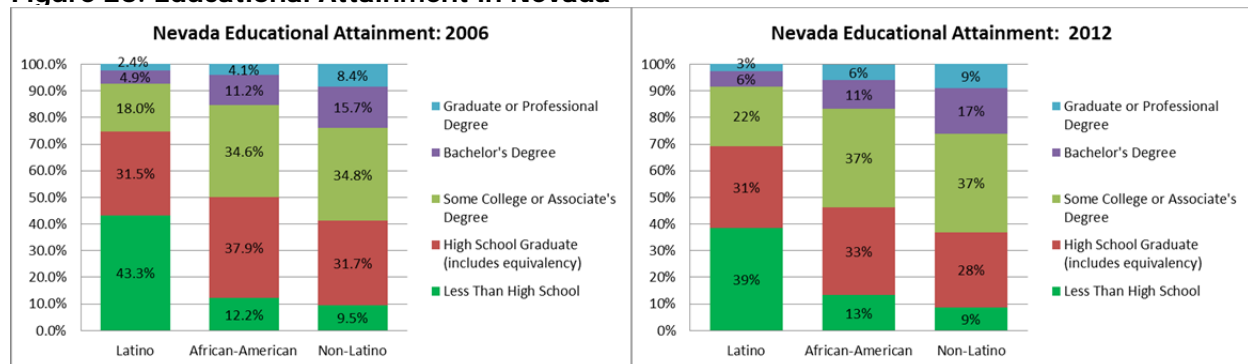
Source: U.S. Department of Commerce, Census Bureau: State and Local Government Finance, and Bureau of Economic Analysis

One of the consequences of an inadequate infrastructure of opportunity is the need to spend funding on police, fire and corrections services. Figure 25 shows state and local public safety operations spending per \$1,000 in personal income in 2006 and 2011. In 2011, Colorado and Nevada spent the most per \$1,000 in income in the region. While the amount spent by each state on public safety is much less than the amount spent on education and health and welfare, the ranking of states in each of these categories is emblematic of each state's priorities

C. Educational Attainment

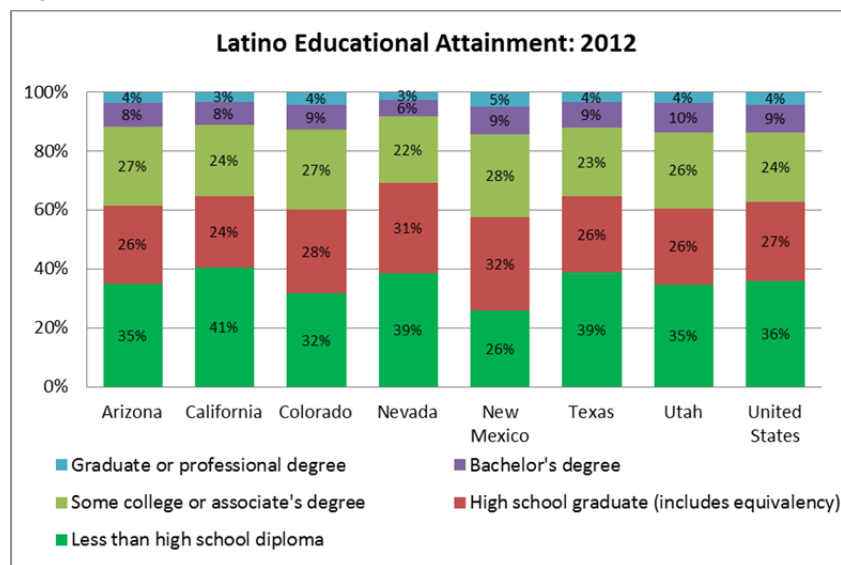
Education is one of the top issues of concern for Latinos. A 2013 survey conducted by Southern Nevada Strong found that 31 percent of Latinos felt that education was one of top two most important issues facing Southern Nevada.⁹ Data on educational attainment levels provides a good overview on the status of educational outcomes for Latinos in Nevada. Figure 26 presents data on educational attainment for Nevada's Latinos, African-Americans, and non-Latinos in 2006 compared to 2012. While outcomes for Latinos improved slightly from 2006 to 2012, educational attainment for Latinos lags far behind non-Latinos and African-Americans. The percentage of Latinos with some post-secondary education or higher in 2012 was only 31 percent compared to 63 percent for non-Latinos and 54 percent for African-Americans. These low educational attainment levels have limited the types of jobs that Latinos can access.

Figure 26. Educational Attainment in Nevada



Source: U.S. Department of Commerce, Census Bureau, American Community Survey

Figure 27. Latino Educational Attainment in the Intermountain West



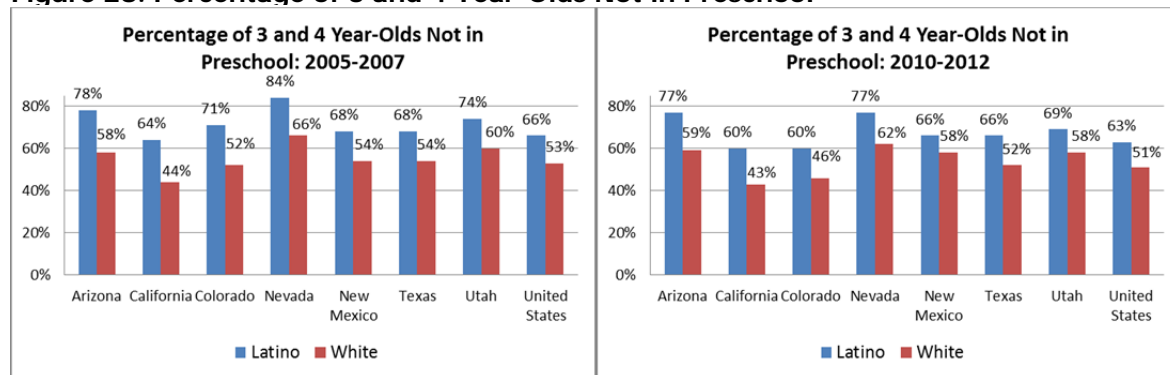
Source: U.S. Department of Commerce, Census Bureau, American Community Survey

Figure 27 compares educational attainment levels for Latinos across the Intermountain West states in 2012. Data indicates that California had the highest percentage of Latinos without a high school degree, followed by Nevada and Texas. Nevada also had the lowest percentage of Latinos with some post-secondary education or higher (31 percent). In contrast, Colorado, New Mexico, and Utah had the highest percentages of Latinos with some post-secondary education or higher, ranging from 40 to 42 percent.

D. Early Childhood Education

The foundation for a quality education begins before children enter kindergarten. Unfortunately, many 3 and 4-year-olds throughout the Intermountain West do not attend preschool. Figure 28 shows the percentage of 3 and 4-year-olds not in preschool for Latinos and whites in 2005-2007 and 2010-2012. This data includes free preschool funded by the state and federal government, as well as tuition based preschool. Latinos lag behind whites on this indicator throughout the region. Nevada had the highest rate of Latino students not in preschool in 2005-2007 at 84 percent. Nevada's rate decreased to 77 percent in 2010-2012, which was the second highest rate in the region after Arizona. There are not any clear policy reasons to explain this decrease.

Figure 28. Percentage of 3 and 4 Year-Olds Not in Preschool



Source: Kids Count: American Community Survey

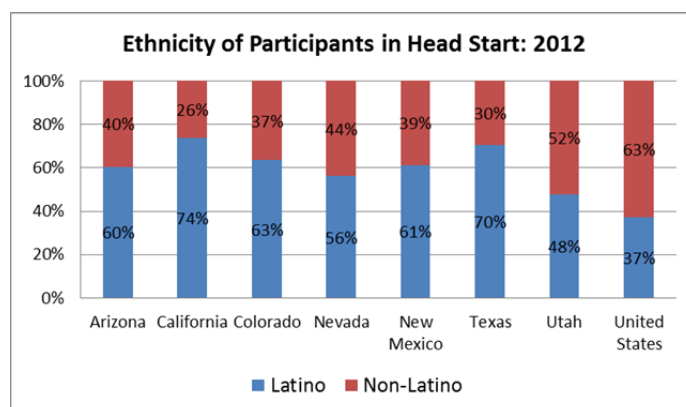
Table 2 provides more detailed information on the percentage of Latino 3 and 4 year olds not in preschool for each state. Over the period of analysis, Colorado witnessed the biggest decline in the percentage of Latino 3 and 4-year olds who were not enrolled in preschool, falling from 71 percent to 62 percent. Analysis suggests that the increase in Colorado's preschool enrollment is the direct result of the launch of the Denver Preschool Program (DPP). In 2006, Denver voters approved a tax increase (12-cent sales tax on \$100 purchases) to fund the Denver Preschool Program, which provides Denver families, regardless of income, tuition support to attend a high-quality preschool program. Since 2006, over 25,000 4-year-olds in Denver, Colorado have benefited from more than \$40 million in tuition support.¹⁵

Table 2. Percentage of Latino 3 and 4 Year-Olds Not in Preschool

State	2005-2007	2006-2008	2007-2009	2008-2010	2009-2011	2010-2012
Arizona	78%	78%	77%	78%	77%	77%
California	64%	61%	61%	60%	61%	60%
Colorado	71%	69%	67%	63%	62%	60%
Nevada	84%	82%	80%	79%	76%	77%
New Mexico	68%	66%	66%	66%	66%	66%
Texas	68%	66%	66%	66%	66%	66%
Utah	74%	74%	74%	71%	71%	69%
United States	66%	64%	63%	63%	63%	63%

Source: Kids Count: American Community Survey

Figure 29. Participation in Head Start



Source: US Department of Health and Human Services, Office of Head Start: Program Information Reports

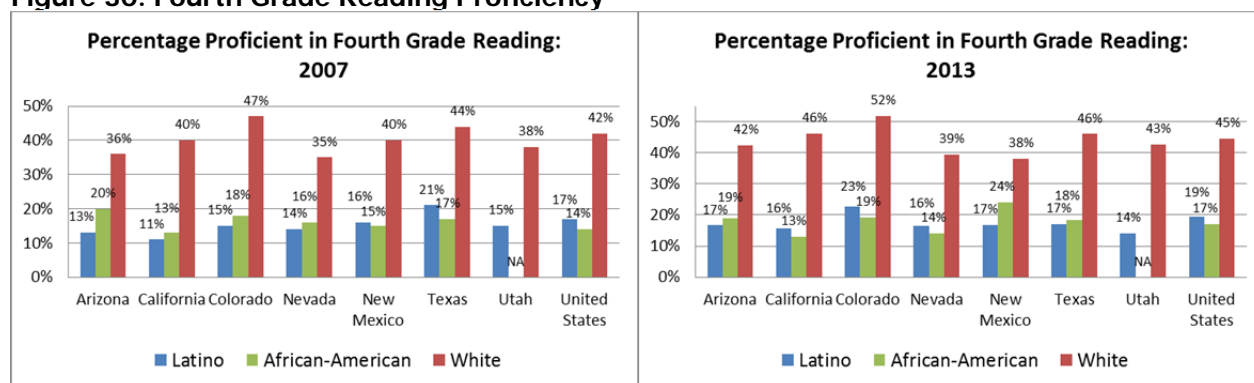
Families with incomes below the federal poverty line are eligible for Head Start. Latinos tend to participate in federally funded Head Start pre-school programs in greater proportions than non-Latinos (see Figure 29). Nationally, only about two-fifths of eligible preschool age children participate in Head Start.¹⁶ In Nevada, only 2,629 Latino children and 2,057 non-Latino children participated in Head Start in 2012.

E. K-12 Education Outcomes and Achievement Gap

Once students are in school, early literacy is a cornerstone necessary for future academic success. Research shows that achieving reading proficiency by the end of third grade is a strong predictor of high school graduation.¹⁷ Figure 30 compares fourth grade reading proficiency levels on the National Assessment of Educational Progress (NAEP) across the Intermountain West region in 2007 and 2013. Nationally, Nevada ranked 46th in overall fourth grade reading proficiency in 2013. Within the Intermountain West region, only California and New Mexico ranked lower than Nevada.

The data also reveals that each state has persistently wide achievement gaps between white students and Latino/ African-American students. In 2013, Nevada and New Mexico had the smallest achievement gaps, at 23 percent and 21 percent, respectively. However, this was due more to the low performance of white students than to improvement in outcomes for minority students. Colorado had the highest achievement level for Latinos in 2013, but also had the highest achievement gap between whites and Latinos at 29 percent.

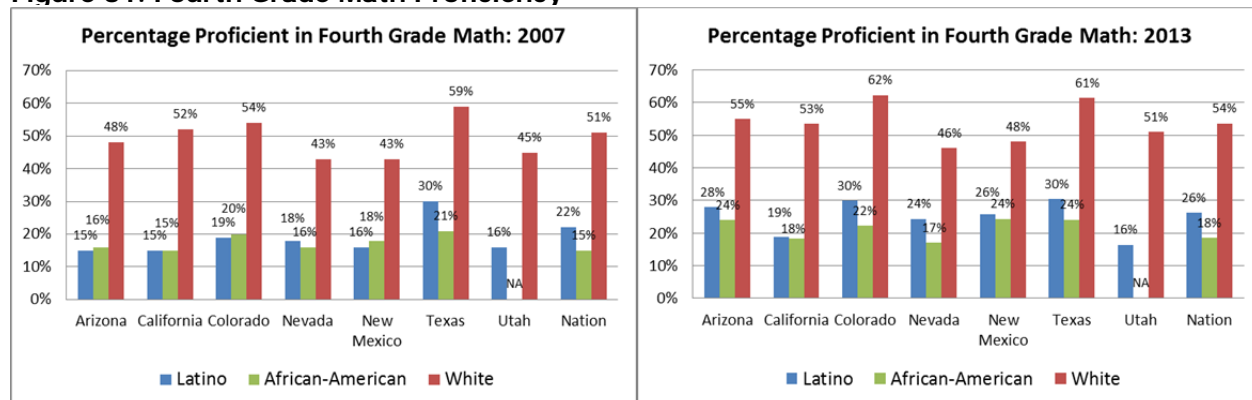
Figure 30. Fourth Grade Reading Proficiency



Source: National Assessment of Educational Progress

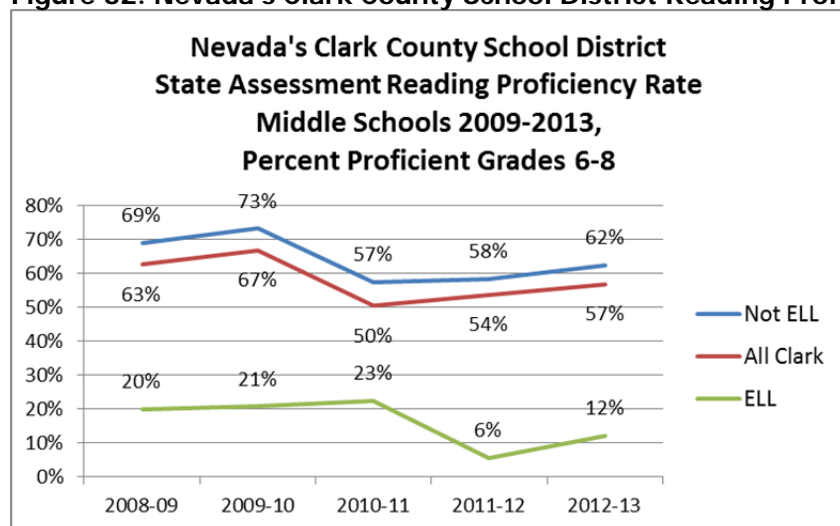
There are also achievement gaps in math across the Intermountain West. Figure 31 shows the percentage of fourth grade students proficient in math on the NAEP in 2007 and 2013. As with reading, Nevada ranked 46th in the nation in math proficiency in 2013. Once again, California and New Mexico were the only states in the region that fared worse than Nevada. While math proficiency levels have generally improved across the region during this period of analysis, achievement gaps continue to be large. In 2013, California and Utah had the largest achievement gap (35 percent) between whites and Latinos. In 2013, Nevada and New Mexico had the smallest achievement gaps (22 percent). Once again, this was due more to the low performance of white students than to improvement in outcomes for minority students. The low performance rates for Latinos and African-Americans are troubling given that states in the Intermountain West need to develop a workforce with 21st century skills in order to diversify their economies.

