

# **2025 FEDERAL POLICY SERIES** INTRODUCTION

The 119th Congress and the new Administration have triggered dynamic and often forceful debates on the direction of national policy. From economic opportunity to immigration to health care, these debates are poised to trigger drastic reorganizations of American life in ways that are likely to influence Latino communities in particular. At a time when Latino issues are front and center, Hispanic Federation's Federal Policy Series provides an opportunity for decision-makers across the federal landscape to hear directly from the Latino community regarding their values and policy priorities. The 2025 Federal Policy Series will focus on nine issues important to Latinos across the United States, with standalone chapters, each addressing a specific challenge faced by the Latino community.

As the nation's premier Latino nonprofit membership organization, Hispanic Federation works directly with its network of 850 organizations across 43 states and territories, including Puerto Rico, the District of Columbia and the US Virgin Islands; the policy proposals outlined in this series are reflective of this depth of community experience.

Hispanic Federation's greatest strength lies in its deep roots in Latino communities and relationships with grassroots leaders, nonprofits, public officials, policymakers, media, small business owners, and private sector leaders. Our policy and advocacy work aims to advance Latino opportunity and equity by focusing on three pillars: Civil Rights, Justice, Equity and Empowerment. Our methodology in driving policy change is to work with community on the ground to identify inequities and develop solutions. Latinos are a dynamic and diverse population that is actively reshaping the course of this nation. Latinos/Latinas/Latines/Latinx can be Black, White, Indigenous, Asian, Arab and/or Mestizo, among other ethnicities. As such, the recommendations embedded within our summer policy series are wide-ranging, covering everything from civil rights to housing, and outline proposals grounded in research and experience to support communities from rural farm workers to urban businessowners and everyone in between.

"We cannot seek achievement for ourselves and forget about progress and prosperity for our community...Our ambitions must be broad enough to include the aspirations and needs of others, for their sakes and for our own." -Cesar Chavez<sup>1</sup>

#### **EXECUTIVE SUMMARY**

Present and future economic prosperity in the United States depends on effective support for and by Latinos. Whether as workers, pupils, investors, and job creators, Latinos represent the fastest growing segment of virtually every sector of the economy. As a nation, we must choose to uplift the Latino community and incorporate our dynamism and growth into the American economy writ large. Hispanic Federation has spent decades developing and supporting economic programming that has uplifted members of the Latino community into prosperous positions in sectors ranging from social sector to the cutting edge of digital development. Our targeted programs consistently lead to substantial increases in both relative and absolute earnings by participants, thereby boosting their standard of living and total GDP.2 These successes inform not only the details of our recommendations below, but also a larger optimism about US economic potential if the Latino community is effectively supported.

Hispanic Federation's economic policy recommendations are capacious and varied in representation of the full variety of economic positions and opportunities before the Latino community. From entrepreneurial capitalization reforms to outdoor labor protections, we propose

**HELPING LATINOS EXCEL WILL BOOST AMERICAN EXCELLENCE ACROSS** THE BOARD

measures that would address the economic needs of the moment to better support future growth. At their core, these measures would maintain vital guardrails while ensuring optimal investment in American communities. Our proposals are grounded in a simple yet powerful belief that maximizing opportunity at the community level optimizes avenues for future development and success. Helping Latinos excel will boost American excellence across the board.

### SITUATION REPORT

The Latino community is driving America's economic growth. We represent 19% of the United States civilian labor force, and, at over 32 million workers, our footprint on the national workforce has grown 69% since 2023, "a rate of growth more than 10 times that of the non-Hispanic workforce." Over the last year, U.S. Latino annualized economic growth came in at 4.7%, and total U.S. Latino GDP is greater than the entire country of India.4 This growth far exceeds the roughly 2.8% GDP growth of the US economy writ-large.5 Latinos were responsible for 36% of new entrepreneurial ventures in 2023, despite being just under 20% of the population—a stark contrast to other demographics who have faced a net decline in businesses over the last two decades.6

Across over 5 million businesses, Latino entrepreneurs are responsible for nearly \$1tn in annual revenue, employing almost one million workers with "more than \$100 billion in annual payroll."7

Meanwhile, the average personal tax contribution by Latinos has almost doubled over the last ten years. Total estimated tax revenue from Latinos now stands somewhere between \$200bn and \$325bn, illustrating how crucial our community is to the maintenance of federal programs like Social Security and Medicare.8

Latinos are also stepping in to support rural America in the 21st century. Between declining populations, retracting **LATINO ENTREPRENEURS ARE RESPONSIBLE FOR NEARLY \$1 TRILLION** IN ANNUAL REVENUE. **EMPLOYING ALMOST ONE MILLION WORKERS** 

service availability, the opioid epidemic, and worsening outcomes for local businesses, rural America has been left behind. Against this backdrop of prolonged decline, the growing rural Latino population<sup>9</sup> is closing the gaps in the labor force both for large-scale industry and small businesses. The reality is that Latinos are fueling America's prosperity across all communities, and the federal government has a powerful opportunity to facilitate continued success for everyone.

