LATINO PROSPERITY

Unlocking Latino Wealth: How Fintech Can Drive Financial Inclusion

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Authors

This report represents the combined research, expertise, and lived experiences of many leaders committed to Latino economic advancement. Orson Aguilar, President and CEO of LatinoProsperity, and Dr. Marlene Orozco, a nationally recognized economist and data scientist, served as the principal authors of this report. Their insights were informed by years of work at the intersection of financial inclusion, racial equity, and economic opportunity.

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The findings, interpretations, and conclusions expressed in this report are those of LatinoProsperity and do not necessarily reflect the views of Oportun or other partners.

About LatinoProsperity

LatinoProsperity is a national nonprofit organization dedicated to closing the Latino wealth gap through national, state, and local advocacy. Our core strategy focuses on relentless advocacy for equitable policies that empower Latinos to build and sustain wealth. We bring together leaders from diverse sectors, conduct research to inform our policy recommendations, and advocate vigorously for their adoption and implementation. Our efforts are rooted in the lived experiences of Latino community members and enriched by insights from academics, community organizations, government, and business leaders.

To learn more, visit www.LatinoProsperity.org, and connect with us on LinkedIn for the latest updates on our research, events, and advocacy work.

Latino Fintech Adoption and the Data Gap

The U.S. Latino economy is on track to become the fourth largest in the world, with an estimated GDP contribution of $5.7 trillion by 2029. However, systemic barriers continue to impede Latino wealth-building, with the median Latino household holding only 19% of the wealth of the median White household. Financial exclusion remains a significant challenge, as Latinos are disproportionately unbanked and underbanked, earning lower wages and carrying higher debt burdens than their White counterparts.

Fintech—short for financial technology—has the potential to bridge these financial gaps by increasing access to banking, credit, and wealth-building tools. With Latinos demonstrating high rates of mobile technology adoption and digital financial engagement, they are well-positioned to benefit from innovations such as mobile banking, online lending, and alternative credit assessments powered by artificial intelligence. Nevertheless, such newly emerging tools must be developed intentionally to not perpetuate inequality but eliminate it. Despite promising trends in Latino fintech adoption—92% of Latinos report using fintech tools—comprehensive data on their specific usage patterns and financial outcomes remains limited.

To maximize the potential of fintech for wealth generation among Latinos, action must be taken to close existing data gaps and mitigate financial disparities. The following recommendations aim to enhance inclusion, consumer protections, and equitable investment in the fintech sector:

- **Strengthening National Financial Datasets** – State and federal financial regulators should enhance data collection and disaggregation to measure Latino fintech usage and identify barriers to financial inclusion.

- **Stronger Consumer Protections** – Policymakers and regulators must implement safeguards against predatory lending, hidden fees, and algorithmic bias that disproportionately impact Latino consumers.

- **Investment in Latino-Owned Fintech and Industry Inclusion** – Investors, financial institutions, and policymakers should support Latino-led fintech startups and integrate Latino leadership within larger firms to drive equitable innovation.

- **Public-Private Partnerships** – Fintech companies, government agencies, and community-based organizations should collaborate to expand access to financial services and ensure solutions meet the needs of Latino communities.

Fintech has the potential to change the way Latinos and other historically marginalized groups interact with financial services. Still, we must ensure that the innovations truly benefit the community and contribute to its economic empowerment rather than create new problems. Through conscious action now, policymakers and industry leaders can leverage fintech's technological disruption to support closing the wealth gap and building a more inclusive financial future for all.

