FORWARD TOGETHER

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Shon
Strategic Planner
“The DATOS report is an invaluable tool for understanding and connecting with Arizona’s robust Hispanic business community. This work is more important than ever as companies, especially small businesses, recover from the effects of the pandemic. SRP is proud to be a founding partner and ongoing supporter of the Hispanic Chamber of Commerce’s market intelligence efforts. Congratulations on the 25th Anniversary release of DATOS.”

–MIKE HUMMEL, General Manager and CEO, SRP

25th ANNUAL DATOS

2021 marks the 25th anniversary of the annual DATOS: The State of Arizona’s Hispanic Market report from the Arizona Hispanic Chamber of Commerce.

The 2021 DATOS report focuses on Latinos and housing and includes its comprehensive collection of data under the theme, “Elements of a Healthy Community.”

This approach is inspired by our partnership with Vitalyst Health Foundation, which is working to “connect, support and inform efforts to improve the health of individuals and communities in Arizona.” The featured elements are modeled after the work of the World Health Organization and the Centers for Disease Control and Prevention.

Everyone deserves an opportunity to live in a safe and healthy environment, and a critical measure of a community’s health is affordable housing. However, there are many other factors at play, from education to community safety, economic opportunity, health care, environmental quality, food affordability, community design, parks and recreation, social/cultural cohesion, social justice, transportation, and, yes, affordable housing. Presented together, you can envision how the health of a community is shaped by addressing, or failing to address, one or more of these vital elements.

As in years past, the Chamber’s talented team of researchers, writers, interns, and editors behind DATOS have documented and interpreted the implications of the major market trends in Arizona’s increasingly diverse and shifting demographics. This work is integral to ensuring that Arizonans are aware of the broad and diverse contributions that Latinos make to the state and its economy.

Thank you for joining us for this important milestone event. Enjoy the conference!

STEVEN LOPEZ
DATOS Honorary Chair
Senior Director, Customer Strategy
Salt River Project (SRP)
EDITOR'S LETTER

25 YEARS—AND COUNTING—OF SHINING A SPOTLIGHT ON ARIZONA’S VIBRANT HISPANIC MARKET!

Welcome to the 25th edition of DATOS: The State of Arizona’s Hispanic Market—and the 10th edition for which I have been privileged to be at the helm as editor. I am proud that the Arizona Hispanic Chamber of Commerce has been able to consistently provide this valuable, comprehensive overview of the Arizona Hispanic community using a proprietary system to aggregate an impressive compilation of secondary research from top research organizations and data sources such as the ASU Morrison Institute for Public Policy, the PEW Research Center, UnidosUS, the National Association of Hispanic Real Estate Professionals, the U.S. Census Bureau and many more sources.

Last year at this time we were reeling from the devastation of the COVID-19 pandemic, which has ravaged the Hispanic community and, to date, has taken the lives of 714,000 Americans—more than 20,000 of which are Arizonans. According to the U.S. Hispanic Chamber, one third of Latino-owned businesses were shut down due to the pandemic. We were also getting ready last year for the 2020 presidential election, one of the most contentious races in modern political history, which prompted the largest voter turnout ever.

We are also still dealing with the COVID-19 pandemic and its repercussions. However, thanks to the arrival of vaccines, we are slowly seeing a return to a new normal.

Although we have a lot of hard work ahead, the news is not all doom and gloom. In Arizona, after 10 years of hard work, Gov. Doug Ducey signed Sen. Bill 1420 into law in March that ended the ban on accepting consular IDs (see p. 208). It is a huge victory that will vastly improve the lives of Mexican nationals living and working in Arizona. We also applaud the efforts of the Consulate General of Mexico in Phoenix and Consul General Jorge Mendoza Yescas for the collaboration with the ASU Thunderbird School of Global Management to expand the DreamBuilder program as a pilot for other consulates to assist women of Mexican origin (see p. 210). The program offers Mexican women the tools they need to start or grow their businesses.

Finally, I want to thank our talented and dedicated staff, interns and the members of the DATOS Committee for all their hard work, long hours and late nights that have led to this 25th edition of Datos that is filled with inspiring stories and interesting facts and figures. The information we have found gives me hope for the future of the Hispanic community in Arizona and the U.S. I also want to thank all of our sponsors and loyal readers for your support of the AZHCC’s mission to “promote the success of minority-owned businesses by facilitating business relationships, economic development and sharing of knowledge for the benefit of the State of Arizona and the growth and success of the members of our Chamber.”

Onward to 2022!

Abrazos,

Mónica S. Villalobos
President & CEO, AZ Hispanic Chamber of Commerce
Editor, DATOS: The State of Arizona’s Hispanic Market

Photo by Basaca Art Photography
ACKNOWLEDGMENTS

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UNIVISION ARIZONA

YASMIN VERDUGO
UNIVISION ARIZONA

LUIS R. SOTO
VANTAGE WEST CREDIT UNION

GLENN IWATA
WESTGROUP RESEARCH

PRODUCTION TEAM

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EDITOR

CARMEN G. MARTINEZ
CREATIVE DIRECTOR

CATALINA PEREZ
ASSOCIATE EDITOR

KAREN MURPHY
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TERMINOLOGY AND RESEARCH

In DATOS’21, the terms Hispanic, Latinx and Latino are used synonymously, as are Native American and American Indian and African-American and Black. White, non-Hispanic is sometimes referred to as non-Hispanic White. Hispanics may be of any race.

The information presented here was selected from standard secondary sources. However, data changes quickly and is not always collected annually. Data often offers a static picture of an ever-changing situation. The numbers calculated for any statistic depend on the definitions and assumptions used to produce them.
WHY EXECUTIVES PREFER THE BOOK OF LISTS

The Book of Lists enables business professionals to look at the overall picture of their local area and industry, enabling them to identify the threats and opportunities facing their business and develop strategic plans to create a competitive advantage. Top executives rely on it all year long and call on advertisers appearing in the Book.

ABOUT OUR SUBSCRIBERS

KEY CHARACTERISTICS

<table>
<thead>
<tr>
<th>Owner/Partner/Top Management</th>
<th>67%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average number of company employees</td>
<td>264</td>
</tr>
<tr>
<td>Average company revenues</td>
<td>$296 million</td>
</tr>
</tbody>
</table>

75% of subscribers agree that advertisers in the Book of Lists are thought of as leaders in their industries.

READER INVOLVEMENT

Average time spent reading the Book of Lists

16 minutes PAST MONTH
192 minutes ANNUALLY

Average number of times used

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30 times ANNUALLY

65% of subscribers have bought products/services from companies that advertise in the Book of Lists.

71% of subscribers says the Book of Lists helps determine a short list of companies to use or do business with.

PHOENIX BUSINESS JOURNAL

BOOK OF LISTS

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NOTES
- THIS IS A COMPREHENSIVE COMPILATION OF SECONDARY RESEARCH MADE AVAILABLE TO THE AZHCC FROM VARIOUS SOURCES. IT IS EITHER PUBLIC INFORMATION OR USED WITH PERMISSION FROM THOSE SOURCES.
- PLEASE NOTE THAT THIS IS A SEARCHABLE PDF AND BY CLICKING CTL+F, A SEARCH BOX WILL APPEAR TO LOCATE ANY WORD OR PHRASE.

FOR MORE INFORMATION OR ANY QUESTIONS, PLEASE CONTACT THE ARIZONA HISPANIC CHAMBER OF COMMERCE (AZHCC) AT INFO@AZHCC.COM OR 602-279-1800.
Health Is So Much More Than Health Care

Health is created everywhere we live, work, learn and play. Vitalyst is changing how we improve health and well-being, starting with the elements of a healthy community. Our capacity building resources for community leaders invite collaboration and innovation.

Together, our potential for success knows no bounds.

Learn more at vitalysthealth.org
Given how often data ends up challenging conventional wisdom, it’s almost funny how surprising an accumulation of facts and framing can be. This has held true with Hispanics and DATOS and it similarly applies to health.

Conventional thinking holds that health is the product of health care, subject to the influence of genes and personal choice. But the data tell a different story. The consensus finding of the World Health Organization (WHO) is that health care represents only about 10-20 percent of overall health. The science of epigenetics is clarifying that genetic profiles actually do not predetermine our individual fates. Meanwhile, public health officials worldwide agree that the choices we make are predicated by the choices we have.

In other words, health goes beyond health care. Health is everywhere – shaped by the contexts in which we live, work, learn and play. Many of health’s data experts assert that the strongest predictor of health and well-being is not your genetic code, but rather your zip code. In fact, conditions in neighborhoods separated by just a 10-20 minute drive in Phoenix have the capacity to affect life expectancy by up to 10-14 years. Phoenix is not an anomaly. Cities all over the U.S. share similar profiles.

These facts are not just attention-getting, they are also perception-shifting and empowering. They tell us that we have new options to improve health and well-being. We can call upon partnership with sectors like food, housing or transportation. We can delve into the health impacts of education and economic opportunity. We can extend ourselves toward impacting the visceral effect that social factors like isolation or toxic stress have on health. We can study how all of these factors are rooted by the cross-cutting issues of equity and resilience. We can use that knowledge to collaborate and integrate efforts among and across sectors. In so doing, we can be more powerful, more effective and more impactful in improving community health and well-being.