### ASKS AND OPPORTUNITIES

### Small Business and Entrepreneurship

 Antidiscrimination Enforcement of SBA Funds: Latino businesses face inequitable treatment by the Small Business Administration, including during disaster recovery management.<sup>10</sup> Not only are these disparities discriminatory, but they also impose unnecessary long-term

costs onto businesses and communities which are disproportionately unlikely to recovery from disasters than Whiteowned businesses. Hispanic Federation enjoins the federal government to robustly enforce protection against discrimination in the allocation of essential economic resources, like small business development funding offered by the SBA.

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- Similarly, for decades, bipartisan lawmakers have recognized that persistent inequality
  in access to federal contracting opportunities is not only a violation of civil rights as
  constituted in the Civil Rights Act of 1964, but also undermines critical avenues for
  economic opportunity.<sup>11</sup> Hispanic Federation urges Congress to vigorously enforce and
  expand equitable access to federal contracting opportunities.
- Support for CDFIs and MDIs: Community Development Financial Institutions (CDFIs) and Minority Depository Institutions (MDIs) are vital financial apparatuses for unlocking untapped economic growth in underserved communities. Independent scholarly review has affirmed that CDFIs have proven successful at supporting financial investments and growth in economically depressed areas. Likewise, MDIs have been shown to successfully encourage stable fiscal outlays into and within minority communities by prioritizing mission-informed financing opportunities. Hispanic Federation exhorts Congress to preserve and augment funding for these programs, to better facilitate economic growth and investment across the country.
- Financial Literacy and Networking Programs: Despite clear entrepreneurial tendencies, many would-be Latino business-leaders lack both cultural capital and financial literacy to maximize their success in American marketplaces. HF and our partners have aggressively supported financial literacy, business planning, technical assistance, and business networking through our programmatic work, uplifting hundreds of small business owners and providing several hundred thousand dollars in resilience funding. These successes underscore just how successful our community can be when connected with the right resources. Thus, Hispanic Federation urges Congress to provide funding for business resource sharing and culturally competent financial literacy programs through schools and community-based organizations to unleash America's economy.
- Capital Financing Reforms: Despite driving America's entrepreneurship and business innovation, Latinos still face unnecessary hurdles and even discrimination in obtaining capital for business ventures. Thus, we encourage Congress to mandate transparency in venture capital investment decisions while reinforcing financial and banking provisions of the Civil Rights Act of 1964 to address inequities in business lines of credit.<sup>15</sup> Hispanic Federation similarly implores Congress to expand funding for Community Advantage Small Business Lending Companies and implement guardrails to ensure that SBA funds are equitably disbursed, including oversight into the loans awarded to ensure that Latino-owned businesses are equally accessing funding opportunities.

- Similarly, racially- and ethnically-targeted predatory and payday loan practices have long been acknowledged as an unethical and counterproductive drain on financial opportunities in under-banked communities. <sup>16</sup> Congress must act to regulate these practices, including by restricting predatory marketing and expanding the scope of civil rights legislation to cover hostile lending practices.
- Community Reinvestment Act: For decades, the Community Reinvestment Act (CRA) has enjoyed bipartisan support designed to augment economic growth in American communities that risk falling behind.<sup>17</sup> In the time since its initial passage, it has been revised and amended to address contemporary needs, generally supporting its goal of boosting American economic growth.<sup>18</sup> However, it has now been almost two decades since the CRA was last meaningfully modified. Therefore, Hispanic Federation demands that the CRA be not only reauthorized but also modernized to reflect the current composition and needs of contemporary underserved communities.

# **Workforce Protections and Labor Rights**

• Reinforcement of Workplace Protections: HF calls for the federal government to increase enforcement of pre-existing workplace protections, expand whistleblower protections—

particularly by increasing access to U-visas for those cooperating with the Occupational Safety and Health Administration (OSHA)—and provide incentives to those with proven track records of proactive, preemptive safety measures. New and expanded protections should be prioritized for the most dangerous industries, including

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agriculture, meatpacking, logistics, construction—all sectors which employ high numbers of Latinos in fraught work. Hispanic Federation entreats federal officials to support and expand these essential protections.