Figure 31. Fourth Grade Math Proficiency



Source: National Assessment of Educational Progress

Figure 32. Nevada's Clark County School District Reading Proficiency Rate for Middle Schools



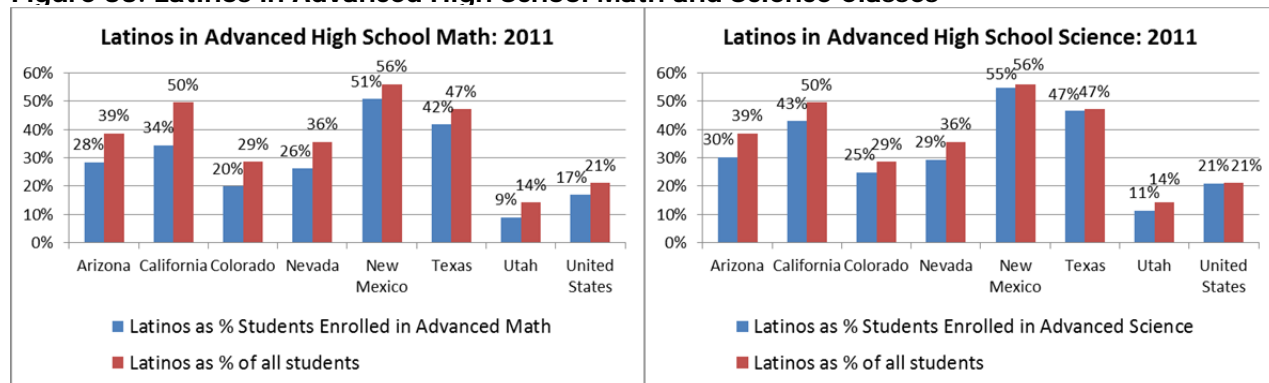
Source: Success for All Students Current status of English Language Learners and Literacy Proficiency in the Clark County School District, (draft May 20, 2014).

While early literacy is a critical to the success of Latino students, there also needs to be a stronger focus on literacy needs in middle school and high school, particularly for ELLs. For example, in Nevada's Clark County School District (CCSD), over 70 percent of middle school ELL students have been categorized as ELLs for more than 6 years and are considered long-term ELLs.¹⁸ In 2013, there were 8,000 ELLs in middle school but only 2 percent exited ELL status.¹⁹

Reading proficiency for ELLs in middle school tends to be lower than reading proficiency level for all Latinos in Clark County (see Figure 32). Without language growth, ELLs cannot advance in core substantive academics. The reason for ELLs' low literacy proficiency is that their academic language grows very little during middle school.

Another key indicator that shows whether Latinos are prepared to take on more technical jobs in the future is the percentage of Latinos in advanced high school math and science courses. The data reveals that Latinos are underrepresented in these courses throughout the region (see Figure 33). The underrepresentation of Latinos in science and math classes is starker in Arizona, California, and Nevada. In addition, for each state, Latinos are more likely to take advanced science classes than advanced math classes.

Figure 33. Latinos in Advanced High School Math and Science Classes

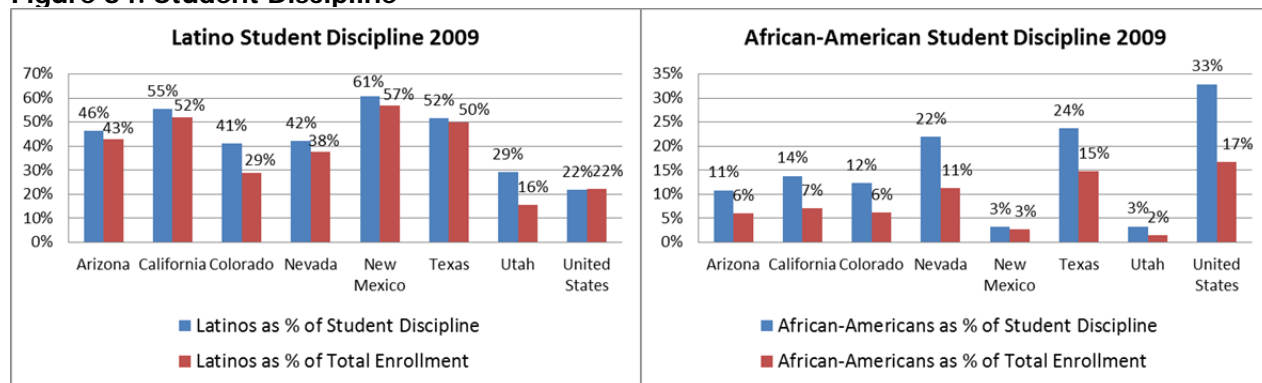


Source: U.S. Department of Education, Office of Civil Rights

There can be interaction between poor academic performance and student behavior issues. Latino and African-American students receive a disproportionate share of student discipline (see Figure 34). For Nevada, disproportionality is worse for African-Americans than for Latinos. Across the region, Colorado and Utah have the highest disproportionality for Latinos, while Nevada and Texas have the highest disproportionality for African-Americans.

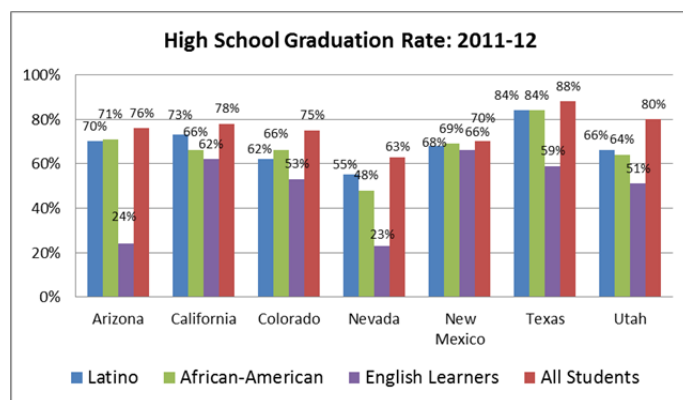
Fortunately, some of the states with high disproportionality rates are taking corrective measures. In May 2012, Colorado passed SB12-046, which recognized that “zero tolerance” policies have resulted in unnecessary expulsions and suspensions, and now allows school administrators and local boards to use their discretion to determine appropriate disciplinary response to each incident with policies that apply equally to all students. As of August 2013, Colorado schools had to adopt proportionate disciplinary interventions (including in-school suspension), and plans for appropriate use of prevention, intervention, restorative justice, peer mediation, counseling, or other approaches to minimize student exposure to the criminal justice system. Nevada’s Clark County School District, the fifth largest school district in the country, released its 2014 Pledge of Achievement Strategic Plan and committed to realizing an annual decrease in the disproportionality in expulsions and suspensions by race and gender.

Figure 34. Student Discipline



Source: U.S. Department of Education, Office of Civil Rights

Figure 35. High School Graduation Rate



Source: U.S Department of Education, Ed Data Express

High School graduation provides a critical gateway to future opportunities. Unfortunately, many students in Nevada are not realizing this goal. In 2011-12, Nevada's overall graduation rate of 63 percent ranked it the second lowest in the nation, and the lowest in the Intermountain West, followed closely by New Mexico with a 66 percent graduation rate. Nevada also had the lowest graduation rate in the Intermountain West for Latinos, African-Americans, and English Learners (see Figure 35).

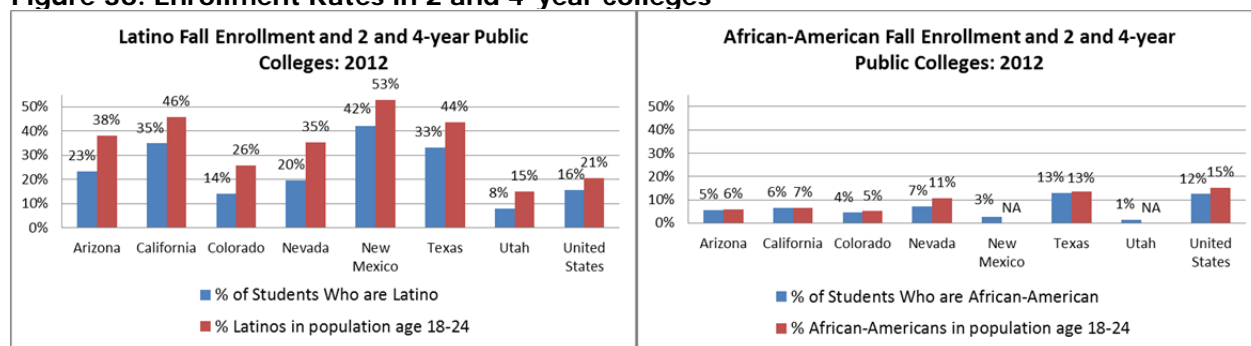
The graduation rate for English learners in Arizona (24 percent) and Nevada (23 percent) is alarmingly low and reflects the lack of infrastructure in these states to help English learners succeed academically.

F. Higher Education Outcomes and Achievement Gap

Higher education outcomes are important for several reasons. Research finds that people with higher educational levels have higher incomes. In addition, institutions of higher education are critical to providing students with 21st century skills that will enable them to access higher paying jobs.

In 2012, Latinos and African-Americans were underrepresented in fall enrollment in 2- and 4-year public colleges throughout the Intermountain West (see Figure 36). The underrepresentation is more pronounced for Latinos than for African-Americans. Nevada and Arizona had the highest rates of underrepresentation of Latinos.

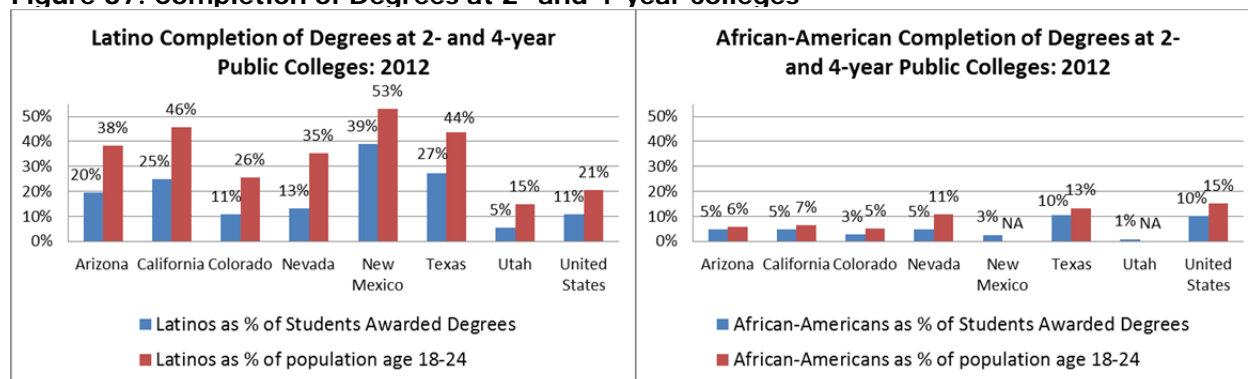
Figure 36. Enrollment Rates in 2 and 4-year colleges



Source: National Center for Education Statistics, Integrated Post-Secondary Education System (IPEDS)

Another key indicator in higher education is the ethnic and racial breakdown of students receiving degrees. Figure 37 shows that the percentage of degrees awarded to Latinos and African-Americans is less than the percentage of Latinos and African-Americans in the community throughout the region. The figure shows that Nevada had the largest gap in the region for both Latino and African-American students.

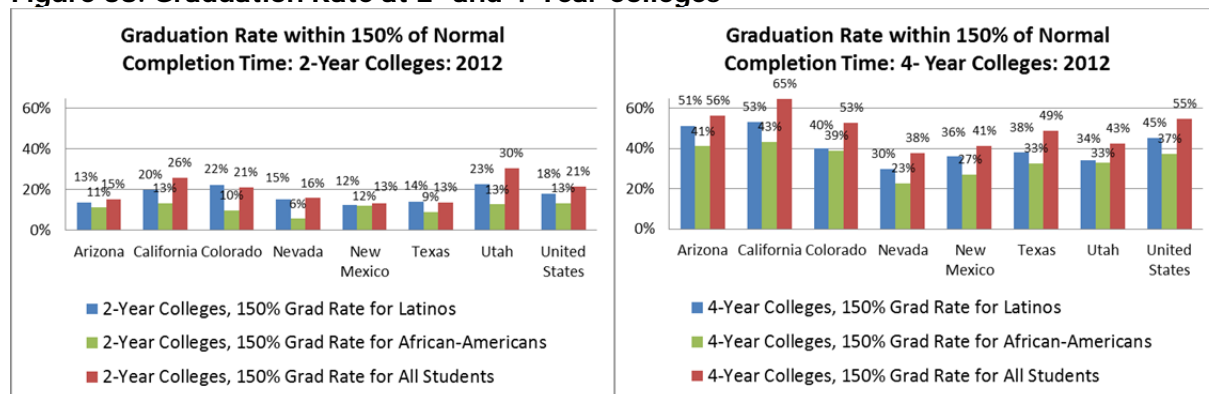
Figure 37. Completion of Degrees at 2- and 4-year colleges



Source: National Center for Education Statistics, Integrated Post-Secondary Education System (IPEDS)

Graduation rates are another critical indicator in higher education. Figure 38 shows graduation rates for Latinos, African-Americans, and all students at two and four-year colleges in the Intermountain West region in 2012. As the figure shows, graduation rates are typically higher at four-year colleges. At two year colleges, Nevada's Latino graduation rate is typical of other states. However, Nevada's graduation rate from four year colleges was the lowest in the region for all groups.

Figure 38. Graduation Rate at 2- and 4-Year Colleges



Source: National Center for Education Statistics, Integrated Post-Secondary Education System (IPEDS)

G. Latinos are concentrated in low-wage industries and earn less than Non-Latinos

The recession has also had an impact on which industries employ Latinos. As Table 3 shows, the top four industries for Nevada's Latino workers in 2006 were accommodation and food services, construction, retail, and administrative support. By 2012, the construction industry had shed 90,800 jobs²⁰ and the top four industries for Latino workers had evolved to become accommodation and food services, retail, health care, and administrative support as shown in Table 4.

These two tables also illustrate the dominance of the accommodation and food service industry in Nevada both before and after the recession, employing 37 percent of Latinos in 2006 and 38 percent of Latinos in 2012. No other state in the region has such a large concentration of Latinos employed in the accommodation and food service industry. The top industries for Latinos in other states in the region are retail and health care.

Table 3. Latino Employment by Industry: 2006

Latino Employment by Industry: 2006								
Industry	Arizona	California	Colorado	Nevada	New Mexico	Texas	Utah	United States
Construction	12%	7%	10%	13%	9%	7%	10%	7%
Manufacturing	9%	13%	10%	5%	6%	11%	21%	13%
Retail Trade	13%	12%	11%	9%	13%	13%	10%	11%
Transportation & Warehousing	3%	4%	3%	3%	3%	4%	4%	4%
Admin. & Support & Waste Mgmt. & Remed. Services	9%	7%	8%	6%	6%	6%	9%	8%
Health Care & Social Assistance	9%	9%	10%	5%	15%	12%	7%	11%
Accommodation & Food Services	10%	10%	12%	37%	10%	9%	11%	10%
Other	35%	39%	35%	22%	40%	37%	27%	36%

Source: US Census LED Extraction Tool: Quarterly Workforce Indicators (QWI)

Table 4. Latino Employment by Industry 2012

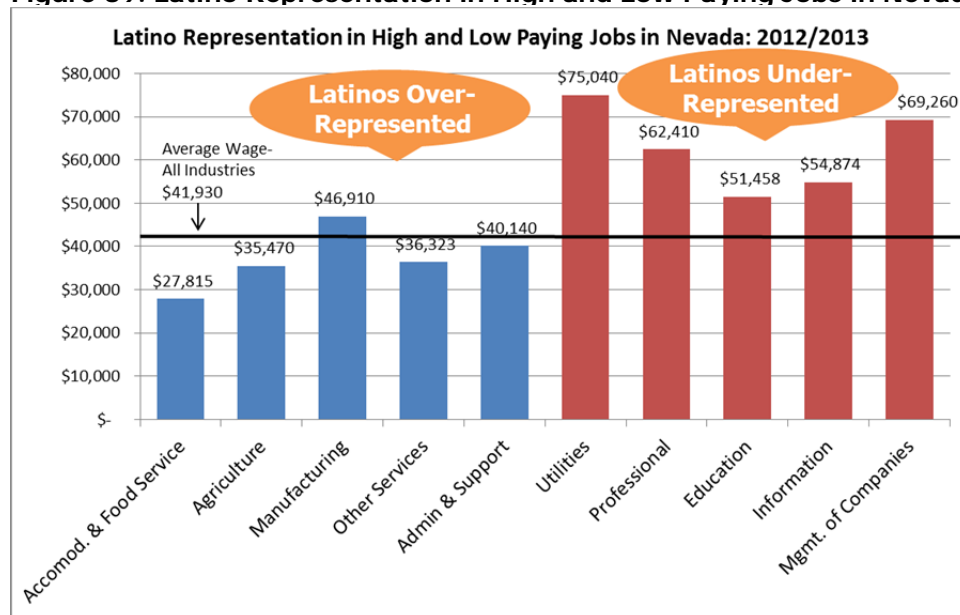
Latino Employment by Industry: 2012								
Industry	Arizona	California	Colorado	Nevada	New Mexico	Texas	Utah	United States
Construction	6%	4%	7%	5%	6%	7%	7%	5%
Manufacturing	8%	10%	9%	4%	4%	9%	17%	10%
Retail Trade	13%	12%	12%	11%	13%	13%	11%	12%
Transportation & Warehousing	3%	4%	3%	4%	3%	4%	4%	4%
Admin. & Support & Waste Mgmt. & Remed. Services	9%	7%	9%	7%	5%	6%	10%	8%
Health Care & Social Assistance	13%	11%	12%	7%	18%	14%	9%	13%
Accommodation & Food Services	11%	11%	13%	38%	10%	10%	13%	11%
Other	36%	40%	37%	24%	40%	37%	29%	37%

Source: US Census LED Extraction Tool: Quarterly Workforce Indicators (QWI)

Throughout the Intermountain West, Latinos tend to be over-represented in jobs that pay less than the average annual wage and under-represented in jobs paying more than the average wage. Figures 39 through 45 show the top industries in each state in the region where Latinos are over-and under-represented. The figures also show the average wage for each of these industries compared the average wage across all industries. For this analysis, Latinos are considered over-represented if the percentage of Latino workers in the industry exceeds the statewide average of Latino workers in all industries. Likewise, Latinos are considered to be under-represented if the percentage of Latino workers in the industry is less than the statewide average.