We are humbled to be partnered with the Arizona Hispanic Chamber of Commerce in order to more thoroughly understand what this approach can mean for the well-being of Hispanics. Part of the DATOS mission is to align perceptions of Arizona Hispanics with a data-based reality. Vitalyst’s Live Well Arizona goal is to realign perceptions with the facts as well – and to capitalize on that new understanding with cross-sector investments of time, talent and treasure that can propel Arizona to a more equitable, healthier future.

When it comes to honoring the Hispanic community’s unique assets and strengths within this new health paradigm, we couldn’t be more grateful to partner with DATOS.

Here’s to a future of working together to improve community health and well-being for us all.

---

The Elements of a Healthy Community wheel was designed and produced by Vitalyst Health Foundation in collaboration with community partners.

The elements are inspired by the work of the World Health Organization and the Centers for Disease Control and Prevention.

To learn more, please visit VitalystHealth.org
FROM THE U.S. CENSUS BUREAU

Hispanics account for 18.7% of the total U.S. population.
Arizona is one of the top 4 states with the most Hispanics.

FROM UNIDOSUS

Arizona ranks in the top 10 states with the highest Latino student population.
Forty-six percent of all K-12 students in Arizona are Hispanics.
publications.unidosus.org/bitstream/handle/123456789/2028/unidosus_arizonaduallanguage_fastfacts.pdf?sequence=3&isAllowed=y

FROM STANFORD UNIVERSITY

Over the last two years, Latino-owned businesses averaged a 25% growth rate in annual revenue compared to the 19% growth rate of white-owned businesses.
Fifty-three percent of Latino-owned businesses reported being profitable despite COVID-19 challenges and 24% reported breaking even.
Fifty-four percent of Latino business owners are very confident about their business recovery.

FROM AMERICAN EXPRESS

Minorities accounted for 50% of women-owned businesses during 2018 and 2019.
Latinas started 557 businesses every day during the 2018-2019 year.
**FROM THE NATIONAL ASSOCIATION OF HISPANIC REAL ESTATE PROFESSIONALS (NAHREP)**

Hispanics are more likely to improve and spend additional money enhancing their homes after purchasing them. Hispanic-owned households increased by 725,000 between 2019 and 2020. Since 2000, Latinos have accounted for 17.3% of net housing contributions to GDP growth. Seventy percent of new homeowners will be Latino between 2020-2040. The Phoenix-Mesa-Scottsdale area ranks in the top 20 markets with the most mortgage-ready Hispanic millennials.


**FROM ARIZONA STATE UNIVERSITY**

Twenty-two percent of Latinos spend more than 30% of their income on rent or mortgage compared to only 16% of white, non-Latinos that spend more than 30% of their income on rent or mortgage.

morrisoninstitute.asu.edu/sites/default/files/one_crisis_away.pdf

**FROM THE NEW AMERICAN ECONOMY**

Hispanic workers accounted for 13% of all U.S. healthcare workers during 2018.


**FROM CALIFORNIA LUTHERAN UNIVERSITY AND UCLA**

If Hispanics were their own economy, they would be the 8th largest economy in the world.

blogs.callutheran.edu/cerf/files/2021/09/Arizona_ExecSummary_.pdf

**FROM PEW RESEARCH CENTER**

The U.S. will have no racial or ethnic majority by 2055.


**FROM THE INSTITUTE OF EDUCATION SCIENCES (IES)**

United States Hispanics have the highest percentage of children enrolled in school.

nces.ed.gov/programs/digest/d18/tables/dt18_103.10.asp
ARE YOU READY TO GROW WITH US?

Explosive *Summer of Soccer*. Soaring *Primetime Award Shows*. Sizzling Hot *Primetime Dramas*. Brands are winning by aligning with big, live, cultural moments on Univision.

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THE POWERS OF 10

CLASS OF ONES
- ONE
- TEN
- HUNDRED

CLASS OF THOUSANDS
- ONE THOUSAND
- TEN THOUSAND
- HUNDRED THOUSAND

CLASS OF MILLIONS
- ONE MILLION
- TEN MILLION
- HUNDRED MILLION

CLASS OF BILLIONS
- ONE BILLION
- TEN BILLION
- HUNDRED BILLION

WHAT ARE THE NAMES OF THE CLASSES?

1,000,000,000,000
- ONES
- THOUSANDS
- MILLIONS
- BILLIONS
- TRILLIONS

HISPANIC BUYING POWER IN ARIZONA WILL SURPASS $57 BILLION BY 2022

Figures in millions of dollars 1990 - 2022

- 1990: 5,527
- 2000: 14,646
- 2010: 31,182
- 2017: 45,081
- 2022: 57,276

Billions have 9 zeros:
57,000,000,000
57,276 millions

How many zeros does a million have? 6 zeros
Therefore, one has to add 6 zeros to the number 57,276.
As a result:
57,276,000,000
Coming back home counts!

Raza Development Fund (RDF) is coming back to South Phoenix, to its roots, to the heart of our community.

Beginning in November 2021, RDF will open the doors to strive to bring Hope through facilitating Investments, Technical Support, and Capital into the South Phoenix Community.

We’ll see you there!
CHAPTER 1: POPULATION

CHARTS | 14-20

- U.S. Hispanic Population Reached 62 Million in 2020
- Top Ten States With the Most Hispanics
- Hispanic Population is 2nd Largest in the U.S.
- Top 11 Cities With the Most Hispanics
- The U.S. White Population Has Decreased for the First Time in 10 Years
- Racial and Ethnic Diversity Index (2010 vs 2020)
- U.S. Hispanic Population is Expected to Increase by 93% (2015–2060)
- U.S. Will Have No Racial or Ethnic Majority by 2055
- Hispanics Made Up More Than Half of Total U.S. Population Growth from 2010 to 2019
- Number of Unauthorized Immigrants in the U.S. Has Declined Since 2007
- Mexican Unauthorized Immigrants Are No Longer the Majority of Those Living Illegally in the U.S.

EXCERPT | 22
MARKET SNAPSHOT—ARIZONA

According to Claritas, Arizona is the 14th most populous state in the nation—and nearly one out of every three people are Hispanic.

IN FOCUS | 32
UNIVISION SEES A BRIGHT ECONOMIC FUTURE FOR BOTH PHOENIX AND TUCSON

BY JAIME BOYD

Although the COVID-19 pandemic caused unemployment numbers to temporarily skyrocket and also made the collection of data more difficult, there are a few bright spots in the future. Here’s a look at a few key relevant data points specific to the most recent data available.
U.S. Hispanic Population Reached 62 Million in 2020

IN THOUSANDS

Source: Race and Ethnicity in the United States: 2010 Census and 2020 Census

Top 10 States with the Most Hispanics

Source: U.S. News & World Report, 11 Cities with the Most Hispanics, 2019
HISPANIC POPULATION IS 2ND LARGEST IN THE U.S.

PERCENTAGE OF U.S. POPULATION

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>White, Alone</td>
<td>71.2%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>18.7%</td>
</tr>
<tr>
<td>Black, Alone</td>
<td>14.8%</td>
</tr>
<tr>
<td>Asian, Alone</td>
<td>7.3%</td>
</tr>
<tr>
<td>American Indian and Alaska Native, Alone</td>
<td>0.8%</td>
</tr>
<tr>
<td>Other</td>
<td>0.6%</td>
</tr>
<tr>
<td>Native Hawaiian or Other Pacific Islander, Alone</td>
<td>0.2%</td>
</tr>
</tbody>
</table>

Source: Race and Ethnicity in the United States: 2010 Census and 2020 Census

TOP 11 CITIES WITH THE MOST HISPANICS

<table>
<thead>
<tr>
<th>City</th>
<th>Hispanic Population</th>
<th>Total Population</th>
</tr>
</thead>
<tbody>
<tr>
<td>New York</td>
<td>2,700,000</td>
<td>8,300,000</td>
</tr>
<tr>
<td>Los Angeles</td>
<td>1,800,000</td>
<td>3,800,000</td>
</tr>
<tr>
<td>Houston</td>
<td>908,000</td>
<td>2,190,000</td>
</tr>
<tr>
<td>San Antonio</td>
<td>807,000</td>
<td>1,320,000</td>
</tr>
<tr>
<td>Chicago</td>
<td>774,000</td>
<td>2,800,000</td>
</tr>
<tr>
<td>Phoenix</td>
<td>643,000</td>
<td>1,540,000</td>
</tr>
<tr>
<td>Dallas</td>
<td>537,000</td>
<td>1,270,000</td>
</tr>
<tr>
<td>El Paso, TX</td>
<td>482,000</td>
<td>662,000</td>
</tr>
<tr>
<td>San Diego</td>
<td>354,000</td>
<td>1,300,000</td>
</tr>
<tr>
<td>San Jose, CA</td>
<td>294,000</td>
<td>934,400</td>
</tr>
<tr>
<td>Miami</td>
<td>285,000</td>
<td>418,480</td>
</tr>
</tbody>
</table>

Source: U.S. News & World Report, 11 Cities with the Most Hispanics, 2019
THE U.S. WHITE POPULATION HAS DECREASED FOR THE FIRST TIME IN 10 YEARS

U.S. POPULATION CHANGE BY RACE AND ETHNICITY, 2010–2020

<table>
<thead>
<tr>
<th>Race</th>
<th>2010</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>76.2%</td>
<td>71.2%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>16.3%</td>
<td>18.7%</td>
</tr>
<tr>
<td>Black</td>
<td>14.8%</td>
<td>14.8%</td>
</tr>
<tr>
<td>Asian</td>
<td>5.6%</td>
<td>7.3%</td>
</tr>
</tbody>
</table>