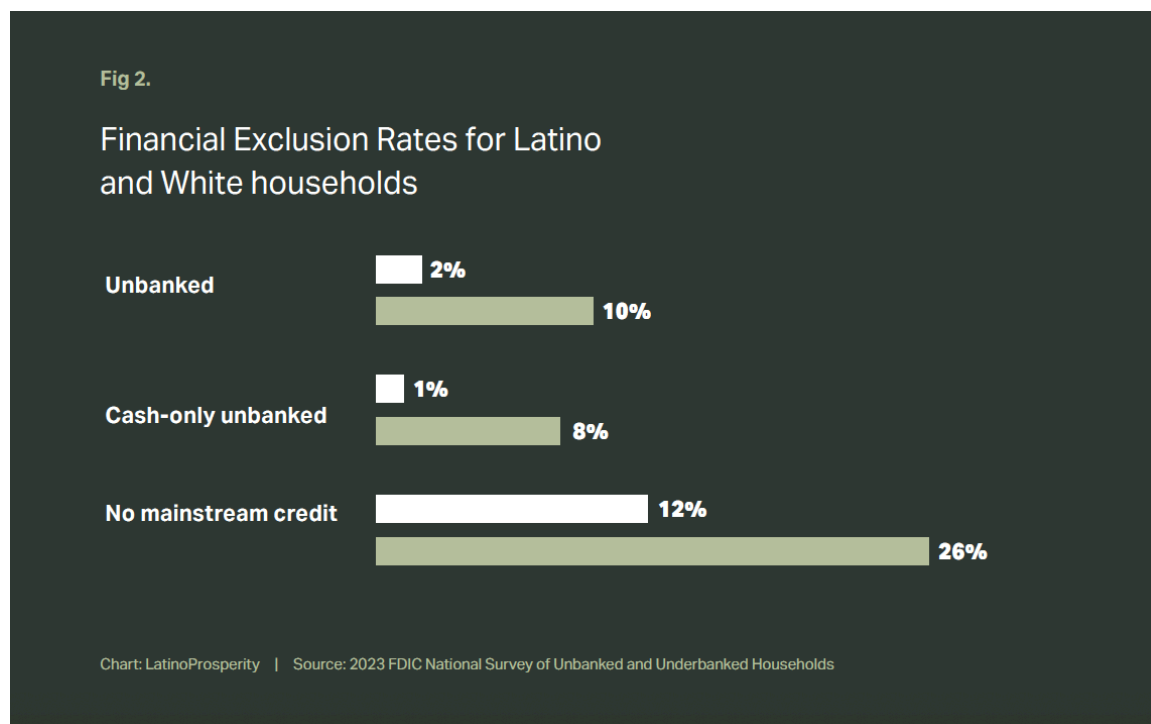# Latinos and Fintech: Expanding Financial Inclusion for Latino Wealth Creation

The U.S. Latino economy is projected to become the fourth largest globally, reaching an estimated $5.7 trillion by 2029[1], driven by a growing population that already contributes $3.7 trillion[2] to the nation's GDP. With the right policies, programs, and investments, Latinos can accelerate this growth even further, unlocking greater opportunities for wealth-building and a shared American prosperity.

The impressive size of the Latino economy may obscure the fact that it could and should be much larger than it is. Systemic challenges continue to create barriers to intergenerational prosperity for Latinos, making advancing solutions that ensure equitable economic participation essential. The median Latino household holds only 19% of the wealth of the median White household (Figure 1)—a gap that has remained stubbornly persistent for decades.[3] For every $1 in wealth held by a White household, a Latino household holds only $0.19.

Fig 1.

Median Household Wealth of White and Latino Households ($USD)

White
188,200

Latino
36,050

Chart: LatinoProsperity | Source: 2022 Survery of Consumer Finances

This wealth gap is exacerbated by the fact that Latinos are disproportionately unbanked and underbanked, with 10% of Latino households lacking a bank account, compared to 2% of White households.[4] Compared with White households, Latino households were five times as likely to be unbanked, seven times as likely to be cash-only unbanked (using neither prepaid

cards nor nonbank payment apps), and more than twice as likely not to have mainstream credit (Figure 2). In addition, the personal finance knowledge of Latinos is generally lower than that of the overall U.S. adult population.

Fig 2.

Financial Exclusion Rates for Latino and White households

Unbanked — 2% / 10%

Cash-only unbanked — 1% / 8%

No mainstream credit — 12% / 26%

Chart: LatinoProsperity | Source: 2023 FDIC National Survey of Unbanked and Underbanked Households

Lack of income is the top economic concern for many Latinos,[5] and today, many Latino households are struggling with debt. The median household income for Latino households is $65,540, which is approximately 26% lower than the median income for White households at $89,050, highlighting a significant gap in earnings and economic opportunity.[6] The Federal Reserve reports that the typical Latino household owes $1.48 for every dollar they earn compared to $1.01 for White households.[7] And while nearly two-thirds of Americans own homes, less than half of Latino families can say the same.[8]