In 2012, Latinos represented 22.5 percent of all workers in Nevada and the average annual wage across all sectors was \$41,930 in 2013. Figure 39 shows that Latinos in Nevada are overrepresented in industries that typically pay less than the average wage or slightly higher than the average wage, such as accommodation and food service, and manufacturing. In contrast, Latinos are under-represented in high paying industries such as utilities, professional services, and management of companies.

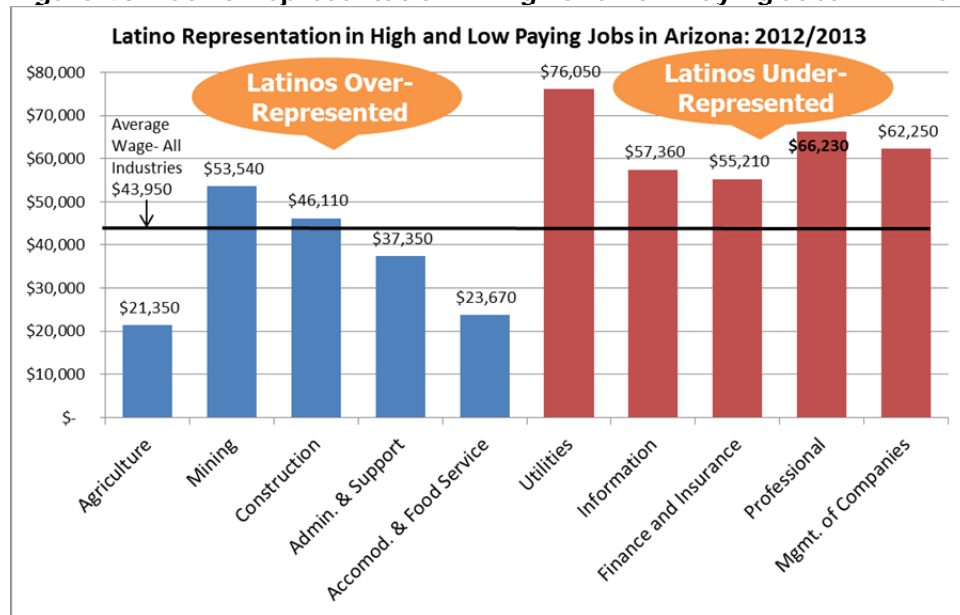
Figure 39. Latino Representation in High and Low Paying Jobs in Nevada



Source: Authors' analysis using US Census LED Extraction Tool: Quarterly Workforce Indicators (QWI) and Nevada Workforce Informer: Nevada Occupational Employment and Wages: Wages by Occupation and Industry

In Arizona, Latinos represented 25.5 percent of all workers in 2012 and the average annual wage across all sectors was \$43,950 in 2013, substantially higher than the average annual wage in Nevada. Figure 40 shows that Latinos in Arizona are overrepresented in industries that typically pay significantly less than the average wage or slightly higher than the average wage, such as agriculture, construction, administration and support, and accommodation and food service. In contrast, Latinos are underrepresented in high paying industries such as utilities, professional services and management of companies.

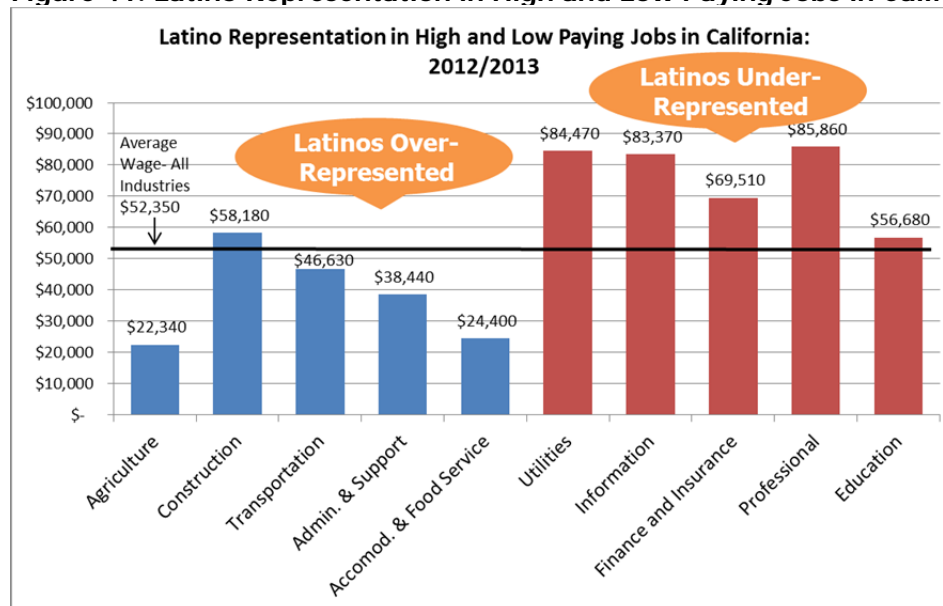
Figure 40. Latino Representation in High and Low Paying Jobs in Arizona



Source: Authors' analysis using US Census LED Extraction Tool: Quarterly Workforce Indicators (QWI) and Nevada Workforce Informer: Nevada Occupational Employment and Wages: Wages by Occupation and Industry

In California, Latinos represented 30.7 percent of all workers in 2012 and the average annual wage across all sectors was \$52,530 in 2013, significantly higher than the average annual wage in Nevada. Figure 41 shows that Latinos in California are overrepresented in industries that typically pay significantly less than the average wage or slightly higher than the average wage, such as agriculture, administration and support, and accommodation and food service. In contrast, Latinos are under-represented in high paying industries such as utilities, information technology, finance and insurance, professional services, and education services.

Figure 41. Latino Representation in High and Low Paying Jobs in California

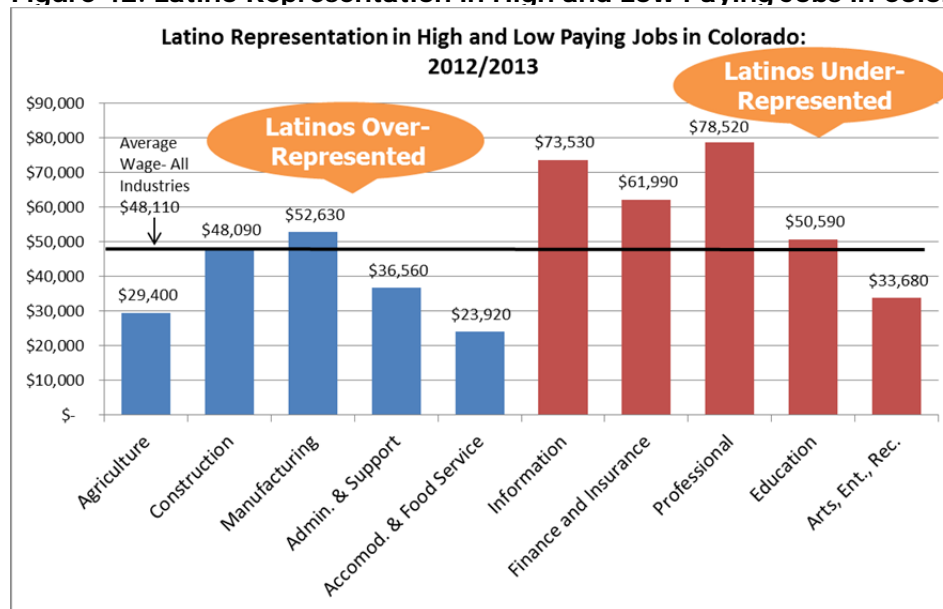


Source: Authors' analysis using US Census LED Extraction Tool: Quarterly Workforce Indicators (QWI) and Nevada Workforce Informer: Nevada Occupational Employment and Wages: Wages by Occupation and Industry

In Colorado, Latinos represented 15.6 percent of all workers in 2012 and the average annual wage across all sectors was \$48,110 in 2013, significantly higher than the average annual wage in Nevada. Figure 42 shows that Latinos in Colorado are overrepresented in industries that typically pay significantly less than the average wage or slightly higher than the average wage, such as agriculture, construction, manufacturing, administration and support, and accommodation and food service. In contrast, Latinos are under-represented in high paying industries such as information technology, finance and insurance, and professional services.



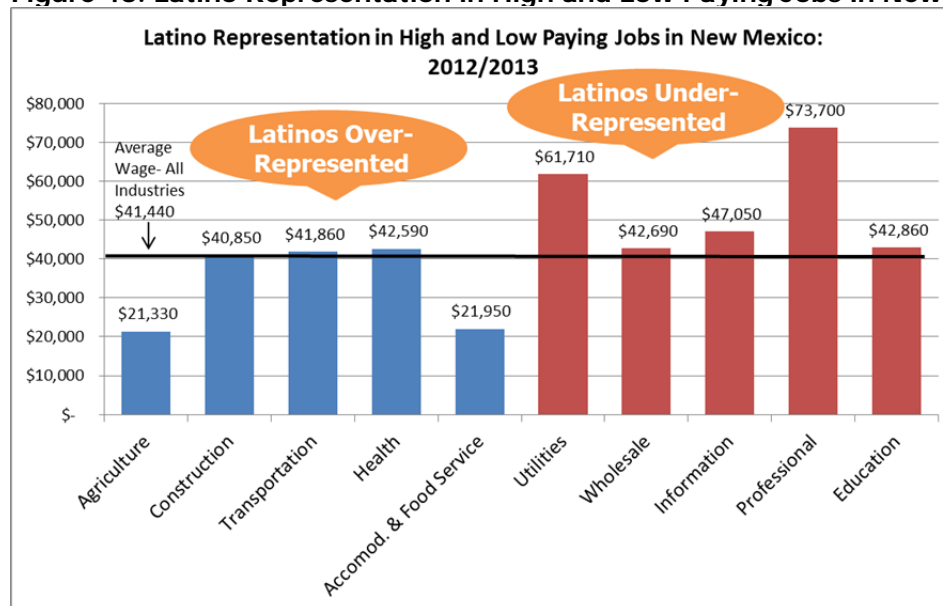
Figure 42. Latino Representation in High and Low Paying Jobs in Colorado



Source: Authors' analysis using US Census LED Extraction Tool: Quarterly Workforce Indicators (QWI) and Nevada Workforce Informer: Nevada Occupational Employment and Wages: Wages by Occupation and Industry

In New Mexico, Latinos represented 43.3 percent of all workers in 2012 and the average annual wage across all sectors was \$41,400 in 2013, which is similar to the average annual wage in Nevada. Figure 43 shows that while Latinos in New Mexico are overrepresented in industries that typically pay slightly more than the average wage, such as transportation, and health, they are also overrepresented in industries that pay significantly less than the average wage, such as agriculture and food service. In contrast, Latinos are under-represented in high paying industries such as utilities, information technology, and professional services.

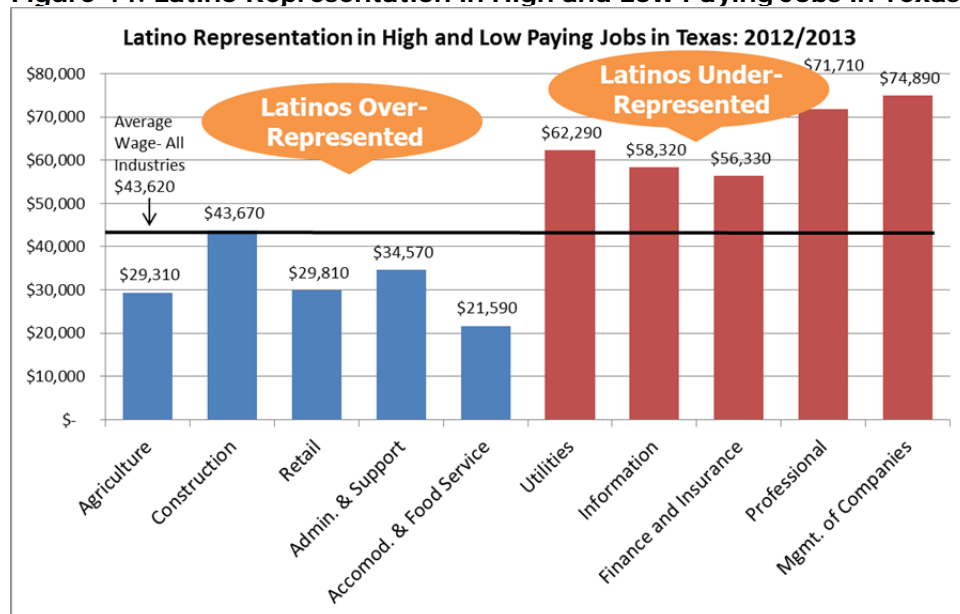
Figure 43. Latino Representation in High and Low Paying Jobs in New Mexico



Source: Authors' analysis using US Census LED Extraction Tool: Quarterly Workforce Indicators (QWI) and Nevada Workforce Informer: Nevada Occupational Employment and Wages: Wages by Occupation and Industry

In Texas, Latinos represented 30.3 percent of all workers in 2012 and the average annual wage across all sectors was \$43,620 in 2013, substantially higher than the average annual wage in Nevada. Figure 44 shows that Latinos in Texas are overrepresented in industries that typically pay significantly less or slightly more than the average wage, such as agriculture, construction, retail, transport, and food service. In contrast, Latinos are under-represented in high paying industries such as utilities, information technology, finance and insurance, professional services, and management of companies.

Figure 44. Latino Representation in High and Low Paying Jobs in Texas

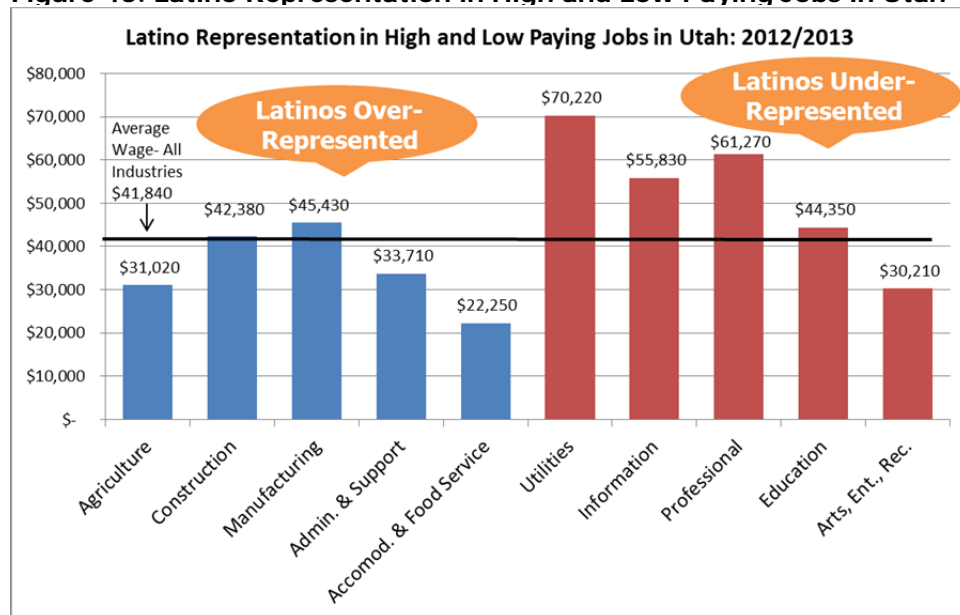


Source: Authors' analysis using US Census LED Extraction Tool: Quarterly Workforce Indicators (QWI) and Nevada Workforce Informer: Nevada Occupational Employment and Wages: Wages by Occupation and Industry

In Utah, Latinos represented 10 percent of all workers in 2012 and the average annual wage across all sectors was \$41,840 in 2013, which is similar to the average annual wage in Nevada. Figure 45 shows that Latinos in Utah are overrepresented in industries that typically pay significantly less or slightly more than the average wage, such as agriculture, construction, manufacturing, administration and support, and accommodation and food service. In contrast, Latinos are under-represented in high paying industries such as utilities, information technology, and professional services.