Source: Race and Ethnicity in the United States: 2010 Census and 2020 Census

RACIAL AND ETHNIC DIVERSITY INDEX* (2010 VS 2020)

<table>
<thead>
<tr>
<th>Country</th>
<th>2010</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>United States</td>
<td>54.9%</td>
<td>61.1%</td>
</tr>
<tr>
<td>Arizona</td>
<td>57.4%</td>
<td>61.5%</td>
</tr>
</tbody>
</table>

*DIVERSITY INDEX (DI) – MEASURES THE PROBABILITY THAT TWO PEOPLE CHOSEN AT RANDOM WILL BE FROM DIFFERENT RACE AND ETHNICITY GROUPS

Source: Racial and Ethnic Diversity in the United States: 2010 Census and 2020 Census
U.S. HISPANIC POPULATION IS EXPECTED TO INCREASE BY 93% (2015–2060)

**Source:** U.S. Census Bureau, 2017 National Population Projections Tables: Projected Race and Hispanic Origin, 2017, Table 8

https://www.census.gov/data/tables/2017/demo/popproj/2017-summary-tables.html

- **U.S. HISPANIC POPULATION IS EXPECTED TO INCREASE BY 93% (2015–2060)**

  - **Source:** U.S. Census Bureau, 2017 National Population Projections Tables: Projected Race and Hispanic Origin, 2017, Table 8
  - **www.census.gov/data/tables/2017/demo/popproj/2017-summary-tables.html**

- **NUMBERS IN THOUSANDS**

- **U.S. WILL HAVE NO RACIAL OR ETHNIC MAJORITY BY 2055**


- **% OF PROJECTED U.S. POPULATION**

HISPANICS MADE UP MORE THAN HALF OF TOTAL U.S. POPULATION GROWTH FROM 2010 TO 2019

**U.S. POPULATION CHANGE BY RACE AND ETHNICITY, 2010–2019**

- **White**: 197,310,000
- **Hispanic**: 60,572,000
- **Black**: 9,829,000
- **Asian**: 18,906,000

**Change, 2010–19**:
- **White**: -79,000
- **Hispanic**: 41,147,000
- **Black**: 3,134,000
- **Asian**: 4,145,000

**Source**: Pew Research Center, Hispanics have accounted for more than half of total U.S. population growth since 2010, July 2020

https://www.pewresearch.org/fact-tank/2020/07/10/hispanics-have-accounted-for-more-than-half-of-total-u-s-population-growth-since-2010/

NUMBER OF UNAUTHORIZED IMMIGRANTS IN THE U.S. HAS DECLINED SINCE 2007

**In Millions**

- **1990**: 3.5
- **1995**: 5.7
- **2000**: 8.6
- **2005**: 11.1
- **2007**: 12.2
- **2010**: 11.4
- **2017**: 10.5

**Source**: Pew Research Center, Key facts about the changing U.S. unauthorized immigrant population, April 2021

Mexican unauthorized immigrants are no longer the majority of those living illegally in the U.S.

In thousands

<table>
<thead>
<tr>
<th>Region</th>
<th>2007</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Africa</td>
<td>250</td>
<td>250</td>
</tr>
<tr>
<td>Middle East</td>
<td>130</td>
<td>140</td>
</tr>
<tr>
<td>Europe, Canada</td>
<td>650</td>
<td>1450</td>
</tr>
<tr>
<td>Asia</td>
<td>1300</td>
<td>1300</td>
</tr>
<tr>
<td>Caribbean</td>
<td>475</td>
<td>475</td>
</tr>
<tr>
<td>South America</td>
<td>775</td>
<td>775</td>
</tr>
<tr>
<td>Central America</td>
<td>900</td>
<td>1900</td>
</tr>
<tr>
<td>Mexico</td>
<td>4900</td>
<td>6950</td>
</tr>
<tr>
<td>U.S. Total</td>
<td>12200</td>
<td>10500</td>
</tr>
</tbody>
</table>

Note: As of 2017, 4.9 million unauthorized immigrants in the U.S. were born in Mexico, while 5.5 million were from other countries, the first time since at least 1990 that those from Mexico (47% in 2017) were not a majority of the total.

Source: Pew Research Center, Key facts about the changing U.S. unauthorized immigrant population, April 2021


Approximately 23,990 active DACA* recipients lived in Arizona as of March 2020, while DACA has been granted to 30,358 people in total since 2012.

—American Immigration Council

*DACA, which stands for Deferred Action for Childhood Arrivals, protects eligible immigrants who came to the U.S. when they were children from deportation.
ARIZONA’S HISPANIC POPULATION VS. TOTAL STATE POPULATION (2010–2020)

Source: Race and Ethnicity in the United States: 2010 Census and 2020 Census

DID YOU KNOW...


★ AMONG THE 12 STATES WITH MORE THAN 1 MILLION HISPANICS, THESE FOUR HAVE THE LOWEST MEDIAN AGES: NORTH CAROLINA (25 YEARS), GEORGIA (27), PENNSYLVANIA (28) AND ARIZONA (28).

• SOUTH AND NORTH DAKOTA EACH HAVE FEWER THAN 40,000 HISPANIC RESIDENTS. THEIR HISPANIC RESIDENTS ARE ALSO THE YOUNGEST BY MEDIAN AGE: SOUTH DAKOTA (23) AND NORTH DAKOTA (24).

—PEW RESEARCH CENTER
Take data-driven marketing to the next level.

Intelligence-driven marketing.

Pinpointing potential Hispanic customers more precisely. Engaging with them one-on-one more effectively. Turning them into loyal, paying customers more efficiently. That's the Claritas Advantage.

**identify**

Know more about who your best Hispanic customers and prospects are with our industry-leading segmentations.

**deliver**

Know more about how and where to reach your best Hispanic audiences across devices and channels with the Claritas Identity Graph.

**optimize**

Know more about what's working and improve what isn't with our near real-time analytics and advanced modeling capabilities.

To learn more about how Claritas intelligence can help you transform marketing results, contact Claritas at 800.234.5973 or visit [www2.claritas.com/DATOS2021](http://www2.claritas.com/DATOS2021)
MARKET SNAPSHOT

Arizona

<table>
<thead>
<tr>
<th>POPULATION</th>
<th>2021 RANKING</th>
<th>2021 POPULATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>14</td>
<td>7,438,466</td>
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<tr>
<td>Hispanic</td>
<td>5</td>
<td>2,438,815</td>
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<tr>
<td>White Non-Hispanic</td>
<td>20</td>
<td>3,922,049</td>
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<tr>
<td>Black Non-Hispanic</td>
<td>27</td>
<td>333,442</td>
</tr>
<tr>
<td>Asian Non-Hispanic</td>
<td>19</td>
<td>263,753</td>
</tr>
</tbody>
</table>

Arizona is ranked as the 14th most populous state in the nation. The Hispanic population ranks 5th and accounted for over 2.4 million Hispanics. Nearly 1 out 3 people in Arizona are Hispanic.

While White non-Hispanics represent 53% of the total population, they are contributing less to the population growth relative to the multicultural segments. Between 2010 and 2021, the multicultural population in Arizona has added 820,000 people compared to just 226,400 for White non-Hispanic. Hispanics accounted for over 52% of the population growth in the state and have added over 543,000 since 2010.

To get more localized market insights into the Arizona visit www2.claritas.com/Knowmore

Fill out the form and we will have a consultant contact you

Source: Claritas Pop-Facts 2021

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MARKET SNAPSHOT: ARIZONA—Owner Occupied Housing Units

In Arizona, owner-occupied housing units have grown over the past 21 years and currently include over 358,000 Hispanic-owned housing units. In Arizona, 19% of owner-occupied housing units are owned by Hispanics, compared to 10.4% for the U.S. Also, more than half of the Hispanic households in Arizona are owner-occupied and much of the growth is represented in the greater metropolitan areas.

Source: www2.claritas.com/DATOS 2021

To get more localized market insights into Arizona visit www2.claritas.com/Knowmore
Fill out the form and we will have a consultant contact you

Source: Claritas PopFacts 2021

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MARKET SNAPSHOT
Phoenix DMA

<table>
<thead>
<tr>
<th>POPULATION</th>
<th>2021 RANKING</th>
<th>2021 POPULATION</th>
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</thead>
<tbody>
<tr>
<td>Total</td>
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<td>Hispanic</td>
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<td>White Non-Hispanic</td>
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<td>3,264,090</td>
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<tr>
<td>Black Non-Hispanic</td>
<td>40</td>
<td>288,370</td>
</tr>
<tr>
<td>Asian Non-Hispanic</td>
<td>18</td>
<td>236,087</td>
</tr>
</tbody>
</table>

The Phoenix DMA is ranked as the 11th most populous in the United States. However, the Hispanic population ranked 8th and accounted for almost 1.8 million Hispanics. 1 out of 3 people in the Phoenix DMA are Hispanic.

**Contribution to Growth 2000-2021**
- 45.6% Hispanic
- 27.8% White Non-Hispanic
- 26.6% Other Multicultural

While White non-Hispanics represent 55% of the total population, they are contributing less to the population growth relative to the multicultural segments. Between 2010 and 2021, the multicultural population in Phoenix has added approximately 689,000 people compared to just 265,000 for White non-Hispanic. Hispanics account for over 45% of the population growth and have added over 435,000 people to the Phoenix DMA.