As the Latino population continues to drive demographic and economic growth in the United States—Latinos are projected to make up 28% of the population by 2060[9]—Latino financial inclusion has become increasingly critical to America's economic future. With a median age of 30—significantly younger than the national median of 39 years[10]—the Latino community represents the country's future workforce and entrepreneurial engine. Moreover, Latinos are early adopters of technology, over-indexing on mobile usage, streaming, and digital engagement across platforms. Research shows that 93% of Latinos own smartphones, outpacing their Black and White counterparts,[11] and they spend more time on mobile devices --4.1 hours per day vs 3.6 for non-Latinos.[12]

Through this digital engagement, the Latino community is uniquely positioned to benefit from fintech (short for financial technology) solutions, which leverage technology to improve, automate, and innovate financial services. Fintech includes digital banking, mobile payments, cryptocurrency, online lending, and investment platforms, making financial transactions faster, more efficient, and accessible -- especially for historically underbanked communities. Notably, Latinos have an affinity for mobile payments, using them at a higher rate than the general population.[13] Given their tech-savviness and high engagement with mobile financial tools, fintech innovations tailored to Latino consumers could play a transformative role in closing the wealth gap and expanding financial access. Like all new technologies, fintech presents new challenges and potential problems that must be addressed.

Emerging fintech tools present a promising opportunity to address historical barriers to banking, credit access, and wealth-building tools while leveraging the Latino community's demonstrated enthusiasm for digital financial solutions. In addition, serving Latino customers presents a significant opportunity for financial institutions, creating opportunities for growth and profitability. Currently, financial institutions' annual revenue from Latino households and small businesses is around $170 billion, with projections reaching $265 billion by 2030—representing 8% of the total financial services market.[14] This growth underscores the financial and social benefits of better serving the growing and untapped Latino market.

However, while fintech promises greater inclusion, we must remain vigilant in ensuring these products are fair, transparent, and accessible to Latino consumers. Without careful oversight, fintech innovations could replicate or even worsen the structural inequities of traditional financial systems. To truly increase wealth and economic mobility in the Latino community, these emerging financial technologies must be designed with financial equity in mind, ensuring they serve as tools for economic empowerment rather than enablors of predatory practices.

While cryptocurrency has emerged as a significant topic in financial technology discussions, this policy brief deliberately focuses on traditional fintech products and services. The cryptocurrency market is complex, at present lightly regulated, and merits its dedicated analysis and policy framework, which LatinoProsperity intends to address in future research.

Latino Fintech Adoption and the Data Gap

Despite representing a significant and growing segment of the U.S. economy, available data on Latino fintech adoption and usage patterns remains limited and far from comprehensive. The available data, however, suggests that Latinos are among the most enthusiastic adopters of financial technology solutions, mirroring broader trends in technology adoption. According to a report by Plaid, Latinos (92%) demonstrate one of the highest rates of fintech usage among racial and ethnic groups, second only to Black people (88%) and significantly higher than both White (74%) and Asian (79%) consumers.[15] This high adoption rate reflects both the growing digital fluency of the Latino community and the persistent demand for financial services that are more accessible than traditional banking institutions. Fintech platforms have provided alternatives for those historically excluded from the financial system, offering streamlined access to banking, credit, and investment tools without the barriers of brick-and-mortar institutions. This is particularly important for the 44% of Latinos who report facing language or trust barriers when engaging with financial institutions.

Additionally, a UnidosUS survey reveals that 56% of Latino respondents report using alternative financial products, including newer fintech solutions like earned wage access (EWA) and buy now, pay later (BNPL) services to manage their finances.[16] Results from the 2023 Survey of Household Economics and Decisionmaking (SHED) report that Latino adults are more than twice as likely as White adults to use BNPL products (21% vs. 10%) and are also twice as likely to make late payments on them (26% vs. 13%).[17] Despite high adoption rates, we urgently need more research on Latino fintech usage, barriers, and design improvements.[18] National financial surveys inadequately capture this data, leaving policymakers and advocates unclear whether these innovations improve Latino financial outcomes or simply digitize existing inequities. Better data is essential to ensure that fintech truly advances Latino financial inclusion rather than perpetuating disparities.

The Potential and Pitfalls of Fintech for Latinos

Fintech presents significant opportunities and potential risks for consumers, particularly given the increasing number of Americans who live from paycheck to paycheck.[19] The high rate of smartphone adoption among Latinos, combined with their demonstrated willingness to embrace fintech solutions, creates a prime opportunity for expanding financial inclusion through technology.