- Modernizing Workplace Protections: Blue collar workers, including construction and farm workers are the backbone of America, producing food, fuel, pre-industrial materials, and essential infrastructure not only for our nation, but for the entire global economy. They do their work under backbreaking conditions, through harsh weather, and with minimal oversight or work-life balance. Additionally, widening heat waves are proving deeply hazardous to their working conditions. Hispanic Federation exhorts the expansion of protections against dangerous heat and dehydration, as well as adequate safety lighting for any who are assigned to work in the evening to protect farmworkers from the growing dangers of changing agrarian labor conditions.<sup>19</sup>
  - Environmental Exposure Protections for Agriculture Workers: Over one-third of farmworkers may be facing deleterious levels of toxic exposure stemming from workplace materials and practices.<sup>20</sup> To protect America's food supply and those who produce it, Congress, the Department of Labor and the Department of Agriculture must devise and enforce new environmental protection for farmworkers, particularly against workplace exposure to pesticides.
- Expansion of Labor Rights: Latinos have been integral to the history of organized labor in this country virtually from the inception of the labor movement. Pro-labor advocacy brought Americans the 40-hour work week, living wages, and necessary workplace safety protections all while guaranteeing that generations possessed the training necessary to develop the US into the modern superpower par excellence. Not only can unions secure better conditions for their members, but they also can reduce managerial overhead for employers in presenting

cohesive, cogent points of contact by which worker concerns may be addressed.<sup>21</sup> Hispanic Federation urges Congress and the administration to defend and expand labor rights, including through key guarantees to right to organization embedded within the PRO Act.

• Caveats Pursuant to the Jones Act: For centuries the Jones Act, a protectionist shipping law, has exorbitantly elevated the prices of food and consumer goods in Puerto Rico. The Jones Act and parallel legislation restrict Puerto Rico's import privileges and have traditionally been supported by some who benefit from captive markets. Hispanic Federation urges Congress repeal all remaining statutes of the Jones-Shafroth Act and its successor legislation.

# **Economic Opportunity and Development**

- Renew affordable and rural broadband program: Access to affordable, reliable broadband is an urgent problem in both rural and urban communities. Businesses, families, and workers are all penalized by market forces which perpetually neglect modern infrastructure investments in America's heartland. Hispanic Federation and our partners have actively supported broadband investment under the Affordable Connectivity Program, which led to measurable increases in broadband access among poorer communities of upwards of 10% across the board.<sup>22</sup> Meanwhile, Congress has recognized the need for additional investments in broadband and
  - established the Digital Equity Act and BEAD Program through the Bipartisan Infrastructure Bill. Hispanic Federation implores Congress to authorize a similar program and maintain existing programs bringing the economic and lifestyle benefits of high-speed internet access to all US communities.

ACCESS TO AFFORDABLE, RELIABLE BROADBAND IS AN URGENT PROBLEM IN BOTH RURAL AND URBAN COMMUNITIES

- Trades Training: Latino workers are highly represented in trades, including construction and logistics.<sup>23</sup> However, our community remains underrepresented at the top levels of skilled trades often tied to apprenticeships, including plumbing and electrical work.<sup>24</sup> One key path for supporting apprenticeships would be the refunding and authorization of the Workforce Innovation and Opportunity Act.<sup>25</sup> advancing workforce training and apprenticeship opportunities. Regardless of legislative vehicle, Hispanic Federation demands a modernized expansion of opportunities in trades education.
  - Expanded Trades Education Access: While recent legislation expanding Pell Grants to workforce training represent a considerable step forward, there remains far more work to be done. To that end, Hispanic Federation encourages Congress to expand federal financial student aid including through Pell Grants and FAFSA-originated student loans to apprenticeship programs. In support of this goal, Hispanic Federation calls upon the Department of Education to draft new guidelines to facilitate community colleges and especially Hispanic Serving Institutions and emerging-Hispanic Serving Institution's registration of new apprenticeship programs to increase the number of programs that qualify for federal student aid.
    - Additionally, we support initiatives by which tradespeople who complete their apprenticeship via student loans who proceed to carry out their journeyman period in high need areas including underserved rural districts to be eligible for student loan forgiveness under Public Service Loan Forgiveness (PSLF) program.
  - Immigrants represent a staggeringly high rate of essential workers, including in construction, farmwork, fabrication, and maintenance; many of these essential immigrant workers are Latino.<sup>26</sup> It is therefore essential that Congress support workforce training and apprenticeship program funding that is both culturally relevant and linguistically competent for Latino and immigrant workers who are rising through trades. **Hispanic Federation entreats the launch of pilot programs with those goals in mind.**

