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Report Finds That Beyond Education and Experience, Systemic Barriers Are Primary Blockers to Latina Economic Advancement

WASHINGTON, Oct. 9, 2025 /PRNewswire/ -- On Latina Equal Pay Day, LatinoProsperity released a landmark report, ***Latina Wealth in America: Breaking Barriers, Building Futures***, exposing persistent barriers tied to the depth of the Latina wealth gap.

The first-of-its-kind, comprehensive, data-driven informed report found that despite contributing $1.3 trillion annually to the U.S. economy and being one of the fastest-growing segments of entrepreneurs, Latinas remain among the most under-resourced, under-invested, and under-recognized groups when it comes to building wealth. The report is informed by in-depth interviews, regional roundtable discussions, a meta-analysis of over 80 studies, and national microdata representing more than 200,000 Latina women.

"A full day's work demands a full day's pay," **said Democratic Whip Katherine Clark (MA-5).** "Yet Latina women in America are still forced to work nearly twice as long to earn the same paycheck as white men. That profound injustice ripples through communities and across our economy every single day. Fixing this moral and economic failure shouldn't be a partisan fight, and I'm grateful to LatinoProsperity for shining a light on just how urgently we need to close the pay gap."

"Latina Equal Pay Day recognizes the deep inequities Latina women face in our workforce. We remain the lowest paid demographic, earning far less for equal work," said **Congresswoman Linda Sánchez (CA-38)**. "I won't stop fighting for policies that close this gap, so that every Latina can earn her full worth, live with dignity and secure a better future for herself and her family."

"This report confirms what we've always known: Latinas are the heart of our communities and the backbone of our economy," said **Congresswoman Emily Randall (WA-06).** "Yet despite their leadership and contributions, far too many Latinas are still denied fair pay and equal opportunity — denied the chance to build the stability and security every family deserves. Latina Equal Pay Day isn't just a reminder — it's a call to action. We must fight for pay equity, expand access to higher education and financial opportunity, invest in affordable housing, and protect retirement security. We deserve the full promise of economic justice. And Latinas have never needed permission. We're going to fight until equal pay is ours."

"Latinas are doing everything right: working, caregiving, earning degrees, and starting businesses; yet systemic inequities continue to block wealth-building opportunities," said **Orson Aguilar, President & CEO of LatinoProsperity**. "This report is a call to action to our leaders that action needs to be taken to unlock Latinas' full potential as drivers of America's economic future."

"Latinas are not waiting for permission to build wealth," added **Dr. Marlene Orozco, the report's primary researcher**. "They are launching businesses at a record pace and powering the economy, even as barriers limit their ability to sustain long-term financial security."

"We cannot keep waiting to take action, Latinas are carrying the country's physical, emotional, and economic well-being on their back yet continue to be underpaid and underinvested in," said **Amy Hinojosa, National President of MANA, A National Latina Organization and Chair of the National Hispanic Leadership Agenda.** "We need to shift from policy ideas to legislative changes, everyone deserves the opportunity to get ahead, to do well for themselves and their families."

Key Findings

- **Pay Inequities That Won't Close**: Latinas earn 27% less than White women, even after accounting for education and experience. With focused efforts, the wage gap will take more than 60 years to close.
- **Entrepreneurship is Soaring, but Funding is Not**: Latina-owned employer businesses surged 82% in just five years, now generating $120 billion annually and employing nearly 900,000 workers. *Yet, they receive less than 1% of venture capital dollars.*
- **Housing and Asset gaps:** Only 49% of Latino households own their homes, compared to 65% of U.S. households. Latino homeowners overall hold 28 times more wealth than Latino renters, underscoring both the critical role—and fragile foundation—of homeownership.
- **Retirement and Investment Shortfalls:** Latinas report just $1,345 in retirement income and $700 in investment income annually—far below White women at $4,411 and $3,171.
- **Debt Delaying Life Milestones:** Over one-third (36%) of Latinas delayed buying a home or pursuing education because of debt burdens.
- **Educational Gains, Unequal Returns**: More than 3.5 million Latinas hold bachelor's degrees or higher—triple the number since 2000. Still, only 20% of Latinas have a degree compared to 38% of White women. Even with graduate degrees, Latinas earn less than equally educated peers.
- **Citizenship Status Widens Gaps:** Naturalized Latinas earn 38% more than U.S.-born Latina peers, while those without citizenship earn 67%

less—underscoring how legal status drives income inequality and limits wealth-building.

- **Financial First Responders:** Latinas disproportionately shoulder family emergencies, draining savings and stalling wealth-building. Just 35% have emergency savings, compared to more than half of White women.
- **A Broader Vision of Wealth:** In interviews and six national roundtables, Latinas defined wealth not only as assets but also as stability, health, peace of mind, and the ability to support family with dignity.

Full Report Can Be Read **HERE**

About the Latina Wealth Initiative and LatinoProsperity

The Latina Wealth Initiative (LWI), led by LatinoProsperity, is a national, evidence-driven effort to close the Latina wealth gap by centering Latina leadership and lived experience. LWI conducts original research, facilitates advocacy networks, and translates findings into actionable policy and narrative change. **LatinoProsperity** is a national nonprofit dedicated to advancing equity and closing the Latino wealth gap through research, advocacy, and partnerships that empower Latinos to build and sustain wealth.