Figure 45. Latino Representation in High and Low Paying Jobs in Utah



Source: Authors' analysis using US Census LED Extraction Tool: Quarterly Workforce Indicators (QWI) and Nevada Workforce Informer: Nevada Occupational Employment and Wages: Wages by Occupation and Industry

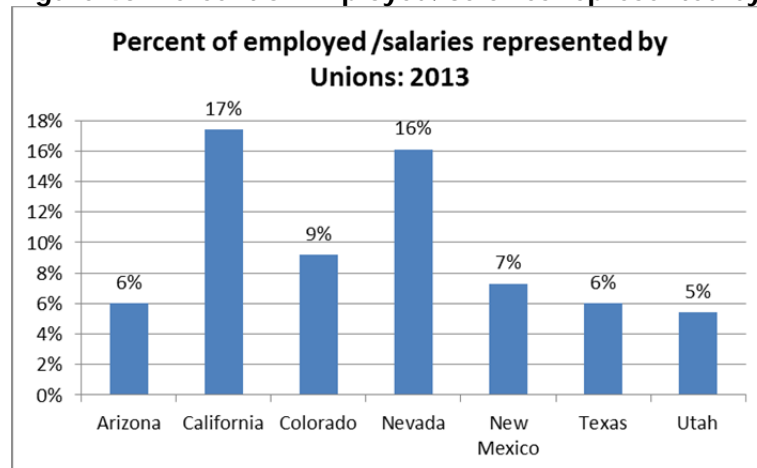
Another key issue facing Latinos throughout the Intermountain West is a wage gap between Latinos and non-Latinos. As Table 5 shows, Latinos are paid less than non-Latinos in every industry in every state in the region. On average Nevada's Latinos are paid 69 cents for every dollar earned by non-Latinos. In most industries, Nevada's wage gap is smaller than the more populous states of California and Texas. New Mexico stands out as the state with the smallest wage gap between Latinos and non-Latinos and is on par with the national average. In all states, wage disparities are quite significant in the management of companies; in Arizona, California, Colorado, and New Mexico, the wage gap was also large in manufacturing. In Nevada, the wage gap was smallest in the mining, agriculture, and accommodation and food services sectors.



Table 5. Latino Wages as a Percent of Non-Latino Wages

Latino Wages as Percent of Non-Latino Wages: 2012								
Industry	Arizona	California	Colorado	Nevada	New Mexico	Texas	Utah	United States
All NAICS Sectors	65%	57%	67%	69%	73%	61%	68%	73%
Agriculture, Forestry, Fishing and Hunting	77%	81%	79%	86%	84%	72%	88%	82%
Mining, Quarrying, and Oil and Gas Extraction	78%	60%	75%	94%	84%	56%	87%	85%
Utilities	79%	80%	87%	85%	74%	68%	81%	88%
Construction	72%	72%	77%	72%	85%	71%	79%	81%
Manufacturing	54%	45%	61%	67%	66%	58%	65%	68%
Wholesale Trade	57%	54%	61%	64%	77%	57%	62%	69%
Retail Trade	77%	70%	83%	80%	86%	75%	78%	82%
Transportation & Warehousing	73%	73%	83%	79%	87%	70%	78%	85%
Information	72%	64%	75%	76%	81%	65%	64%	80%
Finance and Insurance	64%	47%	64%	66%	66%	54%	66%	69%
Real Estate and Rental and Leasing	65%	57%	71%	75%	83%	60%	72%	74%
Professional, Scientific, and Technical Services	63%	54%	72%	69%	71%	61%	68%	78%
Management of Companies and Enterprises	54%	49%	57%	51%	67%	51%	56%	68%
Admin. & Support & Waste Mgmt. & Remed. Services	66%	59%	67%	78%	73%	59%	65%	71%
Educational Services	77%	73%	81%	78%	80%	78%	74%	88%
Health Care & Social Assistance	61%	61%	66%	64%	62%	61%	65%	81%
Arts, Entertainment, and Recreation	74%	64%	81%	77%	93%	73%	79%	93%
Accommodation & Food Services	86%	86%	88%	85%	92%	87%	97%	98%
Other Services (except Public Administration)	78%	85%	76%	76%	81%	75%	82%	81%
Public Administration	83%	85%	89%	86%	91%	87%	83%	93%

Source: Authors' analysis using US Census LED Extraction Tool: Quarterly Workforce Indicators (QWI)

Figure 46. Percent of Employed/Salaries represented by Unions

Source: Bureau of Labor Statistics

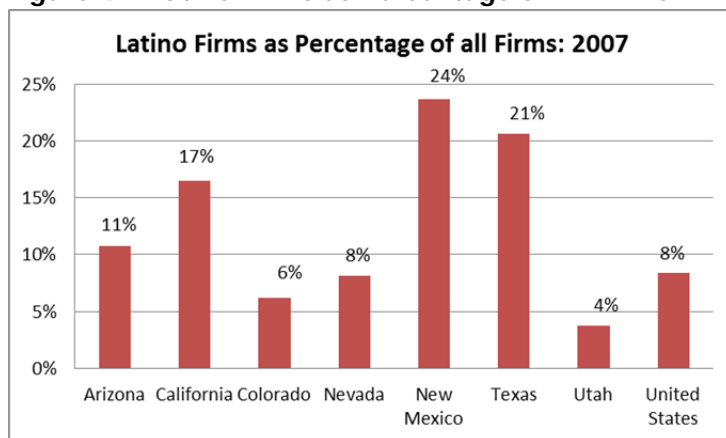
There are a variety of factors that could influence the amount of wage disparity in each industry. For example, wage disparities could be high if Latinos generally hold lower level jobs in an industry compared to non-Latinos. In contrast, wage disparities may be low if an industry is highly unionized or pay is highly regulated, such as accommodation and food services and public administration. Figure 46 shows the percentage of people employed/ salaries of people represented by unions in 2013.

This shows that California had the highest unionization rate at 17 percent, followed by Nevada at 16 percent. Other states in the region had much lower unionization rates, ranging from 5 percent to 9 percent.

H. Growing Latino Businesses

Another important part of the infrastructure of opportunity is access to capital for Latino businesses and individuals. Across the region, Latino firms are a small percentage of businesses and have less access to business loans. As this section discusses, Latino businesses in the Intermountain West region are typically small and would likely need access to additional resources to grow.

Figure 47. Latino Firms as Percentage of All Firms

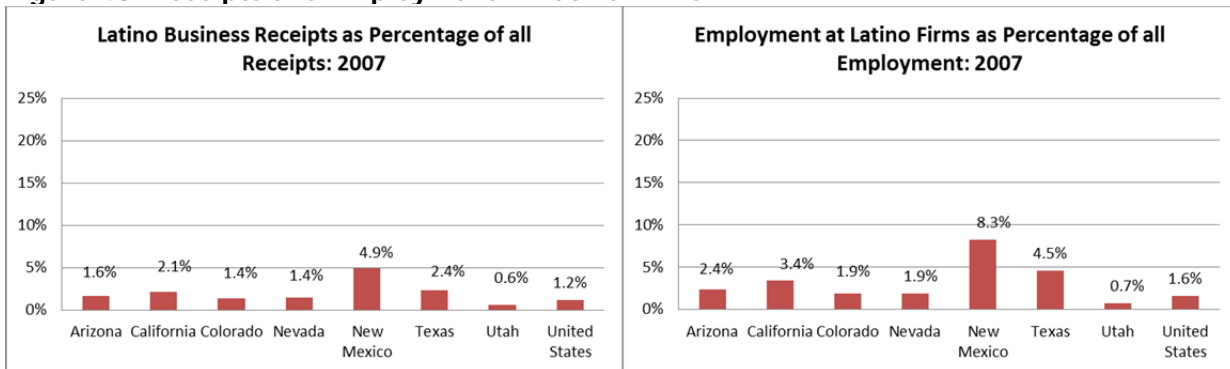


Source: U.S. Department of Commerce, Census Bureau, Survey of Business Owners

At the state level, Latino firms typically represent a small percentage of firms compared to the percentage of Latinos in the general population. Figure 47 shows the percentage of Latino firms throughout the Intermountain West in 2007. New Mexico, Texas, and California had the highest percentage of Latino firms. In contrast, Nevada had the third lowest percentage of Latino firms in the region.

Figure 47 shows that Latinos businesses make up a very small percentage of total business receipts and total employment in each state. Comparing Figures 47 and 48, the percentage of receipts and employment for Latino firms is much smaller than the percentage of Latino firms for each state. For example, New Mexico's Latino businesses had the highest percentage of receipts (4.9 percent) and payroll (8.3 percent) in the region in 2007, but these numbers are very small considering that Latino firms accounted for 24 percent of all firms. The percentage of receipts and employment for Nevada's Latino firms was comparable to other states in the Intermountain West and slightly higher than the national average.

Figure 48. Receipts and Employment in Latino Firms



Source: U.S. Department of Commerce, Census Bureau, Survey of Business Owners

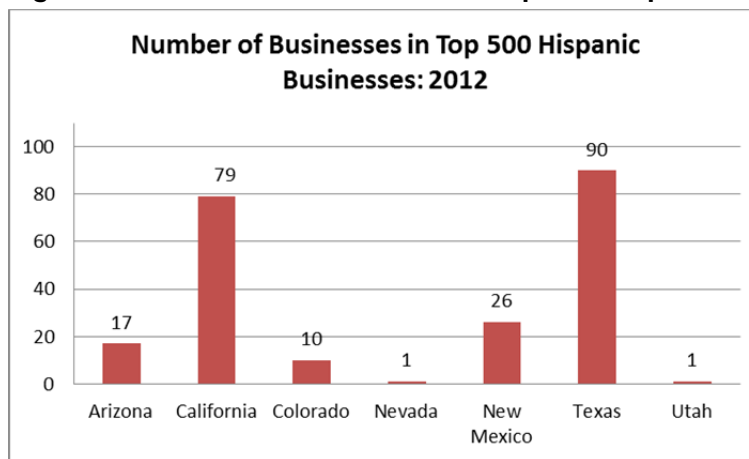
There is some diversity throughout the Intermountain West in Latino businesses by industry. Table 6 shows the distribution of Latino businesses by industry in 2007. In Nevada, the top four industries were other services, administration and support, construction, and real estate. At 10 percent, Nevada had the smallest percentage of Latino businesses in the construction industry in the region. At 6 percent, Nevada had one of the highest percentages of Latino businesses in the arts, entertainment, and recreation industry. California and Nevada had a high percentage (16 percent) of Latino businesses in the administration and support of waste management and remediation services.

Table 6. Latino Businesses by Industry

Latino Businesses by Industry: 2007								
Industry	Arizona	California	Colorado	Nevada	New Mexico	Texas	Utah	United States
Construction	12%	11%	21%	10%	18%	22%	12%	15%
Retail trade	9%	9%	8%	9%	9%	9%	10%	8%
Real estate and rental and leasing	7%	6%	6%	10%	7%	4%	12%	6%
Professional, scientific, and technical services	9%	8%	11%	9%	8%	6%	8%	8%
Admin. & support & waste mgmt. & remed. services	13%	16%	12%	16%	9%	14%	12%	14%
Arts, entertainment, and recreation	3%	3%	3%	6%	3%	2%	3%	0%
Other services (except public admin)	17%	17%	13%	17%	17%	14%	14%	0%
Other	30%	31%	25%	24%	28%	29%	27%	49%

Source: U.S. Department of Commerce, Census Bureau, Survey of Business Owners

Figure 49. Number of Businesses in Top 500 Hispanic Businesses



Source: HispanicBusiness.com, Hispanic Business 500 Directory

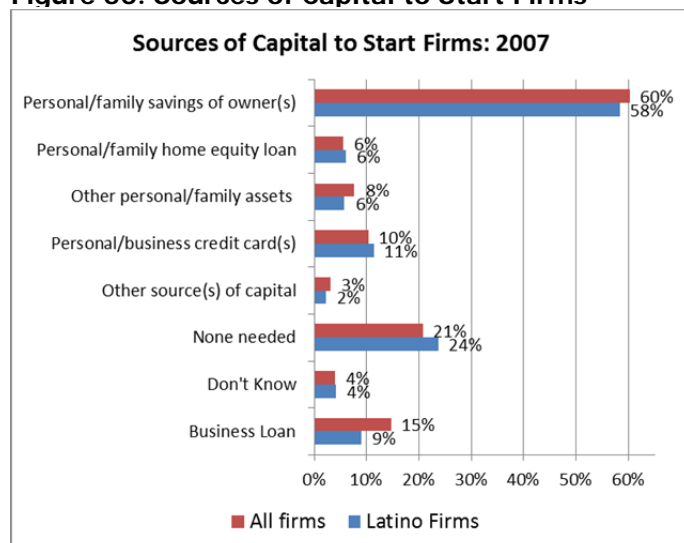
The Intermountain West region boasts a number of large Latino businesses, as measured by revenue. The state with the largest number of businesses in the top 500 in 2012 was Florida, with 125 businesses. Within the Intermountain West, Texas and California had the largest number of Latino businesses in the top 500, while Nevada and Utah only had 1 business in this category (see Figure 49).



I. Access to Capital

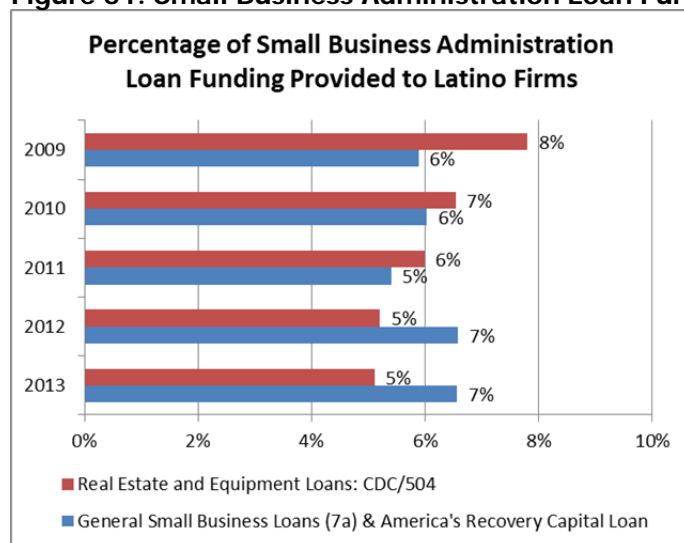
The United States Census surveys businesses every five years about sources of capital used to start firms. Figure 50 shows that the sources of capital for Latino firms versus all firms in 2007. The main source of capital for both Latinos and firms as a whole was personal/ family savings of owners. Only 9 percent of Latino firms received a business loan compared to 15 percent for firms as a whole.

Figure 50. Sources of Capital to Start Firms



Source: U.S. Department of Commerce, Census Bureau, Survey of Business Owners and Small Business Administration, Lending Statistics for Major Programs

Figure 51. Small Business Administration Loan Funding Provided to Latino Firms



Source: U.S. Department of Commerce, Census Bureau, Survey of Business Owners and Small Business Administration, Lending Statistics

A major source of business loans is through the Small Business Administration. The Real Estate and Equipment (CDC/504) Loan Program provides financing for major fixed assets such as equipment or real estate. The General Small Business 7(a) Loan Program is the most common program, and provides loans to businesses to establish a new business or to assist in the acquisition, operation, or expansion of an existing business. Latino businesses consistently only received 5 to 8 percent of loans in these programs on a national basis from 2009 to 2013 (see Figure 51).

Over the same time period, white-owned firms received 62 to 72 percent of loans, African-American firms received 2 to 7 percent of loans, and women-owned firms received 13 to 22 percent of loans.

Latinos also have access to capital through microenterprise development institutions that provide microloans and microcredit to small-scale entrepreneurs. There is tremendous variation in the number of microenterprise institutions that operate in the Intermountain West (see Table 7). In 2010, California boasted 40 microenterprise institutions that served over 25,000 individuals and more than 10,000 businesses. Nevada and Utah only had 1 microenterprise institution. The 2011 Kauffman Index of Entrepreneurial Activity ranked Nevada 7th in the nation on entrepreneurial activity.²¹ The lack of microenterprise institutions in Nevada suggests a missed opportunity to provide Latino entrepreneurs, as well as others, with opportunities to start and grow their businesses.

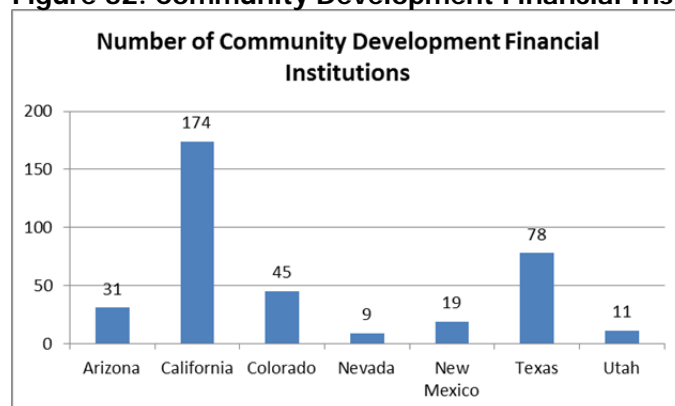
Table 7. Microenterprise Organizations and Activity, 2010

State	Number of Organizations	Individuals served	Businesses served	Microloans outstanding	% Minorities assisted	Kaufmann Index of Entrepreneurial Activity, 2011
Arizona	5	2,381	129	\$0.681 M	72%	1
California	40	25,907	10,314	\$13.8M	54%	3
Colorado	6	742	184	\$0.249M	64%	3
Nevada*	1		450	\$6.4M		7
New Mexico	3	2,425	1,038	\$7.8M	37%	37
Texas	11	2,787	2,151	\$8.4M	64%	2
Utah	1	265	0	\$2.0M	0%	24

Source: Microtracker, FIELD, Aspen Institute. 2014. <http://microtracker.org/>

* While Microtracker did not have information for Nevada, our research indicates that Nevada has one microfinance organization.