# 2025 FEDERAL POLICY SERIES: Economic Development

#### **Taxes**

- Expand ITIN Access: The Individual Taxpayer Identification Number (ITIN) program allows those who are not eligible for social security numbers, including certain noncitizens, to file taxes and claim tax credits and deductions.<sup>27</sup> ITINs streamline the process of employment, facilitate lawful compliance with tax codes, and increase federal revenue, including for the social security administration. However, the process of obtaining an ITIN can be cumbersome and opaque transparent. Furthermore, recent federal interdepartmental policies that have expanded sharing the sharing of private, sensitive information beyond its initial purposes risk the efficacy of these programs.<sup>28</sup> Hispanic Federation encourages the federal government to expand availability of ITIN's by creating systems by which individuals may apply to receive one, while simultaneously expanding and reinforcing data-sharing firewalls to ensure that individualized, identifying taxpayer information is accessible solely to the IRS.
- Expanding the Child Tax Credit: The emergency expanded child tax credit implemented during the covid-19 pandemic proved radically successful at reducing child poverty and supporting familial spending.<sup>29</sup> Furthermore, analysis by the White House Council of Economic Advisors suggests that continuing the expanded child tax credit would have lifted some three million children out of poverty.<sup>30</sup> This policy proved particularly effective at boosting standard

CONTINUING THE EXPANDED CHILD TAX CREDIT WOULD HAVE LIFTED SOME THREE MILLION CHILDREN OUT OF POVERTY

- of living for Latino families, cutting the child poverty rate from "around 20%... to 8%".31 While recent legislation has modestly increased the maximum size of the credit, there is more work to be done. As such, Hispanic Federation exhorts Congress to take steps to expand the eligible population for the CTC and to ensure that all U.S. citizen children are served, regardless of how far along the immigration process their parents are.
- **Direct File:** Hispanic Federation has seen firsthand the benefits provided by the IRS's new direct file program.<sup>32</sup> By streamlining tax filings, families are able to minimize mistakes in filing, reduce costs, and save time, all of which increase compliance with tax policies and save money for American taxpayers. Rather than undermine the Direct file Program, we urge Congress to reinvest in it. Its infrastructure is already largely established, and it would be both wasteful and convoluted to pivot away from a new, successful system. In turn, **Hispanic Federation entreats the government to universalize the direct filing program establish funding for the IRS to assess data about how people make use of the direct filing program, and thereby improve quality of service year on year.**

**SHRINKING TAX BASES** 

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### **DATA SUPPORTING ASKS**

#### General

- Despite high levels of economic dynamism, overall Latino wages remain lower than the general population; in 2022, Latinos who worked full time for at least 50 weeks received only 78% of the median earnings of all Americans.33
- 80 percent of Americans live in counties that lost population over the past decade; local officials will increasingly feel the pinch of dwindling workforces. Shrinking tax bases have made it harder for government budgets to support essential services, such as infrastructure and public schools.
- **PUBLIC SCHOOLS** Similarly, rural demographic analysis shows that while rural counties have faced a natural population decrease of over 100,000 since the pandemic, immigration offsets those decreases. Without immigration, over 50% of rural America would instead have faced population declines.34
- The U.S. economy, particularly in rural areas, simply will not be able to thrive without the critical immigrant labor force.
  - Likewise, the economic contribution of immigrants, who pay taxes, including Social Security payroll taxes without eligibility for federal entitlements, is helping ensure current and future retirees are receiving their full benefits.

