

# Top 10 Things to Know About Latinas and Wealth

Insights from the Latina Wealth Initiative's research



## 1 Latinas Are Doing Everything Right—But the System Isn't

Latinas are working, caregiving, pursuing education, and launching businesses at higher rates than most, yet systemic barriers continue to limit wealth-building. Policy reform, inclusive program design, and greater Latina leadership in decision-making spaces are necessary to unlock their full potential.

## 2 Latina Entrepreneurs Are Economic Engines

Latina-owned employer firms generate over \$120 billion annually and employ nearly 900,000 workers, yet they receive less than 1% of venture capital and face barriers to government contracts. Entrepreneurship is a wealth strategy and failing to invest in it is a missed economic opportunity.

## 3 The Wage Gap Persists, Even for the Highly Educated

Latinas earn the least of all race-gender groups. A graduate degree can boost earnings by nearly 60%, yet pay gaps persist even at the highest levels. Many professionals discover too late that they are underpaid compared to male peers.

## 4 Immigration Status Dramatically Impacts Income

Latinas without citizenship earn 67% less than U.S.-born Latinas. Immigration reform is not just a moral imperative—it's an economic one.

## 5 Latinas Are Financial First Responders

In moments of crisis—job loss, medical emergencies, immigration challenges—Latinas often become the default financial lifeline for their families. This role, while rooted in resilience and responsibility, diverts savings, delays investments, and deepens vulnerability.

*"I was thinking... I'm taking care of an elderly person here. I was so scared I'd have to quit everything."*

## 6 Caregiving Responsibilities Shape Career and Wealth Outcomes

Many Latinas care for both children and aging parents. This "sandwich generation" burden limits career and financial growth.

*"We take care of everybody else, and we take care of ourselves last."*

## 7 Homeownership Is a Dream—And a Hurdle

Homeownership is central to wealth-building but remains out of reach for many Latinas due to affordability, income documentation challenges, and limited access to credit.

## 8 Financial Systems Must Be Redesigned for Latinas

Latinas are already finding creative ways to engage with financial systems that weren't built for them. Many are eager to invest but don't know how or where to begin. Financial tools and products must be culturally grounded, accessible, and designed to meet Latinas where they are.

## 9 Representation Is Wealth

Latinas remain underrepresented in key decision-making spaces that shape the economy—from corporate boardrooms to policymaking arenas. Yet their leadership drives more inclusive solutions and stronger communities. Strengthening Latina civic power through mentorship, appointments, and leadership roles in decision-making is essential to closing the wealth gap.

## 10 Wealth Means More Than Money

Latinas define wealth as freedom, peace of mind, caregiving capacity, and community well-being—not just financial assets. A holistic view of wealth must guide policy and practice.