The high rate of fees reported by Latino consumers—with 52% having paid fees for financial services and 30% specifically incurring overdraft fees—creates an opportunity for fintech solutions to reduce financial costs for working families. This is particularly critical given that 62% of Latino respondents reported having $400 or less saved for emergencies, making them especially vulnerable to high-cost financial services.[20]

Technology can reform our outdated system of evaluating credit risk by moving past our limited credit reporting system, which often fails to adequately assess the creditworthiness of underserved populations, including Latinos. For example, Latinos have a median Vantage Score of 673, lower than the median for White consumers (730) by 57 points.[21] Additionally, about 15% of Latino consumers are "credit invisible" (lacking credit history), compared to 9% of White consumers.[22] Latinos are denied or approved for less credit than requested at higher rates than White applicants across all incomes.[23]

The evolving use of artificial intelligence (AI) in underwriting can help us move beyond credit scores. Recent data from Zest AI[24] demonstrates the significant impact of AI-automated underwriting on expanding loan access for traditionally underserved populations. Zest AI's data shows a powerful effect on Latino borrowers, with a 49% increase in loan approvals. The current credit and lending system was designed for a past era, leaving underrepresented individuals and communities disproportionately affected by outdated and inaccurate data when trying to secure loans.

As our financial system evolves, we must adapt the application of our nation's fair lending laws to deal with technological change and other developments. The digital economy has generated valuable alternative data sources that can illuminate the creditworthiness of individuals lacking conventional credit histories, as demonstrated by Zest AI. Advanced artificial intelligence techniques, particularly machine learning, offer promising capabilities to leverage these data efficiently and cost-effectively, potentially expanding credit access to previously excluded populations.

However, new technologies present a risk if they are not adequately monitored. While they can enhance financial inclusion, they also risk violating fair lending laws and can reinforce the very same disparities they aim to address. AI systems may perpetuate or amplify biases inherent in their training data or produce flawed predictions when trained on incomplete or unrepresentative datasets. Certain data points might also correlate with protected class status without demonstrating a sufficient connection to actual creditworthiness. Digital redlining in marketing exemplifies these risks, as evidenced by several settlements, including one between the National Fair Housing Alliance and Facebook.[25] This practice can emerge when advertisers select audience criteria that correlate with protected characteristics. Similarly, new technologies may facilitate "reverse redlining" by directing more expensive or inferior financial products toward Latinos and other underserved communities.

The prevalence of "credit stacking" among consumers using multiple fintech products, as demonstrated by a recent report by SaverLife, represents a significant concern.[26] The study reveals that out of 11 credit products examined, members used an average of 3.24 products, with 39% using four or more products simultaneously. While individual products like BNPL or EWA serve valuable purposes, the data shows concerning patterns of overlapping usage. This combination of multiple services used simultaneously creates complex payment schedules and cumulative fees that may be particularly burdensome for financially stretched households. For families already struggling to achieve financial stability, managing multiple fintech products could compound rather than alleviate their financial challenges.

Credit access represents another double-edged sword. While fintech lenders' use of alternative data and machine learning could expand credit access beyond traditional scoring models that have historically disadvantaged Latinos, these algorithms could perpetuate or amplify existing biases if not carefully designed and monitored.

The recent collapse of Synapse Financial Technologies, a fintech firm that provided Banking-as-a-Service[27] (BaaS) solutions, highlights the risks of inadequate regulatory oversight in the fintech sector. Synapse's bankruptcy in April 2024 left over 200,000 accounts in limbo, with approximately $85 million in customer funds unaccounted for.[28] As of January 2025, around 150 banks in the U.S. offered BaaS.[29] Unlike simply holding funds in a traditional bank, BaaS platforms introduce additional risks, as customers' money may be spread across multiple institutions, creating complex legal and operational challenges when a fintech intermediary fails.

The path forward requires careful navigation to ensure fintech innovation genuinely serves Latino financial inclusion. This necessitates robust consumer protections, careful oversight

of algorithmic decision-making, and product designs that genuinely address the community's unique financial needs and circumstances.

A Call for More Data, Collaboration, and Policy Action

The rapid evolution of fintech and its growing impact on Latino financial inclusion demands a coordinated response from policymakers, industry leaders, and community organizations. To ensure that financial technology serves as a genuine tool for Latino economic empowerment, we propose several critical actions:

Disaggregated Data Collection.