Community development financial institutions (CDFIs) can provide additional financial resources to communities, individuals, and entrepreneurs. According to the U.S. Treasury, CDFIs “provide a unique range of financial products and services in economically distressed target markets, such as: mortgage financing for low-income and first-time homebuyers and not-for-profit developers; flexible underwriting and risk capital for needed community facilities; and technical assistance, commercial loans and investments to small start-up or expanding businesses in low-income areas.”²² CDFIs include regulated institutions such as community development banks and credit unions, and non-regulated institutions such as loan and venture capital funds.

Figure 52. Community Development Financial Institutions

Source: Community Development Financial Institutions Fund.

There is tremendous variation in the number of CDFIs operating in states in the region (see Figure 52). Based on information provided by the U.S. Treasury Community Development Financial Institutions Fund Award Database, California has the greatest number of CDFIs. Nevada is the state with the fewest number of CDFIs. Again, the lack of CDFIs in Nevada reveals a missed opportunity to provide Latinos and others with instruments and tools to build their asset base and support economic and community development projects.

J. Nontraditional Sources of Credit

Many Latinos in the Intermountain West region have been denied access to traditional sources (banks, credit unions, credit cards, etc.). In many cases, Latinos “have suffered from discriminatory lending practices, including outright discrimination, redlining, excessive threshold requirements, higher interest rates and other unfair practices.” And even with fair lending legislation, Latinos “frequently lack access to credit services.”²³ Consequently, the “use of payday lenders as a source of funds has become a growing option” for Latinos.

For example, the Southwest Center for Economic Integrity found that more than half (56 percent) of the payday loan borrowers in Pima County, Arizona were Latino.²⁴ Another study reported that in California, 36 percent of payday loan borrowers were Latino; in Texas, 34 percent of payday loan borrowers were Latino.²⁵

The interest rates charged by payday lenders in the Intermountain West region are among the highest in the nation. These high rates can undermine asset formation and development for Latino families; particularly if families get caught up the payday lending debt trap (see more information at the Center for Responsible Lending). Table 8 presents information on the average interest rate for payday loans in the Intermountain West.

Table 8. Rates on Payday Loans and Regulations to Regulate Payday Lending

State	Interest Rate+	Status of Meaningful Legislation to Regulate Payday Lending ²⁶
Arizona	36 percent*	Has Eliminated the Payday Debt Trap Through APR Limits
California	426 percent	No Meaningful Regulation of Payday Lending
Colorado	214 percent	Has Implemented Reforms that Limit but Do Not Eliminate the Payday Lending Debt Trap
Nevada	521 percent	No Meaningful Regulation of Payday Lending
New Mexico	564 percent	No Meaningful Regulation of Payday Lending
Texas	417 percent	No Meaningful Regulation of Payday Lending
Utah	443 percent	No Meaningful Regulation of Payday Lending

+ Source: Center for Responsible Lending

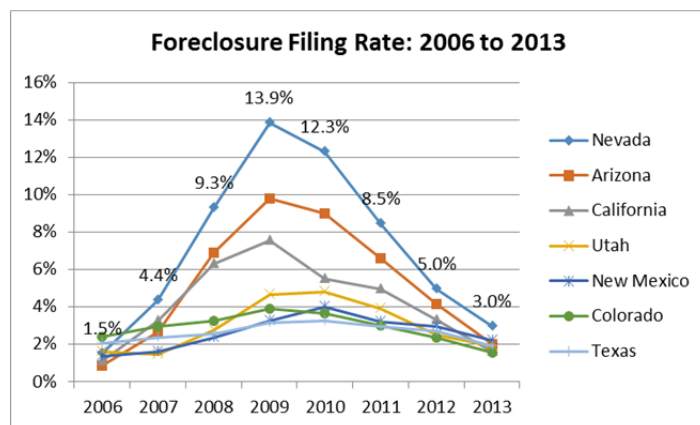
* In June 2000, Arizona legalized payday lending by passing an exemption to the state's interest rate cap on small loans. The exemption was scheduled to sunset in July 2010, at which time payday lenders would only be able to charge a 36 percent APR. Despite the payday lending industry's efforts to cancel the sunset (through a 2008 ballot measure Proposition 200 "Payday Loan Reform Act"), the sunset went into effect and now payday lenders operating in Arizona can only charge 36 percent.

K. Housing Challenges for Latinos

Affordable and stable housing is a key component of the infrastructure of opportunity. Unfortunately, Nevada was the hardest hit state in the housing crisis that accompanied the Great Recession.

Median home prices dropped significantly over the period 2006-2012.²⁷ While this made housing more affordable for new buyers, it also resulted in negative equity for many homeowners, meaning that they owed more than the home was worth. Homeowners with negative equity were unable to refinance high cost loans.

Figure 53. Foreclosure Filing Rate

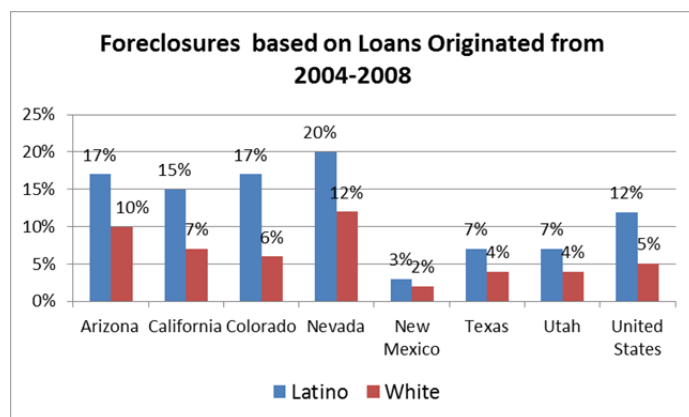


Source: Mortgage Bankers Association and Applied Analysis

As unemployment rose and income fell, foreclosures rose to alarming levels during the recession. Figure 53 reveals that Nevada had the largest spike in foreclosure rates in the region. Nevada's foreclosure filing rate grew from 1.5 percent in 2006 to a high of 13.9 percent in 2009. Nevada ranked first in the nation for foreclosure filings for five years in a row from 2007 to 2011 according to RealtyTrac.²⁸ By 2013, Nevada's foreclosure filing rate had decreased to 3 percent.

As Figure 53 shows, Arizona and California also had spikes in foreclosure rates but these increases were not as severe as in Nevada. The states least affected by increases in foreclosure rates were Colorado and Texas.

Figure 54. Foreclosure Rate based on Loans Originated from 2004-2008

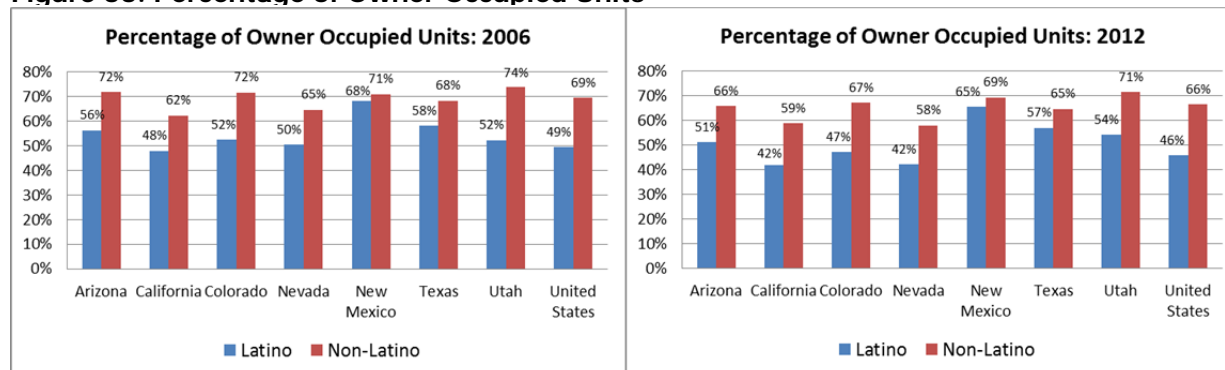


Source: Lost Ground, 2011: Disparities in Mortgage Lending and Foreclosures

The foreclosure crisis affected Latinos more adversely than whites throughout the Intermountain West. Figure 54 provides information on the foreclosure rate for Latinos and whites that originated loans from 2004 to 2008. The foreclosure rate for Nevada's Latinos was the highest in the region, followed by Arizona and Colorado. Nevada also had the highest foreclosure rate for whites. The state with the lowest foreclosure rate was New Mexico.

The housing crisis also had an impact on homeownership rates. Figure 55 shows that homeownership rates decreased for both Latinos and non-Latinos from 2006 to 2012. In Nevada, the homeownership rate before the recession was 50 percent, which was on par with other states. After the recession, the homeownership rate for Latinos had declined to 42 percent, which is tied with California for the lowest rate in the region.

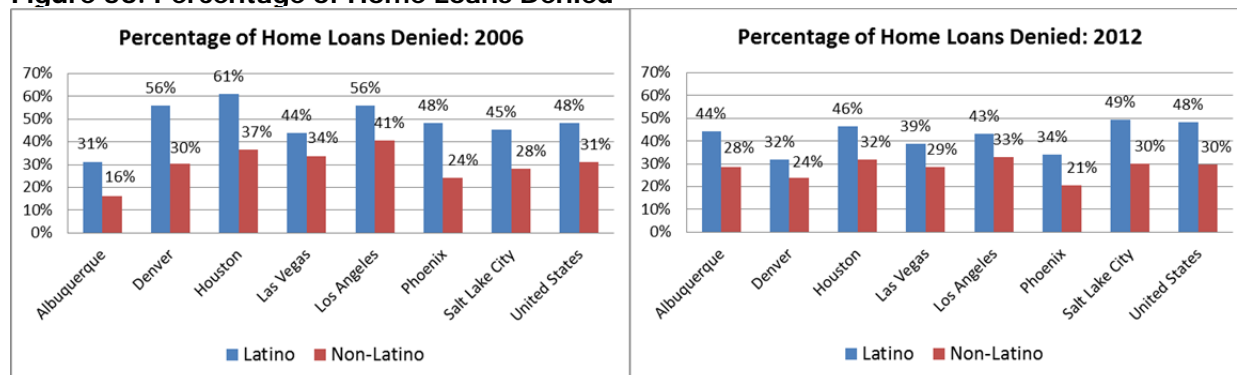
Figure 55. Percentage of Owner Occupied Units



Source: U.S. Department of Commerce, Census Bureau, American Community Survey

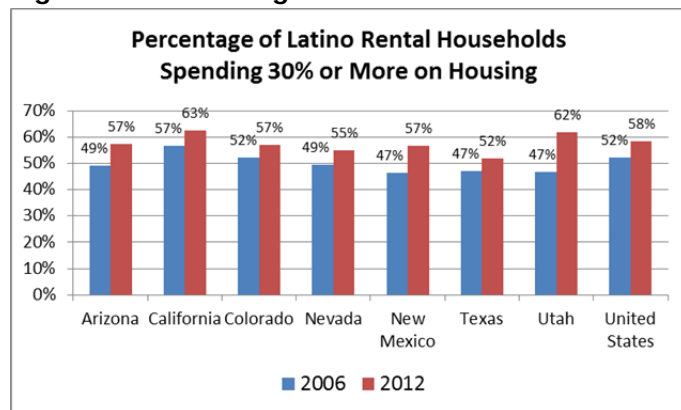
Another key component of the infrastructure of opportunity is the ability to obtain housing loans. Figure 56 reveals the percentage of home loans denied for Latinos versus non-Latinos in 2006 and 2012 for select metropolitan areas throughout the Intermountain West. The percentage of loans denied decreased across the region. However, following the recession, banks tightened lending restrictions and there were far fewer people applying for loans in 2012 than in 2006. For example, in Las Vegas, the number of Latinos applying for loans was 5 times lower in 2012 than in 2006. Las Vegas had the largest decrease in the number of Latinos applying for home loans in the region.

Figure 56. Percentage of Home Loans Denied



Source: Home Mortgage Disclosure Act, Aggregate Reports

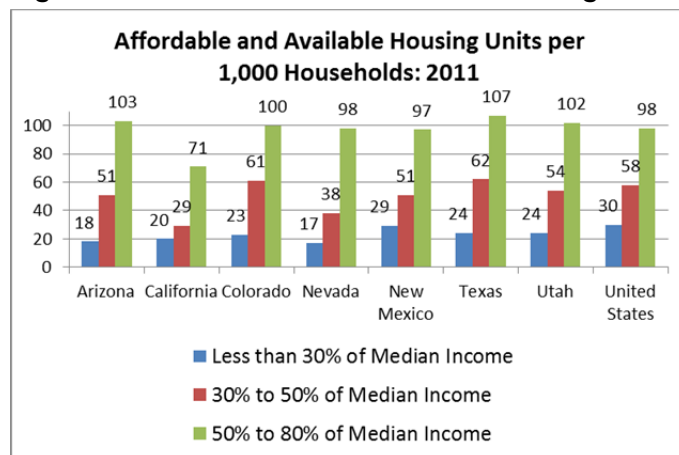
Figure 57. Percentage of Latino Rental Households Spending 30 Percent or More on Housing



Source: U.S. Department of Commerce, Census Bureau, American Community Survey

Looking at housing affordability, U.S. HUD has developed housing affordability standards. Families that pay more than 30 percent of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care.²⁹ Figure 57 shows that the percentage of Latino rental households spending 30 percent or more on housing increased from 2006 to 2012 throughout the region.

Figure 58. Affordable and Available Housing Units per 100 Households



Source: National Low Income Housing Coalition

While this suggests that housing in Nevada is relatively affordable, further analysis reveals that there is limited availability of affordable housing for low-income families. Figure 58 shows the availability of affordable housing units per 100 households for households with different percentages of median income. This figure shows that Nevada has the lowest amount of affordable housing units for households with less than 30 percent of median income and the second lowest amount of affordable housing units for households with 30 to 50 percent of median income.

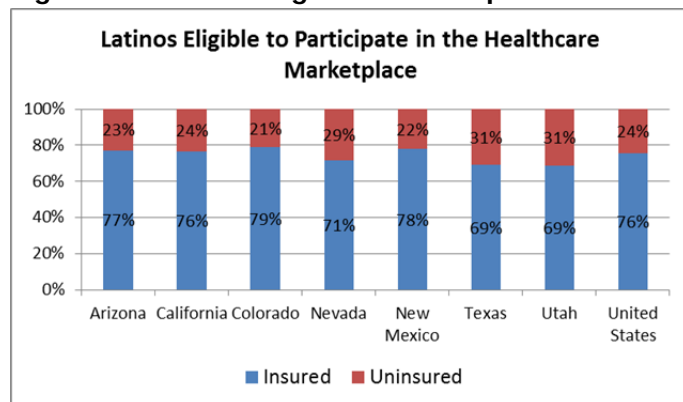
L. Access to Affordable Health Care

Another intrinsic component of the infrastructure of opportunity is access to affordable health care. People without insurance are more likely to forgo preventative health care and not fill needed prescriptions, resulting in hospitalizations for preventable diseases.³⁰ The uninsured are also more likely to be diagnosed in the late stage of a disease, which is more difficult and costly to treat. Persons without insurance are also often required to pay the full price for services upfront, which can create a significant financial burden.

The Affordable Care Act (ACA) created a requirement that individuals possess health insurance. It has also made several key changes to improve affordability of health care for residents in the region. First Medicaid coverage has been expanded in several states in the region. Prior to the ACA, the only populations eligible for Medicaid were low-income parents and children, the elderly, and the disabled. Effective January 1, 2014, the ACA allowed states to expand Medicaid to people under age 65 with income at or below 138 percent of the federal poverty level. Nevada chose to expand Medicaid coverage. Only two states in the Intermountain West region have chosen not to expand coverage at this time: Texas and Utah. The ACA also created a tax credit that pays a portion of an individual's or family's health insurance premium. To be eligible, individuals or families must have income between 138 percent and 400 percent of the federal poverty level.

In addition, the Children's Health Insurance Program (CHIP) provides health care benefits to uninsured children from low-income families who are not eligible for Medicaid but whose family income is at or below 200 percent of the Federal Poverty Level. In Nevada, this program is called Nevada Check Up. Families participating in Nevada Check Up pay a quarterly premium, which ranges from \$25 to \$80 per quarter per family.³¹

Figure 59. Latinos Eligible to Participate in the Healthcare Marketplace



Source: U.S. Department of Health and Human Services

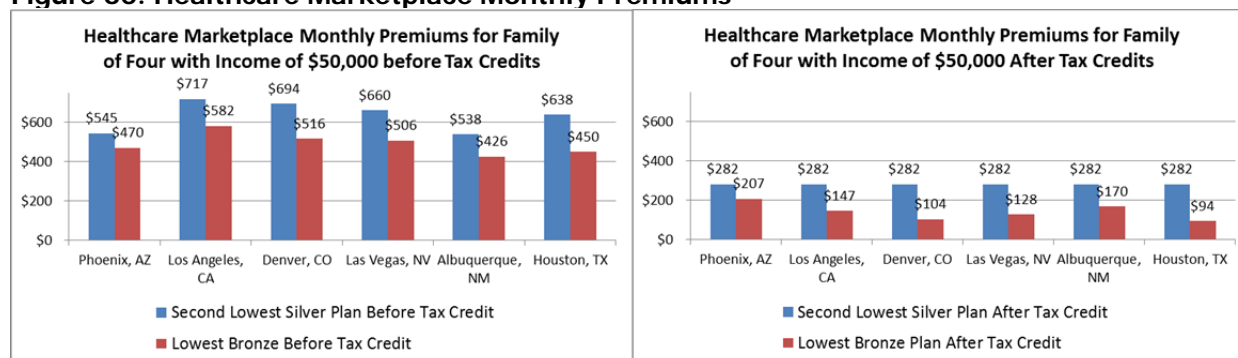
Latinos who are citizens or legal residents are eligible to participate in the healthcare marketplace, also known as the healthcare exchanges. This provides access to Medicaid, CHIP, and tax credits to eligible individuals and families. Figure 59 shows the percentage of eligible Latinos in each state who are not insured. In Nevada, 29 percent of eligible Latinos are uninsured, which equates to 158,000 people. Nevada has the third highest rate in the region, after Texas and Utah.