To get more localized market insights into the Phoenix DMA visit [www2.claritas.com/Knowmore](http://www2.claritas.com/Knowmore)

Fill out the form and we will have a consultant contact you

Source: Claritas Pop-Facts 2021

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MARKET SNAPSHOT: PHOENIX DMA – Owner Occupied Housing Units

In the Phoenix DMA, owner-occupied housing units have grown over the past 21 years and currently include over 249,000 Hispanic-owned housing units. In Phoenix, 18% of owner-occupied housing units are owned by Hispanics, far more than the 10.4% for the U.S. Also, 1 out of 2 Hispanic households in Phoenix are owned with most of the growth is in the Phoenix suburbs.

Source: www2.claritas.com/DATOS

To get more localized market insights into the Phoenix DMA visit www2.claritas.com/Knowmore
Fill out the form and we will have a consultant contact you
MARKET SNAPSHOT
Tucson DMA

<table>
<thead>
<tr>
<th>POPULATION</th>
<th>2021 RANKING</th>
<th>2021 POPULATION</th>
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</thead>
<tbody>
<tr>
<td>Total</td>
<td>59</td>
<td>1,231,839</td>
</tr>
<tr>
<td>Hispanic</td>
<td>28</td>
<td>501,393</td>
</tr>
<tr>
<td>White Non-Hispanic</td>
<td>95</td>
<td>597,081</td>
</tr>
<tr>
<td>Black Non-Hispanic</td>
<td>118</td>
<td>40,886</td>
</tr>
<tr>
<td>Asian Non-Hispanic</td>
<td>59</td>
<td>38,652</td>
</tr>
</tbody>
</table>

The Tucson DMA is ranked as the 59th most populous in the United States. However, the Hispanic population ranked 28th and accounted for over 500,000 Hispanics. Almost 41% of the population in the Tucson DMA is Hispanic.

Contribution to Growth 2000-2021
• 100% Multicultural
• 79.5% Hispanic
• 20.5% Other Multicultural

While White non-Hispanics represent almost half of the total population, they are contributing less to the population growth relative to the multicultural segments. Between 2010 and 2021, the multicultural population in Phoenix has added 101,798 people compared to an overall decrease to the White non-Hispanic population of 29,000. Hispanics account for over 78% of the population growth and have added almost 81,000 people to the Tucson DMA.

Population Change 2010-2021
To get more localized market insights into the Tucson DMA visit www2.claritas.com/Knowmore
Fill out the form and we will have a consultant contact you
MARKET SNAPSHOT: Tucson DMA – Owner Occupied Housing Units

In the Tucson DMA, owner-occupied housing units have grown over the past 21 years and currently include over 209,000 Hispanic-owned housing units. In Tucson, 28% of owner-occupied housing units are owned by Hispanics, far more than the 10.4% for the U.S. Also, over 1 out of 2 Hispanic households in Tucson are owned and the majority of the growth is in the suburbs, with some additional growth in the city center.

Hispanic Owned Occupied Units %

Counts | % of Households
--- | ---
2000 | 20.7% | 52,110
2010 | 24.1% | 70,891
2021 | 28.1% | 86,110
2026 | 30.0% | 95,539

To get more localized market insights into the Tucson DMA visit [www2.claritas.com/Knowmore](http://www2.claritas.com/Knowmore)

Fill out the form and we will have a consultant contact you.
The Flagstaff metro is ranked as the 300th most populous metro in the United States, with the Hispanic population ranking at 228th and accounting for over 21,500 Hispanics. 1 out 7 people in the Flagstaff metro are Hispanic.

The White non-Hispanic population represents 53% of the total population and has historically added 28% to the population growth relative to the multicultural segments. Between 2010 and 2021, the multicultural population in Flagstaff has added 7,641 people compared to just 2,980 for White non-Hispanic. Hispanics account for over 31% of the population growth and have added over 3,300 Hispanics to the Flagstaff metro.

Source: Claritas Pop-Facts 2021

To get more localized market insights into the Flagstaff CBSA visit www2.claritas.com/Knowmore
Fill out the form and we will have a consultant contact you
MARKET SNAPSHOT: Flagstaff DMA – Owner Occupied Housing Units

In the Flagstaff metropolitan area, owner-occupied housing units have increased over the last 21 years and currently includes over 3,000 Hispanic occupied housing units. In Flagstaff, 10% of owner-occupied housing units in the metro are owned by Hispanics, which is on par with the national average. Half of the Hispanic households in Flagstaff are owned and will recognize continued stable growth over the next 5 years.

Source: www2.claritas.com/DATOS
The Yuma DMA is ranked as the 159th most populous in the United States. However, the Hispanic population ranked 37th and accounted for 305,000 Hispanics. Almost the entire Yuma population is Hispanic.

Between 2010 and 2021, the multicultural population in Yuma has added almost 48,000 people compared to a deficit among the White non-Hispanic population. Hispanics account for over 62% of the population growth and have added over 48,000 people to the Yuma DMA.

To get more localized market insights into the Yuma DMA visit www2.claritas.com/Knowmore. Fill out the form and we will have a consultant contact you.
MARKET SNAPSHOT: Yuma DMA – Owner Occupied Housing Units

In the Yuma DMA, owner-occupied housing units have grown over the past 21 years and currently include over 113,000 Hispanic-owned housing units. In Yuma, 62% of owner-occupied housing units are owned by Hispanics, far more than the 10.4% for the U.S. Much of the growth in Hispanic owner-occupied housing units is contained in the El Centro area of the Yuma DMA.

Source: www2.claritas.com/DATOS 2021

To get more localized market insights into the Yuma DMA visit www2.claritas.com/Knowmore
Fill out the form and we will have a consultant contact you

Source: Claritas PopFacts 2021
For many years, Univision has provided data and analysis for the annual DATOS report from the Arizona Hispanic Chamber of Commerce based on a variety of categories focused on Hispanic consumers. This year, we were faced with an unprecedented challenge: The syndicated data sources that we use to compile data on Hispanic consumers in Phoenix and Tucson encompassed the majority of the months affected by the COVID-19 pandemic (Scarborough survey period: January 2020–January 2021). During this time, both Phoenix and Tucson saw the temporary closures of many businesses, which resulted in high rates of unemployment and an overall economic environment atypical of many recent years. Since looking at in-depth category analysis during this data range wouldn’t be as beneficial as a normal year, we instead decided to provide an analysis of a few key relevant data points specific to the most recent data available, as well provide the in-depth category analysis focused on Hispanics for the pre-pandemic date range. The exception is the new vehicle registration data from Polk Automotive Solutions by IHS Markit, London. This data source provides monthly data on a six-week delay from the close of the month, so we were able to analyze new auto sales through June 2021, giving a glimpse into the new pandemic recovery economy.

MOVIES AND TELEVISION

Prior to the pandemic, Hispanics in Phoenix were 10% more likely than non-Hispanics to go to a movie theater and 19% more likely in Tucson. However, when the pandemic hit, movies were one of the industries most affected. In Phoenix, the percentage of the total population who attended any movie in the past three months dropped from 61% to 20%. In Tucson, the drop was similar, going from 58% of the total population attending movies to only 17% during the pandemic.

As more people opted for in-home entertainment during the pandemic, there was an increase in sales of television sets. Hispanics in both Phoenix & Tucson were already more likely to purchase new TV sets prior to the pandemic and even with the increase in TV purchases, Hispanics continued to be 14% more likely to buy TV sets in Phoenix and 31% more likely in Tucson compared to non-Hispanics.

And those new television sets certainly did get used. More time was spent watching traditional TV programs as well as streamed programs. Hispanics in Phoenix spent 2% more minutes on an average daily basis watching TV and Hispanics in Tucson spent 5% more average daily minutes. With the extra time spent at home watching TV, in both Phoenix and Tucson, the program genres that made the Top 5 for growth in both markets were dramas/novelas, documentaries and mystery/suspense/crime. In Phoenix, comedies took the #3 spot for growth and in Tucson, science fiction was the program type with the most growth among Hispanics. National/network news also ranked in the Top 5 for growth among Hispanics in Tucson.

RESTAURANTS

The restaurant industry was also greatly affected by the pandemic. Phoenix and Tucson diners have consistently been more likely to use quick service restaurants (QSR) when they didn’t want to cook their own meals compared to going to sit-down restaurants; during the pandemic this trend continued. In both markets, however, there was a decline in QSR non-Hispanic customers, while Phoenix’s Hispanic QSR customers saw an uptick. Tucson’s Hispanic customers followed the trend of non-Hispanics and were also less likely to dine out at QSRs compared to pre-pandemic levels. Among sit-down restaurants, the trend was more exaggerated, as both markets saw large decreases in diners year over year at sit-down restaurants.

As diners in Phoenix and Tucson started to burn out on cooking, but still didn’t want to risk dining out, food delivery services such as Grubhub and Uber Eats saw an increase in customers. In both markets, Hispanics went from the least likely group to use food delivery services to the most likely group—with double-digit percentage point increases in usage year over year.