# Small Businesses and Entrepreneurship

- Latino entrepreneurs are responsible for approximately \$800bn in annual revenue, employing almost one million workers at a total of more than \$100bn in wages per annum.<sup>35</sup>
- Nonetheless, Latino businesses endure disproportionately lower rates of approval for business loans totaling over \$50,000, even when accounting for credit history, expected business revenue and other factors, hindering our access to entrepreneurial capital.<sup>36</sup>
- Latinos also face challenges accessing venture capital; while Latino businesses comprise 10% of tech-facing firms, they received less than 1% of disbursed venture capital.37
- Hispanic Federation's programs have provided over \$7m in grants to small businesses in the last five years alone, and their successes from these grants have confirmed the power of Latino businesses when they received adequate support.38
- Latino businesses face inequitable treatment by the Small Business Administration, including during disaster recovery management.39 Not only are these inequities discriminatory, but they also impose unnecessary long-term costs onto businesses and communities which are disproportionately unlikely to recovery from disasters than White-owned businesses.
- Initiatives from Stanford's business school have shown that "were it not for the constant growth in number of Latino-owned businesses during the Great Recession, there would have been fewer businesses in the United States in 2012 than there were in 2007, and the unemployment rate would have risen well over 10%."40

# **Workforce Protections and Labor Rights**

- Hispanic Federation's own fieldwork with visa-holding farm and food workers in North Carolina and New York confirms that individuals are often forced into illegally inadequate housing, marked by moldy sheets, cramped quarters, and dangerous pathogen exposure.
- Research and HF's own programmatic engagement show that Latinos suffer from high rates of workplace injuries. Indeed, the rate of worksite injury is higher among Latinos than any other group,<sup>41</sup> and injury rates are only increasing.<sup>42</sup>
  - These statistics map onto the number of Latinos occupied in dangerous sectors. For instance, undocumented immigrants comprise 15% of construction workers nationally; 26% of farmworkers are undocumented, while a further 14% work in production and maintenance.

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• HF gained firsthand familiarity with the needs and opportunities to be gained in supporting farm and food workers through administering the US Department of Agriculture (USDA) Farm and Food Workers Relief program.

# **Economic Opportunity and Development**

- The US faces a shortage of skilled tradespeople.<sup>43</sup> This shortage could be improved by increasing the availability of high-value, effective postsecondary educational trades programs, including vocational schools and apprenticeships.<sup>44</sup>
- Micro-credential programs have emerged as a compelling option to address trades shortages, allowing students to pursue specific career trajectories of interest with theoretically minimal investment.<sup>45</sup>
  - However, in-depth analysis suggests that many micro-credential programs are not as affordable as they appear, with some approaching or even surpassing the price of traditional degrees.<sup>46</sup>
- Hispanic Federation and our partners have been national leaders in supporting jobs training for underserved groups, providing training and access programs that boost salaries by over \$13k on average.<sup>47</sup>
- Hispanic Federation has been active in the fight for data equity and disaggregation, and urges the federal government to look to successful state-level programs<sup>48</sup> and as a model to move national data programs into the 21st century.
- The reported gap in broadband access between Latinos and non-Hispanic whites ranges from 1% to 15% depending on the surveyed metric.
- A larger portion of Latino households lack a personal computer than do non-Hispanic households, correlating with a greater degree of Latinos who are reliant upon smartphones for internet access than the population at large.<sup>49</sup>
- Students lacking broadband access are less likely to plan for college, while their online peers
  "have substantially higher digital skills."<sup>50</sup> Broadband access boosts both standard of living
  and economic opportunities, particularly following interventions enabling the use of multiple
  devices at once.<sup>51</sup>

### CONCLUSION

The United States enjoys the strongest economy in the world, built by a dynamic, dedicated, and innovative workforce. Latinos have emerged as an essential pillar of the American economy, powering services, industry, and entrepreneurship in rural and urban sectors alike. Maintaining American economic dominance in the 21st century requires continual investment in our workforce,

and therefore, in Latinos. To support that goal, Hispanic Federation has outlined here several vital steps, including easing access to capital, protecting American workers through essential safety reforms, and a modernizing tax provisions to reflect our growing country.

American voters routinely rate the economy as one of their main priorities, with cost-of-living frequently emerging as their top concern. Lowering the cost-ofTHE U.S. ECONOMY, **PARTICULARLY IN RURAL AREAS, SIMPLY WILL NOT BE ABLE TO THRIVE** WITHOUT THE CRITICAL **IMMIGRANT LABOR FORCE** 

living cannot be achieved without investments in entrepreneurial, industrial, and infrastructural improvements that themselves rely on a well-trained, flexible, healthy workforce. Steps like expanded trades education, expanded community investments, and labor protections will help secure the economic opportunities required to support all Americans. Our country has a clear path to long-term prosperity. It will take collaboration between working families, small businesses and corporate leaders to work that path, and we cannot afford to leave anyone behind.

Learn more about Hispanic Federation's policy priorities by scanning the QR code at right.



# **Endnotes**

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