Individuals who choose health insurance on the health exchange can choose from four tiers: bronze, silver, gold, and platinum, which determine the percentage of average costs a consumer will have to pay towards the health care received. The lowest cost plans require the greatest cost sharing, while the highest cost plans require the lowest cost sharing.

The left panel of Figure 60 shows monthly premiums for major cities in the Intermountain West for a hypothetical family of four with income of \$50,000 under the second lowest silver plan and the lowest bronze plan before the tax credit. The premium amounts vary by state and the premiums in Las Vegas, Nevada are the third highest in the region.

The second lowest silver plan is used as a benchmark to determine the tax credit. A family that is eligible for the tax credit will pay the same amount in each state under the second lowest silver plan, because the premium is based on a certain percentage of income. In the right panel of Figure 60, the premium amount for the second lowest silver plan after the tax credit is \$282 in all states. The amount of the subsidy that consumers can apply to other plans is the difference between \$282 and the cost of the second lowest silver plan in that metropolitan area. The right panel of Figure 60 shows the monthly premium of the lowest cost bronze plan after the tax credit. In this example, Las Vegas, NV has the third lowest premium for the lowest bronze plan after the tax credit.

Figure 60. Healthcare Marketplace Monthly Premiums

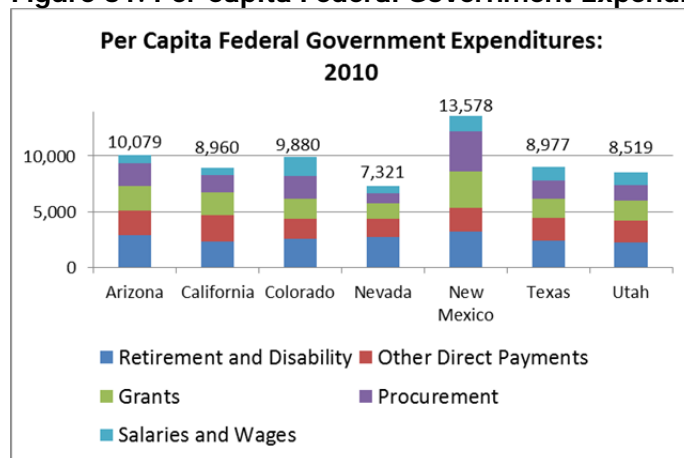


Source: U.S. Department of Health and Human Services

M. Institutional Weaknesses

Another major component of the infrastructure of opportunity is having institutional capacity to serve the needs of Latinos. Nevada has institutional weaknesses compared to other states in the Intermountain West in the areas of federal funding, higher education, and nonprofit organizations, which make it difficult to meet the needs of Latinos.

Figure 61. Per Capita Federal Government Expenditures



In 2010, Nevada ranked last in the nation in per capital federal government expenditures (see Figure 61). New Mexico ranked the highest in the region in per capita federal government expenditures. This data is particularly troubling given that Nevada also invests the smallest amount of state and local funding in education and health and welfare expenditures in the region per \$1,000 in personal income.

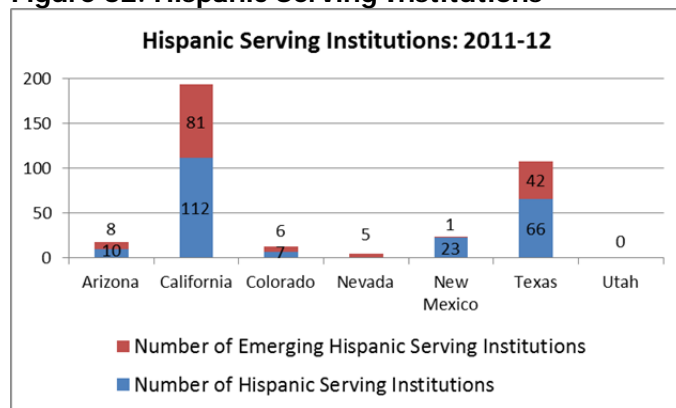
Source: U.S. Department of Commerce, Census Bureau, Consolidated Federal Funds Report

In the area of higher education, Nevada does not currently have any institutions that meet the federal definition of a Hispanic Serving Institution, which results in missed opportunities for funding to support instruction of Latino college students.³² Colleges and universities with full-time equivalent (FTE) undergraduate student enrollment of least 25 percent Latino (Hispanic) qualify to be Hispanic-Serving Institutions (HSIs) and can apply for federal grants under Title V of the Higher Education Act.

As of 2011-12, Nevada has five institutions which are considered Emerging Hispanic Serving Institutions by the Hispanic Association of Colleges and Universities because they have Latino FTE enrollment of 15 to 24.9 percent: College of Southern Nevada (CSN) (21.9 percent); Nevada State College (NSC) (20.1 percent); Truckee Meadows Community College (19.7 percent); University of Nevada Las Vegas (UNLV) (18.9 percent); and Western Nevada College (15.5 percent). These institutions do not qualify for grant funding but can develop and implement strategies to recruit and retain Latino students and can plan for how to meet student needs once HSI status is achieved.

The Nevada System of Higher Education has made HSI readiness a priority. CSN, NSC, and UNLV have all begun to prepare for HSI designation. CSN is closest to HSI designation as it met the 25 percent FTE threshold in fall 2012 and is eligible to apply for HSI status during the 2014-2015 school-year.

Figure 62. Hispanic Serving Institutions

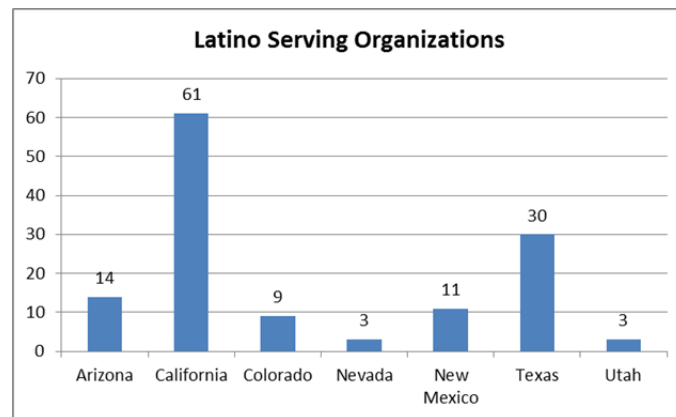


Source: Hispanic Association of Colleges and Universities

Figure 62 presents the number of HSIs and emerging HSIs in each state in the region. California and Texas have the highest number of HSIs and Emerging HSIs. Utah is the only state that has no HSI or Emerging HSI.

Given limited government investment in the infrastructure of opportunity, there is a critical role for nonprofits to play in providing services to the Latino community. There are some organizations that specifically target Latinos as well as many other organizations that serve Latinos. Despite our interest in measuring the density of Latino serving non-profits in the Intermountain West region, there is no single list of Latino serving non-profits. But, one comparative indicator, albeit limited, is the number of Latino-serving non-profit organizations that are (fee-based) network members of the National Council of La Raza, the largest national Hispanic civil rights and advocacy organization in the United States. Membership in the NCLR network has certain requirements, including a percentage of staff and board members that are of Hispanic/Latino descent.

Figure 63. Latino Serving Organizations



Source: National Council of La Raza

Figure 63 reveals the number of Latino serving organizations that have been identified by the National Council of La Raza, which we use as a crude measure of overall institutional resources for Latinos. Nevada and Utah had the fewest number of Latino serving organizations with 3 each. States of similar size to Nevada have more Latino serving organizations, with 14 in Arizona and 9 in Colorado. Again, this is not an absolute measure, but rather a relative measure intended to reveal comparative differences.



III. Strategies for Building the Infrastructure of Opportunity for Latinos in the Intermountain West

A. Executive Summary of Strategies

A limited infrastructure of opportunity for Latinos, as well as others, has short-term and long-term fiscal and economic costs for states and their economies. For example, barely half of those who start four-year colleges, and only a third of those enrolled in community college students, graduate. The American Institutes for Research estimates the cost of those dropouts, measured in lost earnings and federal and state taxes, at \$4.5 billion.³³

The consequences of illiteracy, such as poor school performance, low high school and college attendance and graduation rates, result in low-paying jobs and economic insecurity for individuals and families. Low literacy levels cost the U.S. roughly \$225 billion or more each year in non-productivity in the workforce, crime, and loss of tax revenue due to unemployment.³⁴ Reports find that low literacy levels directly cost the healthcare industry over \$70 million every year.³⁵ The link between low literacy levels and crime are striking. Two-thirds of students who cannot read proficiently by the end of the fourth grade are likely to end up in jail or on welfare.³⁶ Over 70 percent of America's inmates cannot read above a fourth-grade level.

Strengthening and expanding opportunities to pursue education, access capital, and secure well-paying jobs for Latinos can have positive short-term and long-term fiscal impacts for communities and economies in states in the Intermountain West region.

For example, the Alliance for Excellent Education estimates that graduating 90 percent more of the Latino students in each of the Intermountain West states would have the following benefits as shown in Table 9.³⁷

Table 9. Economic Impact of Graduating 90 percent More Latino Students

State	Increase in Wages	Increase in Annual Spending
Arizona	\$37 million	\$29 million
California	\$389 million	\$313 million
Colorado	\$25 million	\$20 million
Nevada	\$20 million	\$16 million
New Mexico	\$19 million	\$15 million
Texas	\$245 million	\$200 million
Utah	\$6.9 million	\$5.3 million

This final section presents policy guidance for how decision makers, legislators, service providers, and community organizations might build and strengthen the infrastructure of opportunity for Latinos in the areas of education, workforce development, and asset development.

Many of the recommendations presented have been identified as best practices based on successful implementation in other states. Several of the recommendations are geared toward the experience of Nevada. This is because, in large part, across the whole range of indicators, Latinos in Nevada face a more limited infrastructure of opportunity than Latinos in other Intermountain West states. However,

many of the recommendations are also relevant to the policy landscape in other states in the Intermountain West region.

The recommendations are summarized below:

1. Expanding Early Childhood Education

- a. Prioritize and support the expansion of high-quality, assessed pre-kindergarten programs throughout each state.
- b. Establish a dedicated funding stream to finance early childhood education programming (both pre-K and kindergarten).
- c. In the absence of state funding, local school boards may need to explore other options for resourcing early childhood education programs.
- d. Continue to raise awareness among Latino families about the importance of early childhood education and strengthen parental engagement efforts.
- e. Recruit and train more bilingual early childhood educators.

2. Improving Literacy

- a. Support policies to improve early literacy in grades K-3.
- b. Standardize early literacy expectations across each state.
- c. Retool professional development.
- d. Refocus on literacy at higher grade levels.

3. Improving STEM Education

- a. Prioritize science, technology, engineering, mathematics (STEM), and computer science programming in elementary and middle schools with high percentages of Latino students.

4. Improving High School Graduation Rates

- a. Launch and/or expand the Jobs for America's Graduates (JAG) program in public high schools.
- b. Initiate and/or expand the JAG program in middle schools, focusing on schools with high percentages of Latinos and English Language Learners.
- c. Raise awareness about the JAG program and adopt early identification of potential participants.
- d. Increase the number of bilingual college/career counselors in middle schools and high schools.

5. Improving Career Readiness

- a. Encourage high schools to offer the National Career Readiness Certificate (NCRC) as an assessment of college and career readiness.
- b. Encourage the Nevada Department of Education to adopt the NCRC as the state's college and career readiness assessment tool.
- c. Support Nevada's JAG program to offer the NCRC as part of its programming.

6. Reducing Disproportionality in Discipline

- a. School districts should locate mental health professionals and social workers in high schools with high Latino and English Language Learner populations.
- b. Monitor recent efforts in Colorado and Nevada to reduce the disproportionately in expulsions and suspensions by race/ethnicity.

7. Increasing the Affordability of Higher Education

- a. In Nevada, support proposed legislation to create a state-supported need-based grant program to provide financial aid to low-income students seeking to attend community college.
- b. Explore ways to leverage student income.
- c. Enable undocumented immigrants to receive resident tuition at state public institutions.

8. Improving Retention and Graduation in Higher Education

- a. Expand counseling and advising staff and increase the number of bilingual counselors.
- b. Create incentives to enable students to attend college full-time, at least for the first year.
- c. Provide wrap-around services to support student success.
- d. Explore evidence-based methods for assessing student skill level.

9. Introducing Innovation to Remediation

- a. Explore new ways of offering remedial courses.
- b. Introduce culturally relevant literature in remedial and gateway English and writing classes.
- c. Increase professional development funds for adjunct lecturers.

10. Improving Workforce Development Service Delivery

- a. Place bilingual counselors at workforce development centers (including One-Stop job centers).
- b. Include representation from Latino businesses and service providers on workforce investment boards and industry councils.

11. Improving Job Training

- a. Offer an integrated bilingual curriculum.
- b. Offer industry-specific English as a Second Language/English Language Acquisition training.
- c. Increase the number of bilingual language certificate programs offered by colleges.
- d. Increase science, technology, engineering, and math (STEM) training and awareness in the Latino community.
- e. Promote the use of bilingual health care workers.

12. Improving Access to Capital

- a. Build and strengthen microenterprise development institutions and Community Development Financial Institutions in Nevada.
- b. Adequately regulate payday and other consumer loan products that can strip low-income families' wealth.
- c. Invest more in State Housing Fund Trusts and support the development of affordable housing.
- d. Raise awareness about existing financial instruments, federal programs, and business services among Latinos and accelerate outreach efforts to Latino entrepreneurs and businesses.
- e. Offer bilingual services at microcredit enterprises and small business development centers.

13. Social Justice Issues

- a. Support community groups that address labor and employment rights of undocumented workers.
- b. Encourage judicial reform and strengthen programs to reduce the recidivism rate.

B. Building the Infrastructure of Opportunity: K-12 Education System

1. Expanding Early Childhood Education Programs

As indicated previously, roughly 68 percent of Latino 3- and 4-year olds in the Intermountain West states are not enrolled in preschool; in Arizona and Nevada the rate is higher, a whopping 77 percent. Any effort to increase early childhood programming would directly improve the infrastructure of opportunity for Latinos since so many Latino children are not currently enrolled in pre-K.

Studies have long documented the benefits of pre-K and kindergarten programs.³⁸ However, states have been slow to prioritize funding and direct the required resources to expanding government funded early childhood programming. Only 11 states in the U.S. require school districts to offer full-day kindergarten programs, none of which are in the Intermountain West.³⁹

The Great Recession certainly tested each state's ability to continue funding pre-K programs and full-day kindergarten programs. In Arizona, for example, Proposition 302, which was eventually defeated, threatened to repeal First Things First, the early childhood program, and put the revenues (\$324 million) into the state's cash-strapped general fund.⁴⁰ Arizona's kindergarten programs did not fare as well during the Great Recession. In 2010, Arizona eliminated all state funding for full-day kindergarten.⁴¹ In Colorado, efforts to fully fund full-day kindergarten have been stalled since 2008 due to limited funds.⁴²

Recently, some states have increased state resources for early childhood education and kindergarten. For early childhood education, the Nevada Legislature provided \$50 million over the 2013-2015 biennium to improve services for English Learners, which included providing preschool programs and full-day kindergarten in 20 schools. Utah also recently launched its Utah High Quality Preschool Program, which will deliver a high impact and targeted curriculum to increase school readiness and academic performance among 3 and 4 year olds. It is expected that the initial \$1 million investment in this program will enable 450 to 600 children to attend pre-school in 2014-2015 school year.⁴³ In California, school districts are now required to offer a year of transitional kindergarten to students who turn five-years-old between September 2 and December 2.⁴⁴

For kindergarten, the Nevada Legislature provided \$32 million for the 2013-2015 biennium to expand full-day kindergarten, which reflects a 66 percent increase over the previous biennium. In 2012, Utah created an enhanced kindergarten program targeted to at-risk students which focuses on building age-appropriate literacy and numeracy skills using an evidence-based early intervention model.⁴⁵ This program received \$7.5 million in 2013-14.⁴⁶

- Prioritize and support the expansion of high-quality, assessed pre-kindergarten programs throughout each state: Policymakers need to strengthen data collection efforts and performance metrics in order to evaluate and identify high quality early childhood education programming and pre-K centers. School districts need to support and fund the national certification of early childhood educators.
- Establish a dedicated funding stream to finance early childhood education programming (both pre-K and kindergarten): Some states, including Georgia and North Carolina, have established lotteries to fund all or part of universal, statewide pre-K programming in their state. While this funding instrument has not completely insulated these states from volatility in revenues or unanticipated growth in demand for services, education experts stress the importance of dedicating funds to early childhood programming.⁴⁷

- In the absence of state funding, local school boards may need to explore other options for resourcing early childhood education programs: In addition to sponsoring initiatives to raise local taxes to fund universal pre-K, some communities have used or are exploring the use of social impact bonds to fund early childhood education. Utah is the first state that has used social impact bonds to finance pre-K programs.
- Continue to raise awareness among Latino families about the importance of early childhood education and strengthen parental engagement efforts: According to the National Institute for Early Education Research (NIEER), Latino families are “least likely of any group to send children to public preschool education programs due in part to parental education, language barriers, low socio-economic status, and lack of program access.”⁴⁸ Many community groups, which focus on parental engagement of Latino families, are often under-funded and under-resourced. Private foundations and corporate foundations may want to consider opportunities for funding parental engagement and awareness about early childhood education programs.
- Expand use of technology (iPads, etc.) to parents of ELL students to increase possibilities for more parent-teacher interaction: Many parents indicate that limited transportation capacity, limited language ability, and time limitations due to shift work or holding multiple jobs prevents them from meeting with teachers and attending trainings. Technology assistance could address many of the barriers and facilitate greater parental engagement.
- Recruit and train more bilingual early childhood educators: Trained, bilingual early childhood educators could help reduce barriers to Latino parental engagement, and help improve the early education success of young Latino children in the classroom.