SHOPPING AND OTHER TRENDS

During the pandemic, many Hispanics in Phoenix and Tucson took to the comfort of shopping from home. About 20% less Hispanics in Phoenix and 26% less Hispanics in Tucson visited shopping malls. They didn’t, however, stop spending; they instead took those dollars to online retailers. One of the fastest-growing online retailers among Hispanics was Amazon. In Phoenix, Hispanics who bought from Amazon grew by 23% and represented nearly four out of five new Amazon customers. In Tucson, Hispanic Amazon shoppers grew by 35% and represented more than two out of three new Amazon customers.

UNIVISION SEES A BRIGHT ECONOMIC FUTURE FOR BOTH PHOENIX AND TUCSON

BY JAIME BOYD
Another lifestyle change that affected both Hispanics and non-Hispanics in both Phoenix and Tucson was working from home. In both markets, the number of Hispanics working remotely more than doubled and, in both markets, Hispanics are more likely than their non-Hispanic counterparts to work from home.

While working from home, many Hispanics chose to adopt pets to keep them company. In Tucson, the number of Hispanics who own a cat increased 59%, dog owners increased 5% and 22% adopted other pets such as birds, reptiles or rodents. In Phoenix, there was a decline in dog and cat ownership among Hispanics and non-Hispanics, but an increase of 14% in other types of pets.

While many were cooped up during the pandemic, many others opted to spend time outdoors. Those who participated in hiking and backpacking saw a large increase, with 10% more Hispanics saying that they went hiking/backpacking in the past 12 months in Phoenix and 59% more Hispanics went outdoors in Tucson. Non-Hispanics also saw an increase in the percentage of those who hiked, but the growth in Hispanic hikers outpaced the growth of non-Hispanics by nearly three times in Phoenix and more than five times in Tucson.

NEW VEHICLE SALES

The uncertainty of the pandemic caused new vehicle sales to plummet beginning late in the first quarter and continued into second quarter 2020. The Phoenix and Tucson markets, however, both started to see a rebound in new vehicle sales in the fourth quarter of 2020. And, for the first half of 2021, the pent-up demand for autos has propelled new vehicle sales to their highest levels in recent years. The Phoenix market is seeing a 40% increase in auto sales compared to the same time last year and the trend is similar in Tucson, with new vehicle sales increasing 35% compared to last year.

While the rebound of new vehicle sales as a whole is impressive, the Hispanic contribution is the most important driving factor to the auto industry growth in Phoenix and Tucson. Hispanic new vehicle sales in Phoenix are growing at a 30% faster rate than non-Hispanic sales and at a 42% faster rate than non-Hispanics in Tucson. Hispanics represented 25% of the growth in new vehicle sales in Phoenix year over year and 36% of the growth in Tucson.

As we continue to monitor and analyze the latest Polk Automotive Solutions by IHS Markit data, it gives us hope that the economies of both Phoenix and Tucson are on the road to recovery.

Jaime Boyd is regional research director, Univision Arizona, Phoenix.

UNIVISION SEES A BRIGHT ECONOMIC FUTURE FOR BOTH PHOENIX AND TUCSON

### % of Population Who Work from Home

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>TOTAL</td>
<td>7.7%</td>
<td>13.5%</td>
<td>5.8%</td>
<td>4.3%</td>
<td>10.0%</td>
<td>5.7%</td>
</tr>
<tr>
<td>HISPANIC</td>
<td>7.2%</td>
<td>15.2%</td>
<td>8.0%</td>
<td>4.9%</td>
<td>10.7%</td>
<td>5.7%</td>
</tr>
<tr>
<td>NON-HISPANIC</td>
<td>7.9%</td>
<td>12.9%</td>
<td>5.0%</td>
<td>4.0%</td>
<td>9.6%</td>
<td>5.7%</td>
</tr>
</tbody>
</table>

### SOURCES


Polk Automotive Solutions by IHS Markit, New Vehicle Registrations, Personal Sales & Lease (Reg Type: 19; GVW: 1,2,U), Enhanced Ethnic Data, Jan-Jun 2021, Jan-Jun 2020, Jan-Jun 2019, Phoenix DMA & Tucson DMA

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Arizona Hispanic Chamber of Commerce

lesliespool.com
CHAPTER 2: ECONOMIC OPPORTUNITY

CHARTS | 36-43

- If It Were an Independent Country, the Latino GDP Would Rank 8th in the World
- Latinas Started 557 Businesses Every Day During the Year 2018–2019
- Compound Annual Growth Rate: Latino-owned Vs. White-owned Businesses
- “Large” Negative Impact of COVID-19
- U.S. Hispanics Had the Highest Rate of Unemployment During the Pandemic
- U.S. Hispanic Buying Power Reached $1.9 Trillion in 2020
- Hispanic Buying Power in Arizona Reached $63 Billion in 2020
- A Hispanic Woman Would Have to Work 22 Months in 2019–2020 to Make the Same Amount as What a Man Made in 2019
- Lifetime Wage Gap Losses for Arizona Women
- Arizona Hispanic Unemployment Rate 2020–2021
- A White Man in Arizona Makes Almost Double What a Hispanic Woman Makes
- Future Life Events Among Hispanics in Phoenix Indicate a Need for Financial Products

SPECIAL FEATURE | 44
FINANCIAL SERVICES

Univision takes a look at the financial institutions and products Hispanics use in the Phoenix and Tucson markets

IN FOCUS | 45
AZHCC BUILDS CROSS-BORDER PARTNERSHIP WITH PUERTO PEÑASCO
BY MÓNICA VILLALOBOS AND CATALINA PÉREZ
The Arizona Hispanic Chamber of Commerce has been helping the city of Puerto Peñasco increase its tourism and helping its local business owners explore lucrative partnerships across the border in Arizona

EXCERPT | 47
THE STATUS OF WOMEN IN ARIZONA 2020
BY ALIKA KUMAR
Gender and race-based disparities have a negative economic impact on women from cradle to grave

EXCERPT | 62
2021 STATE LATINO GDP REPORT – ARIZONA
This excerpt is part of a larger report that looks at the total economic contribution of Latinos living in eight states: Arizona, California, Florida, Illinois, New Jersey, New Mexico, New York and Texas. The numbers are impressive: These eight states had a combined 2018 total GDP of $2 trillion, which is 76% of the total U.S. Latino GDP.
IF IT WERE AN INDEPENDENT COUNTRY, THE LATINO GDP WOULD RANK 8TH IN THE WORLD

<table>
<thead>
<tr>
<th>Country</th>
<th>GDP (in Trillions of U.S. Dollars)</th>
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<tbody>
<tr>
<td>US</td>
<td>19,485</td>
</tr>
<tr>
<td>China</td>
<td>12,062</td>
</tr>
<tr>
<td>Japan</td>
<td>4,860</td>
</tr>
<tr>
<td>Germany</td>
<td>3,701</td>
</tr>
<tr>
<td>India</td>
<td>2,652</td>
</tr>
<tr>
<td>United Kingdom</td>
<td>2,640</td>
</tr>
<tr>
<td>France</td>
<td>2,588</td>
</tr>
<tr>
<td>U.S. Latinos</td>
<td>2,306</td>
</tr>
<tr>
<td>Brazil</td>
<td>2,053</td>
</tr>
<tr>
<td>Italy</td>
<td>1,947</td>
</tr>
<tr>
<td>Canada</td>
<td>1,650</td>
</tr>
</tbody>
</table>


WOMEN-OWNED BUSINESSES (2018–2019)

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>African American</td>
<td>36%</td>
</tr>
<tr>
<td>Latina/Hispanic</td>
<td>18%</td>
</tr>
<tr>
<td>Asian American</td>
<td>42%</td>
</tr>
<tr>
<td>Native American/Alaska Native</td>
<td>3%</td>
</tr>
<tr>
<td>Native Hawaiian/Pacific Islander</td>
<td>1%</td>
</tr>
</tbody>
</table>


LATINAS STARTED 557 BUSINESSES EVERY DAY DURING THE YEAR 2018–2019

**PER DAY BY RACE/ETHNICITY**

<table>
<thead>
<tr>
<th>Net New Number of Women-Owned Businesses Per Day by Race/Ethnicity</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-Minority-Owned Firms</td>
<td>192</td>
</tr>
<tr>
<td>Native Hawaiian/Pacific Islander</td>
<td>10</td>
</tr>
<tr>
<td>Native American/Alaska Native</td>
<td>30</td>
</tr>
<tr>
<td>Latina/Hispanic</td>
<td>557</td>
</tr>
<tr>
<td>Asian American</td>
<td>265</td>
</tr>
<tr>
<td>African American/Black</td>
<td>763</td>
</tr>
<tr>
<td>All Minority-Owned Firms</td>
<td>1,625</td>
</tr>
<tr>
<td>All Women-Owned Firms</td>
<td>1,817</td>
</tr>
</tbody>
</table>


**IF WE CONSIDER ALL LATINO-OWNED BUSINESSES, EMPLOYER AND NON-EMPLOYER ALIKE, THERE IS AT LEAST A $1.5 TRILLION OPPORTUNITY GAP IF LATINO-OWNED BUSINESSES GENERATED, ON AVERAGE, THE SAME ANNUAL REVENUES THAT THEIR NON-LATINO COUNTERPARTS GENERATE.**

—STANFORD GRADUATE SCHOOL OF BUSINESS 2020 STATE OF LATINO ENTREPRENEURSHIP
"LARGE" NEGATIVE IMPACT OF COVID-19
BY RACE/ETHNICITY AND GENDER

Source: Stanford Graduate School of Business, 2020 State of Latino Entrepreneurship
U.S. Hispanics had the highest rate of unemployment during the pandemic

www.bls.gov/web/empsit/cpseea04.htm

A recent study by WalletHub ranked Arizona

4th worst for women’s equality
18th for the gap between female and male executive pay
23rd for the gap in political representation
43rd for the gap between male and female advanced degree holders
47th for women’s rights
50th for the disparity between men and women’s unemployment rates
U.S. HISPANIC BUYING POWER REACHED $1.9 TRILLION IN 2020

Source: Selig Center for Economic Growth, Terry College School of Business, University of Georgia, The multicultural Economy Report 2021
https://news.uga.edu/selig-multicultural-economy-report-2021/

HISPANIC BUYING POWER IN ARIZONA REACHED $63 BILLION IN 2020

Source: Selig Center for Economic Growth, Terry College School of Business, University of Georgia, The multicultural Economy Report 2021
https://news.uga.edu/selig-multicultural-economy-report-2021/
A Hispanic woman would have to work 22 months in 2019–2020 to make the same amount as what a man made in 2019.