State and federal financial regulators should enhance data collection and disaggregation to measure Latino fintech usage and identify barriers to financial inclusion. The lack of comprehensive, disaggregated data on Latino fintech usage severely hampers our ability to craft effective policies and solutions. Policymakers and companies must prioritize gathering detailed insights on Latino fintech users, including income levels, geographic distribution, and financial behaviors. This data is essential for understanding how different segments of the Latino community interact with fintech products and what barriers they face. Without this granular understanding, we risk developing one-size-fits-all solutions that fail to address the diverse needs of Latino consumers.

Stronger Consumer Protections.

Policymakers and regulators must implement safeguards against predatory lending, hidden fees, and algorithmic bias that disproportionately impact Latino consumers. As fintech products proliferate, we must ensure robust safeguards for Latino consumers. Regulations should require clear disclosure of fees and terms in English and Spanish, prevent lending practices that create debt traps, and protect consumers from financial scams.

Investment in Latino Inclusion and Latino-Owned Fintech Solutions.

Investors, financial institutions, and policymakers should support Latino-led fintech startups and integrate Latino leadership within larger firms to drive equitable innovation. Developing effective financial products for the Latino community requires developers to understand their unique needs and challenges. Supporting Latino-owned fintech startups through targeted

investment and incubator programs can ensure that products are designed with cultural competency and economic realities in mind. Latino-founded fintech companies are growing and should be supported.[30] According to SUMA, of the 30,000 fintech companies in the U.S., only .03% are Latina-led, and SUMA is the only fintech company where Latinas lead 100% of its C-suite.[31] These entrepreneurs are best positioned to create solutions that resonate with Latino consumers while addressing specific barriers to financial inclusion. In addition, fintech companies must include Latino voices at the board and staff levels, especially if they espouse the values of inclusion in their products. Fintech can be a beacon of promise in a corporate world where Latinos hold only 5.05% of Fortune 1000 board seats.[32]

Public-Private Partnerships and Community Engagement.

Fintech companies, government agencies, and community-based organizations should collaborate to expand access to financial services and ensure solutions meet the needs of Latino communities. Creating meaningful change requires collaboration between multiple stakeholders. We call for structured partnerships between fintech companies, government agencies, and community organizations to foster responsible innovation. We strongly encourage fintech companies to establish community advisory bodies, following the model adopted by many traditional banks. Like the American Fintech Council's Community Advisory Board[33] or the National Community Reinvestment Coalition's Innovation Council,[34] advisory bodies can include community representatives, consumer advocates, and industry leaders who can provide regular feedback on product development, community impact, and emerging needs. Such structured engagement ensures that fintech innovation remains grounded in community realities while benefiting from diverse perspectives and expertise.

Conclusion

Latinos in the United States represent an incredibly diverse and dynamic population, not just as financial technology consumers but as innovators, regulators, executives, and entrepreneurs shaping the industry. The intersection of Latino financial inclusion and fintech innovation presents unprecedented opportunities and significant challenges. True progress requires more than just making fintech accessible to Latino consumers—it demands increasing Latino leadership and ownership throughout the financial sector. Their varied cultural backgrounds, economic circumstances, and financial needs cannot be reduced to a single demographic profile. Understanding how Latino subgroups engage with fintech is essential—not just for market expansion but for meaningful financial inclusion.

Latino entrepreneurs rely on fintech for capital access and payment solutions, while single-parent households benefit from mobile banking tools that accommodate demanding schedules. Gen Z Latinos often easily embrace digital wallets and cryptocurrency, whereas older generations may face technological barriers or prefer traditional banking relationships built on trust. Recognizing these nuances is more than an academic exercise; fintech companies, policymakers, and financial institutions must recognize it as a critical imperative to develop products and policies that reflect the realities and aspirations of Latino communities.

From boardrooms to regulatory agencies, venture capital firms to tech incubators, Latinos must be at the forefront of decision-making to ensure fintech solutions are designed with equity and economic empowerment in mind. The risk of financial technology replicating or amplifying existing inequities is real, but so is the opportunity to use fintech for wealth-building and financial mobility. This reality applies not just to Latinos but to other underrepresented communities as well.

As the Latino population continues to grow in economic influence, their full participation in shaping the future of fintech is not just a matter of equity—it is a strategic necessity for America's economic prosperity. The tools for change are within reach, but lasting impact will require bold leadership, intentional investment, and a commitment to ensuring fintech serves as a catalyst for financial empowerment, not just for some but for all.

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