2. Improving Literacy

Literacy levels among Latinos across the Intermountain West states were consistently and considerably lower than whites in all states, and even African-Americans in Arizona, New Mexico, and Texas. Improving literacy requires commitment at all levels, including teachers, principals, administrators, school boards, and the state. Legislators and school districts should examine the following strategies to improve outcomes for Latino struggling readers.⁴⁹

- Support policies to improve early literacy in grades K-3: These policies include requiring universal assessments to identify students needing intervention, parent involvement, intervention programs for students, evaluation of the effectiveness of the interventions, and literacy training for teachers.
- Standardize early literacy expectations across each state: Decision makers should consider legislation to create a state policy on early literacy to standardize and formalize expectations across each state. Key components should include universal assessments to identify students needing intervention, parent involvement, intervention programs for students, and evaluation of the effectiveness of the interventions. It is important that any legislation provide school districts with options so that they can tailor programs to student needs.
- Retool professional development: To ensure that instruction and interventions are being implemented effectively, sustained, job-embedded professional development on literacy must be available to teachers. In addition, professional development resources are needed to train teachers in ELL literacy. Teachers in ELL settings should possess a Teaching English as a Second Language (TESOL) endorsement on their teaching certificate. Professional development resources should be directed to

provide and/or expand coaching, including peer coaching, as well as trainings. Additional public investment will likely be needed to ensure that teachers receive high quality professional development.

- Refocus on literacy at higher grade levels: While early literacy is a critical to the success of Latino students, there also needs to be a strong focus on literacy needs in middle school and high school, particularly for ELLs.

3. Improving STEM Education

- Prioritize science, technology, engineering, mathematics (STEM), and computer science programming in elementary and middle schools with high percentages of Latino students: Throughout the Intermountain West, there is a huge achievement gap between Latinos and whites in math and science. This achievement gap threatens the long term economic security of Latinos given that a growing number of jobs will require STEM skills. Minorities continue to be underrepresented in STEM careers. Educators and policymakers need to prioritize funding, curriculum development, and after-school programming in elementary and middle schools with high percentages of Latinos.

4. Improving High School Graduation Rates

Throughout the Intermountain West, high school graduation rates among Latinos and English Language Learners are low. As noted earlier, this has significant fiscal impacts on the states and their economies. Many states are experimenting with programs and interventions that could raise high school graduation rates.

One of the national programs that has demonstrated tremendous success with increasing graduation rates among its participants is the Jobs for America's Graduates (JAG) Program, which is a national state-based 501(c)(3) organization dedicated to preventing dropouts among at-risk students. Since 1980, JAG has helped nearly 950,000 young people to stay in school through graduation (or completion of a GED), pursue a postsecondary education and/or secure quality employment that leads to career advancement opportunities.⁵⁰

The JAG model consists of a comprehensive set of services that applies a holistic approach to help at-risk students graduate. Among the components are classroom instruction, competency-based curriculums, adult mentoring, advisement and support, summer employment training, student-led leadership development, job and postsecondary education placement services, 12-month follow-up services, and an accountability system. The curriculum equips students with a minimum of 37 employability competencies and intensive career exploration and developmental opportunities. As part of the placement services, students are paired with specialists who identify entry-level job opportunities for graduates and assist them in exploring opportunities for post-secondary education.

JAG is recognized as a cost effective program. Nationally, cost-savings is approximately \$260,000 per student, while the direct costs of the program are approximately \$1,470 per student and can be recovered in just 14 months of full-time employment. Nationally, JAG has a graduation rate of 93 percent. In the Intermountain West region, only Arizona, California, Nevada, and New Mexico have the JAG program.

JAG Nevada: A Highly Effective Dropout Prevention Strategy

Jobs for America's Graduates (JAG) is a highly effective dropout prevention and work-readiness model that has consistently shown positive outcomes as demonstrated by an average 91 percent graduation rate in 33 states over the last twenty years. Remarkably, JAG achieves very positive outcomes with youth who have been identified as having multiple barriers to high school graduation and future job/training placement. As the newest state affiliate, JAG Nevada (Jobs for Nevada's Graduates Inc.) is a Nevada based nonprofit organization that is affiliated with JAG National. JAG Nevada is implementing the JAG model program in eight Nevada counties and 21 schools and promises to deliver similar results to those demonstrated nationally.

The JAG Multi-Year Program is implemented over the span of 36 months. Students are recruited in the 10th grade to attend JAG instructional classes during the 11th and 12th grade and they receive support services for one year following graduation. Specialists deliver counseling, employability skills development, career association, job development, and job placement services that will result in either a quality job leading to a career after graduation or enrollment in a postsecondary education and training program. The JAG National In-School Curriculum consists of 87 competency-based modules. The Multi-Year Program services also include a capstone 12-month follow-up period during which Specialists are actively involved in intensive one-on-one employer marketing and job development activities to identify entry-level job opportunities for students after graduation or GED completion. Specialists assist graduates in the exploration of postsecondary educational opportunities and show them how to navigate the financial aid process to pursue these opportunities. Non-graduates receive additional assistance in graduating from high school or completing requirements for a GED certificate before the close of the 12-month follow-up period. Specialists track the labor market and schooling/training activities of these JAG participants on a monthly basis.

As with JAG National, initial indications of JAG Nevada's success during its pilot phase are very promising. On average, JAG Nevada students enter the program with 7.95 identified barriers to success. These barriers range from academic measures such as not passing state proficiency (67 percent), low academic performance (67.73%), and excessive absenteeism (41 percent) to economic and social measures such as economic disadvantage (45 percent) and a lack of marketable occupational skills in demand in the local labor market (86 percent). According to the National Center for Education Statistics' (NCES) First Look Report 2010-11, 2011-12, Nevada's Graduation rate was 62 percent lower than all states and territories except for the District of Columbia. Early indications from JAG Nevada show much promise. Outcomes include a 73 percent employment placement for non-college going participants, which exceeds the 22 year national average of 56 percent. Nevada's need for highly effective strategies that yield measurable results to combat the dropout crisis is essential for Nevada's future economic prosperity and quality of life.

- Launch and/or expand the JAG program in public high schools: Nevada implemented the JAG program in 2013, after Nevada's Department of Employment, Training, and Rehabilitation (DETR) directed \$750,000 to implement the JAG program in five high schools in Clark County, two in Washoe County, and one in Lyon County.⁵¹ Nevada aims to have the JAG program in 21 schools statewide by

the 2014-2015 school year and is likely to meet this goal after receiving unanimous approval from the Clark County School Board for expansion of the program in its schools.⁵²

Because many Latino (and African-American) students are often at-risk students, expansion of the JAG program could help Latino students. In Nevada, approximately 44 percent of the JAG program participants are Latino, and have parents with lower educational attainment rates, higher participation in programs that point to economic disadvantage (free and reduced lunch programs), have lower grade point averages and face significantly higher barriers to success when compared to students overall. With the second lowest graduation rate for Latinos, Colorado may want to explore launching a pilot of the JAG program in its public schools.

- Initiate and/or expand the JAG program in middle schools, focusing on schools with high percentages of Latinos and English Language Learners: The mission of JAG's Middle School Program is to help 6th to 8th graders to transition more successfully from middle to high school. Participants are provided with an array of services, including counseling, skills development, career association, and experiential learning experiences that will improve their academic performance, school behavior, attendance, confidence, participation and self-esteem.⁵³ Given the low high school graduation rates of Latinos and English Language Learners in the Intermountain West, the JAG Middle School Program could provide early intervention and support needed to successfully graduate these students. To date, of the participating JAG states in the Intermountain West region, only Arizona has implemented the JAG Middle School Program.
- Raise awareness about the JAG program and adopt early identification of potential participants: Policymakers should educate counselors, community organizations, and educational institutions about the JAG program opportunity and identify at-risk Latino students in the first two years of high school as potential program participants.
- Increase the number of bilingual college/career counselors in middle schools and high schools: Huge caseloads, poor training, and budget constraints have made quality college and career counseling a scarce commodity in public middle and high schools. Nationwide, a public school counselor now has an average caseload of 471 students.⁵⁴ The average caseload is rising. During the Great Recession, school districts laid off counselors and have not yet filled those positions. For example, in California, prior to the economic downturn, a counselor had a caseload of 810 students; today, the caseload is 1,016 today. For college counselors, the ratio in California is 500, compared to 239 nationally. This is unfortunate since for many students, particularly first generation students, high school counselors are their primary source of information about financial aid and college. Many of the states in the Intermountain West were hit hard by the Great Recession and reduced their staff sizes. Policymakers should now prioritize hiring for middle school counselors and high school college and career readiness counselors.

5. Improving Career Readiness

High schools need to strengthen the preparation students receive to join the workforce upon graduation. Given the fact that many Latinos may not enter two- or four-year colleges upon graduating, it is even more important that high schools promote and prepare Latino students for careers. In addition, All4Ed indicates that "very few high school graduates enter college with the knowledge and skills necessary to succeed. As a result, they frequently must take remedial courses, costing them time and money that could be better used in pursuit of a degree."⁵⁵

- Encourage high schools to offer the National Career Readiness Certificate (NCRC) as an assessment of college and career readiness: The National Career Readiness Certificate is an industry-recognized, evidence-based credential that certifies essential 21st Century skills needed for workplace success. This credential is used across all sectors of the economy and verifies reading skills, problem solving, critical thinking and work-related mathematical reasoning. Six states, including Arkansas, Illinois, Michigan, North Carolina, North Dakota, and Wyoming have adopted the NCRC as the state's high school exit exam. Some states are offering students the option of taking the NCRC in high school. For example, as part of the South Dakota WINS program, the NCRC was made available to as many as 4,000 students during 2013-2014 and will be made available to 8,000 in the 2014-2015 school year.⁵⁶
- Encourage the Nevada Department of Education to adopt the NCRC as its college and career readiness assessment: During the 2013 Legislative session in Nevada, legislators passed A.B. 288 (Chapter 506, Statutes of Nevada), which will result in, among other things, the addition of required end-of-course exams, and the adoption of assessments to measure students' college and career readiness. The Nevada Department of Education is currently reviewing various assessment instruments. Policymakers in the Intermountain West states should consider offering the NCRC in high schools with high Latino and ELL populations.
- Support Nevada's JAG program to offer the NCRC as part of its programming: Jobs for American Graduates (JAG) has a proven track record in preparing its high school graduates for the workplace. For example, over 60 percent of Latino JAG non-college enrolled graduates were employed full-time versus only 42 percent of their comparison group.⁵⁷ Nevada's JAG program is standing up a pilot project in White Pine County whereby high school students participating in JAG will have the opportunity to earn the NCRC. If the pilot is successful, other states in the Intermountain West should consider allowing the state JAG to provide its participants the opportunity to take the NCRC.

6. Reducing Disproportionality in Discipline

In the Intermountain West, Colorado and Utah have the highest disproportionality rates for student discipline for Latinos. In Texas, where Latinos comprise the majority of students in public schools, a longitudinal study by the Council of State Governments, in partnership with the Public Policy Research Institute at Texas A&M University, found that "nearly six in 10 public school students were suspended or expelled at least once between seventh and 12th grade."⁵⁸ This has implications for academic performance and graduation rates. For instance, school discipline has a 29 percent increase in high school dropout rates.⁵⁹ Below are possible policy measures for consideration.

- School districts should locate mental health professionals and social workers in high schools with high Latino and English Language Learner populations: A number of studies have demonstrated that locating mental health professionals on school campuses can lower disciplinary rates. This includes trauma counselors, substance abuse counselors, and social workers offering related mental health services (e.g. anger management, etc.). As an example, in Florida's Broward County, Superintendent Robert Runcie recently implemented alternative disciplinary approaches for the student body that is 29 percent Latino and 40 percent African-American, including student referrals to social workers and substance-abuse counselors, as well as other measures. Already "suspensions are down 66 percent, expulsions by 55 percent, and arrests by about 45 percent" in Broward County Public Schools.⁶⁰
- Monitor recent efforts in Colorado and Nevada to reduce the disproportionately in expulsions and suspensions by race/ethnicity: Community organizations and civil rights advocates should encourage

school administrators and elected officials to make data collection transparent and should advocate for early and frequent reviews.

C. Building the Infrastructure of Opportunity: Higher Education

1. Increasing the Affordability of Higher Education

A second critical component of the infrastructure of opportunity is higher education. Access to an affordable, quality education and institutional pathways of success are critical to building the infrastructure of opportunity for Latinos in the Intermountain West region.

The cost of higher education is rising, making it increasingly unaffordable for many low-income families, and even middle-class families to attend. Funding cuts following the economic downturn have led to large tuition increases. According to Demos, “nationally, average tuition at 4-year public universities increased by 20 percent in the four years since 2008 after rising 14 percent in the four years prior.”⁶¹ During 2008-12, average tuition increased by approximately 66 percent in Arizona and California.⁶² In Nevada, college tuition rates were raised 8 percent in 2011. In June 2014, the Nevada System of Higher Education Board of Regents voted to increase tuition four percent annually for the next four years.

In the Intermountain West region, all but one state – Nevada – has a state funded or supported need-based financial aid program. Nevada is also ranked last in the nation in terms of college affordability with respect to median family income for students attending two year institutions. This suggests that there are extraordinary barriers for low-income students, many of whom are Latino and African-Americans to attend an institution of higher education.

- In Nevada, support proposed legislation to create a state-supported need-based grant program to provide financial aid to low-income students seeking to attend community college: In June 2014, Nevada’s Legislative Committee to Conduct an Interim Study Concerning Community Colleges recommended legislation to create a “state financial aid program for low-income community college students” with \$5 million in annual funding.⁶³ Eligible applicants must “demonstrate that they are prepared for the rigors of college-level coursework” and must be enrolled full-time.⁶⁴
- Explore ways to leverage student income: In 2012, University of Arizona, Arizona State University and Northern Arizona University, in partnership with the non-profit Live the Solution, launched AZ Earn to Learn, an innovative need-based financial aid program. Using an Individual Development Account (IDA) model, AZ Earn to Learn allows college students to save and pay for tuition and other approved education-related expenses. With a match rate of 1:8, the program matches \$500 of a student’s earned income with a mix of federal funding (from the Department of Health and Human Services/Assets for Independence) and university funding, totaling \$4,000.⁶⁵ Now funded with \$3.47 million in grants, AZ Earn to Learn is expected to be able to serve 1,565 students across Arizona in 2014.⁶⁶ This program, which emphasizes financial literacy, could benefit Latinos, many of whom “lack financial literacy.”⁶⁷ Policymakers in states in the Intermountain West should review the program and explore the feasibility of launching a similar program in their state.
- Enable undocumented immigrants to receive resident tuition at state public institutions: Arizona is the only state in the Intermountain West that does not extend resident tuition to any undocumented immigrants.⁶⁸ Other states in the region provide resident tuition to certain undocumented immigrants. For example, in 2013, Colorado approved legislation to provide resident tuition to undocumented immigrants who attended high school in Colorado for at least three years and graduated from high

school in Colorado.⁶⁹ In Nevada, undocumented immigrants who graduated from Nevada high schools are eligible for resident tuition but certain immigrants who did not attend high school in Nevada are not eligible for resident tuition.⁷⁰

2. Improving Retention and Graduation in Higher Education

Nationally, barely half of the students who start four-year colleges, and only a third of those enrolled in community college students, graduate. Numerous studies have documented the factors that are associated with failure to graduate or complete academic programs within a reasonable period. Among these are: a lack of finances, the lack of basic reading and mathematical skills, lack of mentors, changing career goals, difficulties in transitioning, and personal circumstances.⁷¹

Institutions of higher education and community organizations have developed programs to assist students to successfully complete their academic programs. Some have achieved more successful outcomes than others. The inset box highlights two programs which have demonstrated significant success helping students stay in school, achieve success, and graduate: Accelerated Study in Associate Programs (ASAP) and Promise Pathways.