By race/ethnicity:

- **White**: March 19, 301.24 days
- **Asian**: March 19, 312.5 days
- **African American**: June 19, 367.65 days
- **Hispanic**: October 19, 454.55 days

**Number of days a woman must work to equal one year of a man's pay**

Note: The Equal Pay Day listed above indicate how far into the next year women must work to earn what men earned in the previous year.

**Lifetime wage gap losses for Arizona women**

- **White**: $478,360
- **Asian**: $371,520
- **African American**: $752,680
- **Hispanic**: $1,012,120
- **Native American**: $946,160
- **Native Hawaiian and Other Pacific Islander**: $852,680

Source: Arizona Foundation for Women, The Status of Women in Arizona 2020

www.azfw.org/2020afwresearchreport
As the country battles the COVID-19 pandemic, 6,800...DACA recipients in Arizona continue to work in what the Department of Homeland Security deems "essential critical infrastructure," providing services that Arizonans depend on daily.

—Center for American Progress

This figure includes 1,000 health care professionals in the state.

ARIZONA HISPANIC UNEMPLOYMENT RATE 2020–2021

Source: Arizona Commerce Authority, Labor Force Statistic Seasonally Adjusted, 2021 (Table A-4)
www.bls.gov/web/empsit/cpseea04.htm
A WHITE MAN IN ARIZONA MAKES ALMOST DOUBLE WHAT A HISPANIC WOMAN MAKES

MEDIAN ANNUAL INCOME (2017)

- **WHITE MAN**: $44,421.00
- **WHITE WOMAN**: $36,869.43
- **ASIAN WOMAN**: $35,536.80
- **AFRICAN AMERICAN WOMAN**: $30,206.28
- **HISPANIC WOMAN**: $24,431.55

Source: Arizona Foundation for Women, The Status of Women in Arizona 2020
www.azfw.org/2020afwresearchreport

FUTURE LIFE EVENTS AMONG HISPANICS IN PHOENIX INDICATE A NEED FOR FINANCIAL PRODUCTS

- **310K**
  - Plan to purchase a vehicle in the next year

- **95K**
  - Plan to buy a house or condo in the next year

- **114K**
  - Plan to expand their family in the next year

- **20K**
  - Plan to refinance their home in the next year

Source: Scarborough Hispanic Study, 2018 Release 2, Phoenix DMA, Adults 18+. Plan to purchase vehicle includes any new/lease/used vehicle in the next year. Expand family includes getting married or birth of child in the next year.
Future Life Events Among Hispanics Indicate a Need for Financial Products:

**250K**
Plan to Purchase a Vehicle in the Next Year

**103K**
Plan to Buy a House Or Condo in the Next Year

**91K**
Plan to Expand their Family in the Next Year

**33K**
Plan to Refinance their Home in the Next Year

---

**Financial Services**
Among Hispanic A18+
in the Phoenix Market

**895K**
Or 85% of Hispanics Bank with a Financial Institution

**180K**
Or 30% of Hispanics Use Online Banking

**556K**
Or 53% of Hispanics Use a Credit Card

---

**Financial Products Used by Hispanics**
Ranked by % of Hispanics Who Use Each Product

- Checking account: 76.0%
- Debit or ATM card: 68.6%
- Savings account: 61.3%
- Mobile banking: 25.2%
- Online bill paying: 24.4%
- Home mortgage: 18.7%
- Auto loan: 14.9%
- Student loan: 4.9%
- Money market acct: 6.2%
- Personal loan: 4.9%

---

**Top Financial Institutions Among Hispanics**
Ranked by % of Hispanics Who Use Each Institution (Primary Bank)

<table>
<thead>
<tr>
<th>Institution</th>
<th>% of Hispanics</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wells Fargo</td>
<td>24.0%</td>
</tr>
<tr>
<td>Chase</td>
<td>19.9%</td>
</tr>
<tr>
<td>Bank of America</td>
<td>14.8%</td>
</tr>
<tr>
<td>Arizona Central Credit Union</td>
<td>5.2%</td>
</tr>
<tr>
<td>Arizona Federal Credit Union</td>
<td>4.4%</td>
</tr>
<tr>
<td>Desert Financial Credit Union</td>
<td>3.5%</td>
</tr>
<tr>
<td>U.S. Bank</td>
<td>1.6%</td>
</tr>
<tr>
<td>Internet bank</td>
<td>0.4%</td>
</tr>
<tr>
<td>First Bank</td>
<td>0.3%</td>
</tr>
<tr>
<td>Alliance Bank of Arizona</td>
<td>0.2%</td>
</tr>
</tbody>
</table>

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**Future Life Events Among Hispanics Indicate a Need for Financial Products:**

**74K**
Plan to Purchase a Vehicle in the Next Year

**32K**
Plan to Buy a House Or Condo in the Next Year

**32K**
Plan to Expand their Family in the Next Year

**2,200**
Plan to Refinance their Home in the Next Year

---

**Financial Services**
Among Hispanic A18+
in the Tucson Market

**259K**
Or 80% of Hispanics Bank with a Financial Institution

**66K**
Or 30% of Hispanics Use Online Banking

**133K**
Or 41% of Hispanics Use a Credit Card

---

**Financial Products Used by Hispanics**
Ranked by % of Hispanics Who Use Each Product

- Checking account: 77.7%
- Debit or ATM card: 64.3%
- Savings account: 67.5%
- Online bill paying: 29.2%
- Mobile banking: 23.4%
- Home mortgage: 22.1%
- Auto loan: 18.9%
- Student loan: 5.9%
- Refinanced home mort: 4.8%
- Money market acct: 4.7%

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**Top Financial Institutions Among Hispanics**
Ranked by % of Hispanics Who Use Each Institution (Primary Bank)

<table>
<thead>
<tr>
<th>Institution</th>
<th>% of Hispanics</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chase</td>
<td>19.4%</td>
</tr>
<tr>
<td>Bank of America</td>
<td>17.5%</td>
</tr>
<tr>
<td>Wells Fargo</td>
<td>14.3%</td>
</tr>
<tr>
<td>Tucson Federal Credit Union</td>
<td>4.7%</td>
</tr>
<tr>
<td>Pima Federal Credit Union</td>
<td>3.8%</td>
</tr>
<tr>
<td>Vantage West Credit Union</td>
<td>3.7%</td>
</tr>
<tr>
<td>Hughes Federal Credit Union</td>
<td>3.5%</td>
</tr>
<tr>
<td>BBVA Compass</td>
<td>2.4%</td>
</tr>
<tr>
<td>U.S. Bank</td>
<td>1.6%</td>
</tr>
<tr>
<td>National Bank of Arizona</td>
<td>0.5%</td>
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</tbody>
</table>
During the last year, the Arizona Hispanic Chamber of Commerce (AZHCC) has actively engaged with various business organizations in Mexico.

Puerto Peñasco, a popular Mexican beach town known as Rocky Point to many Arizonans, is one good example of a successful cross-border partnership. The city has been expanding rapidly in recent years, in part because of its proximity to Phoenix. For many years, it has been one of the top spring break destinations for Arizonans. In fact, approximately 23,000 tourists visited Rocky Point during the first week of the 2021 spring break. As tourism increases, so has traffic at the border, which is just 40 minutes from Peñasco.

The AZHCC has been working closely with the Peñasco Chamber of Commerce to increase tourism and help businesses in the popular city grow and eventually expand their ventures into Arizona.

In collaboration with and at the request of the Mar de Cortés International Airport, the AZHCC has been helping to promote direct flights from Phoenix to Puerto Peñasco. When the AZHCC surveyed its members to find out if they would consider flying rather than driving to Rocky Point from Phoenix if they could catch a direct flight, the majority of respondents said that they would definitely prefer to fly.

Since 2012, the number of Hispanic-owned businesses in Arizona has increased about 40%. Since 2009, Latino-owned businesses in the U.S. grew by 34%. Overall, though, all U.S. businesses grew by only by one percent and white-owned businesses actually decreased by one percent. Another important fact: Latino-owned companies have average revenues of $1.2 million per year compared to $2.3 million for non-Latino-owned U.S. firms. In addition, more than 40% of Hispanic-owned businesses that make more than $1 million are immigrant-owned.

As the number of Hispanic-owned businesses continues to increase, the AZHCC is providing resources to help decrease the significant revenue disparity between Latino-owned and non-Latino-owned businesses. The AZHCC also is working to increase the number of Hispanic-owned businesses in Arizona and is helping them scale by cultivating more partnerships across the border. The AZHCC’s efforts in Rocky Point are just one example of the partnerships the AZHCC is building with our neighbors across the border.

This article originally appeared in the No. 7 issue of the Consular Newsletter published by the Consulate of Mexico in Phoenix.
ESTAMOS CONTRATANDO

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ARIZONA FOUNDATION FOR WOMEN
A supporting organization of the Arizona Community Foundation
THE PERSISTENT ECONOMIC IMPACTS OF GENDER AND RACE-BASED WAGE DISPARITIES FROM CRADLE TO GRAVE

BY: ALIKA KUMAR

On Sunday, July 7, 2019, at the Stade de Lyon in France, the U.S. Women’s National Team, ranked No. 1, won its fourth World Cup, and large waves of the stadium audience stood up and chanted “Equal Pay” capturing worldwide attention on the subject of gender and wage parity.

Of the eight FIFA Women’s World Cup games held to date, the U.S. Women’s team has won four (1991, 1999, 2015, 2019), while the U.S. Men’s National Team has made it to the finals only once and has not won a World Cup since its inception in 1930. Despite the stark difference in performance, the women get paid considerably less than the men. Each player on the U.S. Men’s National Team could have earned nearly $1 million if they won the World Cup, while each player on the U.S. Women’s National Team could receive a maximum of about $260,000 for winning the Women’s World Cup. The women’s team has filed a gender discrimination lawsuit against the United States Soccer Federation. In 2019, even after proving their worth, they must still fight for their fair share while it is easily given to the men. It is encouraging to note that in a recent tweet, Rep. Alexandria Ocasio-Cortez (D-N.Y.)...
suggested that “at this point we shouldn’t even be asking for #EqualPay for the #USWNT—we should demand they be paid at least twice as much.” Gender and race-based wage disparities inherently impact not only women soccer players but all women, especially women of color, and they have generational economic consequences on their families from cradle to grave. The disproportionate long-term impacts of lower earnings suffered by women and women of color include lower lifetime earnings and ensuing lower social security and retirement income. For women of color, the systemic inequalities along with historical oppression, racism, and discrimination create significant barriers to success. It makes it harder for their families to build wealth and have equal access to opportunities for future economic progress.

The combination of income inequality and the inability of women, particularly women of color, to build wealth generate additional problems and economic burdens. Women are more likely to have every type of debt and very little, if any, savings. Furthermore, since women of color experience both a gender wealth gap and an inherited racial wealth gap, they are left with the least amount of wealth. Therefore, women are more likely than men to rely on Social Security for the majority of their income in retirement and receive far less retirement income than men.

When coupled with their higher life expectancy, women will have to rely more heavily on savings to support themselves. Since women bear a larger portion of family responsibilities, financial and otherwise, we must as a society, place a greater value on gender parity and institute legal protections to make it possible for all women to have a fair chance at economic security. The overall well-being of the U.S. economy depends on it.

In Arizona, it is even worse. A recent study by WalletHub ranked Arizona the fourth worst state for women’s equality overall; 18th for the gap between female and male executive pay; 23rd for gap in political representation; 43rd for the gender gap between male and female advanced degree holders; and 47th out of the 50 states for women’s rights. Arizona ranked 50th for the disparity between men and women’s unemployment rates.
The wage disparity in the U.S. is often vividly illustrated by the current year’s National Equal Pay Day. In 2020, it was Tuesday, March 31. This date symbolizes how far into the following year an average White woman in the U.S. must work to earn what a White man earned in the previous year. Equal Pay Day reflects a much more negative impact of wage disparity on women of color.

In 2017, the median annual pay for a man with a full-time, year-round job in Arizona was $44,421. The median annual income in Arizona for Caucasian women was $36,869, and for Asian women $35,537. However, it was approximately $30,206 for Black women and about $24,432 for Hispanic women. On average, Arizona women employed full-time lose a combined total of nearly $13 billion each year due to the wage gap. Over a lifetime, a woman loses an average of $500,000 in earnings, that would otherwise be used to save, invest, and spend.

Though we are focusing on the gender and race-based wage gap, we should keep in mind this is only one problem that contributes to women’s economic inequality. In addition, The Global Gender Gap Report 2017 published by the World Economic Forum, ranked the U.S. 49th out of 144 countries for women’s equality in 2017.

The wage gap adversely impacts families, especially as over a third of mothers in working families are the family’s primary breadwinner. The high cost of childcare and elderly care can also place women in an especially difficult position financially, since they are often the ones who must manage both.

<table>
<thead>
<tr>
<th>ARIZONA WAGE GAP</th>
<th>Median Annual Income - April 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>White Man</td>
<td>$44,421.00</td>
</tr>
<tr>
<td>White Woman</td>
<td>$36,869.45</td>
</tr>
<tr>
<td>Asian Woman</td>
<td>$35,556.80</td>
</tr>
<tr>
<td>Asian-American Woman</td>
<td>$30,206.28</td>
</tr>
<tr>
<td>Hispanic Woman</td>
<td>$24,431.55</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>LIFETIME LOSSES FOR ARIZONA WOMEN DUE TO WAGE GAP</th>
</tr>
</thead>
<tbody>
<tr>
<td>White Woman</td>
</tr>
<tr>
<td>Asian Woman</td>
</tr>
<tr>
<td>African American Woman</td>
</tr>
<tr>
<td>Hispanic Woman</td>
</tr>
<tr>
<td>Native American Woman</td>
</tr>
<tr>
<td>Native Hawaiian and other Pacific Islander (NHOPI)</td>
</tr>
</tbody>
</table>

Source: [static1.squarespace.com/static/5a04ca9cb1ffb627e22d7a3b/t/60909ac674d3c10d2cb75a1d/1620089564066/AFW2020StatusofWomenReport-Final+Revised+04.2021-Reduced+File+Size.pdf](static1.squarespace.com/static/5a04ca9cb1ffb627e22d7a3b/t/60909ac674d3c10d2cb75a1d/1620089564066/AFW2020StatusofWomenReport-Final+Revised+04.2021-Reduced+File+Size.pdf)
Compared with White men, **African American** and **Hispanic** women make even less than White women

- **Equal Payback Project**

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**Systemic Challenges that Contribute to the Wage Gap**

The Center for American Progress finds that the wage gap between men and women reflects structural and economic realities that limit women's ability to compete with men in the labor force. Women of color are additionally impacted by the collective consequence of gender and racial discrimination. They often work in lower-paying jobs and work fewer hours while shouldering more substantial caregiving burdens. The National Women’s Law Center reports that nearly two-thirds of minimum-wage workers across the U.S. are female, including two-thirds of tipped workers, such as restaurant servers.

According to Payscale’s “The State of the Gender Pay Gap 2019” report, women are less likely to hold higher-level, high-paying jobs compared to men. As a result of a phenomenon they call the “opportunity gap,” women also tend to move up the career ladder at a slower pace than men. Even though men and women may start at similar job levels, a much smaller proportion of women reach the manager/supervisor level or higher halfway through their career and fewer ever make their way to C-suite. By the time they are late in their career (age 45+), eight percent of men have risen to an executive level position compared to three percent of women.

Even a college education does not ensure women parity. Women constitute a majority of the U.S. population and hold more than
57% of undergraduate degrees and 59% of all master’s degrees. Yet, they remain at a disadvantage. Workers with a bachelor’s degree earn about double that of their co-workers without a college education, but paradoxically the difference between men’s and women’s earnings widens with more education. The disparity is even more disproportionate amongst African American and Hispanic women.

Not only do the systemic workplace and wage practices impact women’s abilities to progress in their careers and ensure economic security, but they also impact their personal and families’ well-being. Millions of low-wage workers, many of whom are minorities, are denied the most basic of labor protections. Due to a lack of federally mandated paid family and medical leave and paid sick days, caregivers, mostly women and women of color, face difficult choices in balancing work and family obligations. This means they must take unpaid time off, lose wages, promotions, and other benefits usually accrued through participation in the labor force. Women in low-wage industries, such as food service, often find their part-time schedules get cancelled or altered on short notice. Part-time work is often the only choice and more likely for women of color than for their White counterparts.

While many foreign nations offer workplace benefits like paid maternity/paternity leave, paid time off, health insurance, and retirement plans, in the U.S. it is optional and up to employers. For example, the European Union countries offer a minimum of 14 weeks of maternity leave, many even offer full pay though it varies by country. In contrast, for the majority of U.S. workers there is no right to paid or unpaid leave to care for a new child or recover from childbirth. The Family and Medical Leave Act of 1993 (FMLA) requires 12 weeks of unpaid leave annually for mothers of newborn or newly adopted children if they work for a company with 50 or more employees. The requirements to qualify under FMLA disproportionately disqualifies women of color and low-income women who are already less likely to take unpaid leave. Such workplace policies amount to a motherhood penalty for women, and creates further financial setbacks as they start a family.

Females continue to outpace males as undergraduate enrollees in two and four year post-secondary institutions.
Gender wage gaps, along with reduced benefits are especially detrimental for women. When women are the family breadwinners (28% African Americans and 23.1% Latinas) and heads of households, their burdens and costs can already be more onerous.