Drawing on some of the most successful programs for retaining and graduating students, policymakers should:

- Expand counseling and advising staff and increase the number of bilingual counselors: Most community colleges are understaffed in the areas of counselors and academic advisers. For example, Nevada's largest community college, the College of Southern Nevada has more than 43,000 students, almost a quarter of which are Latino and almost 40 percent of which require remediation.⁷² The National Academic Advising Association recommends one advisor/counselor for every 375 students in public two-year schools. Currently, at CSN, there is one counselor for every 1,356 students.⁷³ Enlisting counselors to help students "make informed choices about their education is a critical strategy to help increase student success."⁷⁴ Despite the growing use of technology to outreach to students and provide soft skills services (e.g. webinars on good study habits), many students "will still need the face-to-face interactions provided by advisors and counselors."⁷⁵
- Create incentives to enable students to attend college full-time, at least for the first year: On average, part-time students are less likely to graduate than full-time students. At the College of Southern Nevada, 33 percent of part-time students withdrew within their first year of college. Policymakers should explore ways to eliminate barriers that prevent students from attending full-time, such as providing enhanced financial aid and implementing block scheduling. Policymakers should also explore the feasibility of requiring all students that receive state-based financial aid to enroll full-time during the first year.
- Provide wrap-around services to support student success: The needs of Latino students may vary across the Intermountain West. Policymakers may want to survey Latino students on their campuses, identify the challenges faced by students, and then explore ways to address and mitigate those challenges. Possible challenges include a lack of transportation, the cost of textbooks and supplies, and the lack of affordable childcare.
- Explore evidence-based methods for assessing student skill level: A growing body of research suggests that standardized test and placement exam scores may not be the most accurate predictor of long-term student success. Instead, recent studies have found that "using high school transcript

information instead of test scores was predicted to lower severe placement errors by 10 to 15 percent. Using the best of either placement test scores or high school transcript information was predicted to lower the remediation rate by 8 to 11 percentage points while reducing placement errors and increasing college-level success rates.”⁷⁶ In light of new research, policymakers and educators should review the existing method of placing students and explore the feasibility of considering and piloting new methods.

Accelerated Study in Associate Programs

The City University of New York (CUNY) is improving retention and graduation through a new program that tries to remove many of the factors associated with academic failure. In 2008, CUNY rolled out the Accelerated Study in Associate Programs (ASAP) to confront the high dropout rate at its community colleges. Early results are quite promising: 56 percent of the first two cohorts (totaling more than 1,500 students) graduated, compared with 23 percent of the comparable group that did not participate in the program. The majority of ASAP graduates, more than half of who are Latino and African-American, are now pursuing a bachelor’s degree. While ASAP costs, on average, \$3,900 per student each year, its estimated lifetime benefits — from increased tax revenues as well as savings in crime, welfare and health costs — are approximately \$205,514 per associate degree graduate.

Arguably, the program’s success owes to the fact that it is addressing the primary reasons why students dropout. ASAP covers tuition that is not paid for by federal and state grants, pays for public transit, and gives students free use of textbooks (amounting to another \$900 in savings). Students are required to enroll full-time the first year. Students are also required to take a non-credit ASAP seminar that discusses academic planning, goal setting, and study techniques. Recognizing that many of its students work or have family demands, students take their classes in a consolidated course schedule (morning, afternoon or evening) and can access free tutoring services. Intensive counseling and advising is provided in the form of biweekly seminars and one-on-one advising (with a counselor who only has a caseload of 80 students). CUNY is now planning to triple the size of ASAP to 4,000 students by fall 2014, and is exploring possible expansion to its other schools.

Promise Pathways

At Long Beach City College (LBCC), Promise Pathways is improving retention and successful completion of courses. The program design was informed by evidence based analysis, which indicated that the “standardized assessment was a poor predictor of college performance” and that, instead high school grades were the “most powerful predictor of student success in college.” Building on this research, LBCC created a more accurate, evidence-based multiple measures placement system that placed students closer to their true level of ability.

The new method of placement helped triple the rate of successful completion of math and English in the student’s first year, which are critical early educational milestones that predict long-term success and graduation. Other Promise Pathways program components include: a requirement that students enroll full-time during the first semester, the creation of an academic success plan, and an emphasis on foundational or core skills (English, reading, and math). This innovative method of placement allowed LBCC to significantly improve student placement and achievement.

3. Introducing Innovation to Remediation

Many Latinos enter college ill-prepared for college-level courses. Consequently, many of them have to take remedial English and math classes. Nationally, more than fifty percent of students entering two-year colleges and nearly 20 percent of those entering four-year universities are placed in remedial classes. In New Mexico, 50 percent of the state's Latino high school graduates were required to take remedial classes upon entering New Mexico colleges⁷⁷; in Nevada, this rate was 37 percent.⁷⁸ In Colorado, 78 percent of Latinos entering community college required remediation, but only 40 percent of Latinos entering four year institutions needed remediation.⁷⁹ In 2011, at the College of Southern Nevada, Nevada's biggest community college, almost 19 percent of incoming students require remediation, compared to 56 percent at Nevada State College and 62 percent at Truckee Meadows Community College.⁸⁰ Nationally, 40 percent of remedial students never complete their remedial courses and less than ten percent graduate from community colleges within three years, and slightly more than one-third complete a bachelor's degree in six years.⁸¹

Recently, more schools have begun to introduce innovative ways to offer student remediation courses. Some of the innovative programming is described below.

Research shows that students may fear being stigmatized by their remedial or underprepared status.⁸² As such, Cerritos College in California is providing students who need remediation in English and math with a low-risk environment and free courses. Cerritos College now offers a non-degree track for students, which "allows entering students to measure their progress with tests before and after they take the [free] supplemental courses."⁸³ Additionally, Cerritos uses adaptive software that enables students to review and drill down on the areas where they need help. So "rather than forcing students that fail the placement test to take the entire class," they can direct time and resources to the areas that require greater review.⁸⁴

In Florida, community colleges are empowering students. First, high school graduates are no longer required to take placement exams and may opt to enroll directly in credit-earning classes. College advisers can recommend that students take particular remedial paths based on other academic indicators, like students' high school grade point average or SAT scores. But, ultimately, students can make their own decision about remediation. Older, adult students are still required to take the placement tests. But if they demonstrate that they need remediation, the colleges will now be required to offer them a choice between several developmental education options, including "co-requisite" courses in which remedial students get additional help or do additional work in traditional, credit-earning courses alongside non-remedial students.⁸⁵

At Nevada State College (NSC), the state's only 4-year public college, professors are exploring creative ways to help students successfully complete remedial education courses. Specifically, NSC has modularized its remedial math course, breaking a single course into two courses, each of which is two modules long.⁸⁶ This structure provides students with more checkpoints and allows them to receive credit for their work along the way. Students can pass up to three modules in a semester, which allows them to complete their remedial coursework more quickly. In addition, NSC has created a coordinator position for remedial math classes who has both teaching and advising experience. As such, the coordinator is able to direct students through the first part of their academic careers more effectively. Although in its early stages, early results suggest the program is having an impact: students who take the modularized math course do 13 percent better in their college level math courses compared to other students. Approximately 80 percent of students who completed the modularized math program passed their college

level math class, compared to 67 percent who took college level math courses without taking the modularized math remediation.

Recommendations for introducing innovation to remedial education, which is a critical chokepoint for many Latinos seeking higher education, are offered below.

- Explore new ways of offering remedial courses: Colleges across the nation are exploring new, creative ways of delivering remedial courses. Among these are new ways of assessing students' skill levels, new course structures, and new advising systems.
- Introduce culturally relevant literature in remedial and gateway English and writing classes: A number of programs, such as the nationally recognized Puente program, or Nevada State College's Nepantla bridge program, incorporate culturally relevant books and articles into their programming.
- Increase professional development funds for adjunct lecturers: Many of those who teach remedial math and English courses are part-time or adjunct lecturers. As such, they are not eligible for professional development funds. Yet, professional development funds could help adjunct professors learn new pedagogies or teaching styles to engage more effectively with students in remedial courses. Institutions of higher education should explore ways to allocate professional development resources to support part-time faculty teachers or provide targeted training on site.

D. Building the Infrastructure of Opportunity: Workforce Development

The unemployment rate among Latinos in the Intermountain West is high. In 2012, the average unemployment rate for Latinos in the Intermountain West region was almost 12 percent; for Latino youth, the average unemployment rate was 31 percent.

Due to the high unemployment rate, states and cities are exploring ways to improve job training, and workforce development opportunities for Latinos. Below are several recommendations that could strengthen job training programs and efforts to put Latinos in the Intermountain West back to work.

1. Improving Workforce Development Service Delivery

- Place bilingual counselors at workforce development centers (including One-Stop job centers): Given the high unemployment rate of Latinos in the Intermountain West, workforce development centers (and One-Stop job centers) should strive to have bilingual counselors in place to work with job seekers.
- Include representation from Latino businesses and service providers on workforce investment boards and industry councils: This could improve knowledge and awareness of some of the challenges faced by Latinos in the workforce, and could strengthen partnerships between the Latino community, community colleges, and industry.

2. Improving Job Training

- Offer an integrated bilingual curriculum: Workforce development specialists and community colleges in the Intermountain West region should explore developing integrated bilingual curriculum for various industries. For example, in Texas, the Texas Workforce Commission funded the development of programs that utilize an integrated (English literacy and vocational training) bilingual program model. In this model, students build conceptual understanding in their native language (e.g. how to

build or program a computer) while concurrently developing the English literacy skills necessary to perform job-related tasks and pass certification tests.^{87,88} A review of workforce development programs indicates that to date, Texas is the only state in the Intermountain West that has implemented this model.

- Offer industry-specific English as a Second Language/English Language Acquisition training: Short of developing and providing an integrated bilingual curriculum, workforce development specialists should provide relevant, tailored English language training that complements career or industry training. For example, if service and placement providers are offering training on solar panel installation, they should provide an English course that would incorporate the language of that industry. These classes should be offered on site. As an example of an innovative industry-community college partnership, Truckee Meadows Community College (TMCC), an emerging Hispanic Serving Institution located in Western Nevada, provides customized training to its industry partners, which includes workplace literacy and workplace English as a second language.⁸⁹
- Increase the number of bilingual language certificate programs offered by colleges: Despite the growing Latino population and the need to provide bilingual services in the areas of health care, criminal justice, and education, there are very few industry-specific bilingual certificate programs offered by colleges in the Intermountain West. Some colleges, such as Colorado's Community College of Aurora, offer a Translation and Interpretation Certificate; others offer a Spanish/English translation certificate. Nevada's Truckee Meadows Community College offers two additional certificates: Spanish/English Medical Interpreting and Spanish/English Court Interpreting.⁹⁰ Community colleges in the Intermountain West should explore expanding the number of bilingual certificate programs, particularly in high growth areas such as business services, education services and counseling/ social work. Graduates armed with a Certificate in Business Services, for instance, could then fill jobs as technical assistance experts or outreach coordinators for microenterprise development organizations or SBA offices located throughout the Intermountain West region.
- Increase science, technology, engineering, and math (STEM) training and awareness in the Latino community: By 2018, around 60 percent of the jobs in the Intermountain West region will require postsecondary training. Many of these jobs will require STEM skills. According to Brookings Institute, in Nevada, there is a \$33,500 wage premium for STEM jobs versus non-STEM jobs. As was discussed previously, Latinos in the Intermountain West tend to be concentrated in low-wage jobs in construction, agriculture, retail, and food service. Training and educating Latinos in STEM careers could improve earnings and strengthen job security. Workforce development specialists should offer STEM training and raise awareness in the Latino community about STEM jobs. One new innovative STEM training program is taking place at Workforce Connections, Southern Nevada's Workforce Investment Board. Workforce Connections is rolling out a STEM career pathways program, which provides free, hands-on, interactive workshops in the areas of 3-D printing, green energy, electricity, electronics, and robotics. Participants are free to enroll in as many workshops as they like. Once they decide on a career path in one of these areas, they enroll in two higher level modules. After completing the STEM modules, they continue down the traditional career pathways (e.g. pre-vocational services, eligible training provider list (ETPL) services, and certification).
- Promote the use of bilingual health care workers: Many communities have used health care workers to treat patients with diabetes, high blood pressure, etc. Following recent studies that document the

cost savings of using health care workers, a growing number of communities are reconsidering the potential ways to use community health care workers.⁹¹ Workforce development specialists and community colleges should explore the feasibility of offering a bilingual community health care worker/social worker certificate. In addition to building a pipeline to meet growing industry demand, bilingual community health care workers can also help address health care concerns of undocumented immigrants, who often lack healthcare coverage. Bilingual community healthcare workers could be deployed at community healthcare centers and public hospitals to manage the healthcare needs of undocumented immigrants.

E. Building the Infrastructure of Opportunity: Access to Capital

Following the Great Recession, the net worth of households fell. In 2009, the median net worth of white households was \$113,149, representing a 16 percent decrease from 2005 levels; \$5,677 for African-Americans, representing a 53 percent decline; and \$6,325 for Latinos, representing a 66 percent decline.⁹² Asset development, wealth and economic security are linked to better educational outcomes. A number of recommendations to build wealth among Latinos in the Intermountain West region are presented below.

- Build and strengthen microenterprise development institutions and Community Development Financial Institutions in Nevada: Nevada has a relatively low number of microenterprise development institutions and community development financial institutions, even when compared to states that have similarly sized populations. Policymakers, community groups, and businesses should identify policies that can support and strengthen these institutions and their activities in the state.
- Adequately regulate payday and other consumer loan products that can strip low-income families' wealth: With the exception of Arizona, the average annual interest on payday loans is 430 percent, ranging from 214 percent in Colorado to 564 percent in New Mexico. Payday lenders in Arizona are now capped at 36 percent. Policymakers should consider legislation that adequately regulates payday and car title loans. Taking steps to regulate payday lenders is critical in Nevada, particularly given the relatively low number of microenterprise development institutions and Community Development Financial Institutions that exist in Nevada, compared to other states in the Intermountain West region.
- Invest more in State Housing Fund Trusts and support the development of affordable housing: Most states in the Intermountain West region have state housing fund trusts, which support affordable, low-income housing. The exceptions are Colorado, which does not have a state housing trust fund, and California, which currently does not dedicate state resources to the fund. Policymakers should also explore opportunities for increasing the asset size of State Housing Fund Trusts and building low-income housing in Latino neighborhoods close to transit centers and community colleges with high enrollment rates among Latinos.
- Raise awareness about existing financial instruments, federal programs, and business services among Latinos and accelerate outreach efforts to Latino entrepreneurs and businesses: Many Latinos lack financial literacy and awareness about federal government-funded programs (including grants and loans) designed to help businesses expand. Financial institutions and community groups should accelerate efforts to raise awareness among Latinos about financial instruments (e.g., micro-loans, state matching 529 programs, individual development accounts (IDAs), etc.).

- State Small Business Administration (SBA) offices should have dedicated, bilingual specialists on staff who provide outreach to the Latino community, inform them of relevant programs (e.g. the Small Business Innovation Research/Small Business Technology Transfer (SBIR/SBTT) programs, which provide research funding to small businesses for feasibility testing, prototype development, and collaborative research with non-profit research institutions), and help navigate Latino entrepreneurs and businesses through the process.⁹³ Workforce development providers should provide bilingual financial literacy training on site.
- Offer bilingual services at microcredit enterprises and small business development centers: Many community development financial institutions and small business development centers in the Intermountain West region often lack bilingual counselors and technical assistance experts. These organizations should provide bilingual counselors, offer bilingual services and training, and increase outreach to the Latino community.

F. Social Justice Issues

- Support community groups that address labor and employment rights of undocumented workers: This is especially critical in states such as Nevada and California which have relatively higher rates of undocumented immigrants as a share of the labor force.
- Encourage judicial reform and strengthen programs to reduce the recidivism rate: Arizona and California have the highest incarceration rates within the Intermountain West; Colorado, Arizona, and Utah have the highest ratios of incarceration rates for Latinos to whites. Policymakers should participate in Justice Reinvestment Initiatives and work to strengthen community and government programs to reduce recidivism.

G. Conclusion

It is the belief of the Guinn Center that the long term economic growth trajectory of Nevada and its Intermountain West neighbors depends on the strength of the infrastructure of opportunity available to every one of its citizens, not just Latinos. A robust infrastructure of opportunity will strengthen the economic resiliency of entire communities. In this report, we chose to focus on one demographic group that is a significant (and growing) share of the population in most of the Intermountain West States. State governments should establish a system or method of evaluation that holds decision makers accountable for progress. As such, the Guinn Center offers the following concluding recommendations:

- For each state, the Office of the Governor should designate, in coordination with local government, an (existing) intergovernmental committee, agency or group of individuals (e.g., task force) whose purpose or mission it is to monitor progress on the key components of the infrastructure of opportunity and report progress on each factor annually to the legislature and the Office of the Governor. This designated agency or group of individuals should produce a report every year assessing progress on an agreed upon set of factors.
- The Office of the Governor should request that the respective government stakeholders create specific targets for improvement on the different components of the infrastructure of opportunity and designate individuals within respective government agencies to monitor progress on these goals.

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