Beyond the cost of motherhood, the financial burdens add up even more for women with low wages. Child care is out of reach for low-wage workers. A minimum wage worker in Arizona would need to work full-time for 29 weeks to pay for child care for just one infant (“The Cost of Child Care in Arizona”). According to the U.S. Department of Health and Human Services, child care is affordable if it costs no more than 10% of a family’s income. By this standard only 27.9% of AZ families can afford infant care! The average cost of infant care in Arizona is $9,437/year (17.6% of a typical family’s income), 4-year old care costs $7,497/year, compared to in-state tuition for a 4-year public college which is $9,906/year, in addition to the cost of housing which is an average of $10,885 per year, according to the Economic Policy Institute.

”Gender parity is fundamental to whether and how economics and societies thrive.”


When one considers these child care costs in conjunction with the average wages for Arizona’s women of color, we can see that their economic circumstances put them well below the poverty level.

When households, especially those headed by women and women of color, are burdened by such steep living costs, in combination with reduced resources and opportunities, it can be assumed that there is a long-lasting impact on entire families, from cradle to grave. Poor economic conditions compromise the health of children and their educational opportunities, which then limits their future earning levels and career trajectories. Lower earnings translate to less saving and retirement benefits, resulting in an endless cycle of disparity and corresponding economic hardships.

Why is Gender and Race-Based Wage Parity Important?

Women’s wages, even though they are low, are increasingly important to the economic stability of families. The Institute for Women’s Policy Research (IWPR) reports that in the U.S., women are the breadwinner in half of all households with children under 18, either as single mothers who head the household or as married mothers, providing at least 40% of the household income. Also, many women work to support themselves and family members. As a result, persistent income inequality for working women results in lower pay, less family income, and more children and families living in poverty.
The World Economic Forum contends that “There is clearly a values-based case for gender equality: women are one-half of the world’s population and deserve equal access to health, education, economic participation and earning potential, and political decision-making power. Gender equality is thus fundamental to whether and how societies thrive.” The Council on Foreign Relations suggests that closing the gender gap in the workforce could add a staggering $28 trillion to the global GDP.

According to an analysis of federal data done by the IWPR, equal pay would cut poverty among working women and their families by more than half, and add $513 billion to the U.S. economy.

If the gender and race-based wage gap is to be reduced, then it is important that there are more women and women of color in decision making roles. In the U.S., men have the dominant share of decision-making power and make most of the rules, as is seen in the levels of representation in leadership and in the government.

Arizona ranks 6th in the nation for female representation in the state legislature and is one of six states with two U.S. Senators as of September 2020. WalletHub finds that even though women make up a majority of the U.S. population, they are significantly underrepresented in leadership positions, with only 25% as legislators, and less than 29% serving as business executives. Women of color represent less than nine percent of members of Congress.

Even though this essay has been focused on gender and race wage disparity, it is essential to note that these are just two components that contribute to the lack of economic equality for women. Empowering women will lead to an increase in the national Gross Domestic Product (GDP). Though women make up slightly more than half the population in the U.S. (50.8%), the proportion of women-owned firms is only 36%. The American Express 2018 State of Women-Owned Businesses Report shows that U.S. women-owned firms employed nearly nine million people and generated $1.7 trillion in sales in 2017. There were 5.4 million businesses owned by women of color, employing 2.1 million people and generating $361 billion in revenue every year. One in five firms with a revenue of one million dollars or more is woman-owned, and 4.2% of all women-owned firms have revenues of one million dollars or more. By creating more access to the market, the economic contributions by women-owned firms could be greatly escalated.

Recognizing these shortfalls, the Women-Owned Small Business (WOSB) Federal Contracting Program was created in 2011 to provide greater access to federal contracting opportunities for...
WOSBs and economically disadvantaged women-owned small businesses (EDWOSB) by authorizing federal contracting officers to set aside specific contracts for certified firms to achieve their statutory goal of five percent of federal contracting dollars being awarded to women-owned small businesses. In 2017, the government awarded $25.4 billion in federal contracts to women-owned businesses, making up five percent of the $508.4 billion in federal contracts awarded that year. Women own more than a third of all businesses; however, according to The U.S. Small Business Administration 2015 report, those businesses are 21% less likely to win contracts compared to otherwise similar firms. This then undermines the ability of women to earn more and/or create more fair-paying jobs. Despite the existence of the government-created incentive programs to “provide a level playing field” to women, poor oversight allows many of the businesses to be largely dominated by men.

A larger representation of women in decision-making and legislative environments could go a long way in ensuring parity for women and women of color. Women still comprise only 25% of legislators and less than 29% of business executives. In 2015, only 4.4 percent of the CEO positions at the S&P 500 companies were held by women.

Skepticism about the Gender and Race Wage Gap

Arguments, such as one made by Mark Perry and Andrew Biggs of the American Enterprise Institute, claim that the “20% wage gap is actually a tiresome statistical myth,” and while acknowledging a gender gap in wages, they go on to suggest that it is an individual’s choice that determines gender differences in earnings. The authors argue that until women are “willing to work more hours per week, more weeks per year, work more in higher-risk jobs and be more exposed to occupational injuries and fatalities, work more in jobs that are physically demanding in more hostile work environments, be willing to commute longer distances, take less time off for family reasons, take fewer sick days, be willing to accept higher-risk variable incomes like commission-based compensation, be willing to travel more and relocate…there will be a gender earnings gap.”

In a May 2019 article, Tyler Curtis reported on the reverse gender gap at Google, where female software engineers were being paid more than their male counterparts. The author suggests that the gender pay gap is not a result of discrimination but because men have more “marketable” degrees, work more hours, do more dangerous work, and have more work experience. The author claims that when adjusted for these variables, the gender pay gap is between three to five percent. These arguments are ill-informed and short-sighted. They perpetuate false beliefs about the qualifications of women, and their willingness to work and contribute their fair share to earn comparable income.
"Society owes working women nearly $30 trillion. That's ½ a million dollars per woman in her lifetime."

- Equal Payback Project, 2014
Moreover, statistics tell a different story. Analysis of Census data shows that “while workers with a bachelor’s degree earn about double that of their coworkers without a college education, the difference between men’s and women’s earnings widens with more education.” Women of the major racial and ethnic groups not only earn less than White men, but also earn less than men of the same group. The IWPR reiterates that women, on average, earn less than men in nearly every occupation. IWPR’s report on Sex and Race Discrimination in the workplace confirms that discrimination in pay, hiring, or promotions continue to be a substantial component of working life for women.

In Arizona, a woman earns only 84 cents for every dollar a man earns.

The Department for Professional Employees 2017 Fact Sheet “Professional Women: A Gendered Look at inequality in the U.S. Workforce” reported the following statistics in 2014:

- While women comprised 55% of workers in professional and related occupations, they earned 28% less than their male counterparts.
- Female elementary and middle school teachers earned 11% less than similarly employed men, despite comprising approximately 81% of the field.
- Female postsecondary teachers earned about 19% less than equivalent men.
- Female physicians and surgeons earned 20% less than their male counterparts.
- Female lawyers earned almost ten percent less than male lawyers.

Additionally, the report states that when the number of women in an occupation increases, the pay for those jobs decrease. Reversely, when an occupation attracts more men, the wages go up. Women also earn less at every educational level. IWPR finds that irrespective of qualifications, jobs predominantly worked by women often pay less on average than jobs predominantly held by men.
Only 28% of Arizona families can afford infant care at an average cost of $9,437 per year.

The evidence above is further substantiated by the Center for American Progress which stated that while a portion of the gender wage gap can be attributed to variations in occupations, number of hours worked, and time spent on the labor force, these differences are not purely the result of “women’s choices”; rather, they reflect significant structural and economic realities that limit women’s ability to compete with men in the labor force, resulting in lower pay.

The significant and persistent structural impediments are in fact present from an early age. For example, African American and Hispanic women are less likely to graduate from high school or receive a bachelor’s degree. As a result, many African American and Hispanic women begin their career with an overwhelming disadvantage and inability to enter higher paying professional fields. In 2014, amongst working women, 62% of Hispanics; 57% of African Americans; 51% of Whites; and 44% of Asians were in the lowest earning occupations—service, sales, and office jobs.

Next Steps

Historical and ongoing structural oppression, racism, discrimination, gender and race-based wage disparities, and significant barriers to success have caused substantial lifelong hardships for women and especially women of color. They have also greatly impacted their families. These trends continue to raise ethical, moral, and economic issues that ultimately affect everyone.

When women and their contributions are undervalued, it leads to the omission of policies, benefits, and support systems that affect women in the workplace. It is only when we begin to remove the legal, structural, and societal barriers that impede a woman’s ability to equally and fairly participate fully in the economy, that families will flourish, women will be healthier, and the economy will grow.

Despite the federal Equal Pay Act of 1963, unrelenting earnings inequality through lower pay and less family income causes more children and families to live in poverty. Equal pay is critical for not only the economic stability of the families but our local and national economies as well. IWPR states that equal pay would reduce poverty by half for families with a working woman. It is crucial that state and national equal pay and opportunity laws are enforced, and that higher minimum wage, stronger collective bargaining, and better family-friendly policies such as paid family leave, subsidized child care, adequate health insurance and

Source: static1.squarespace.com/static/5a04ca9cb1ffb627e22d7a3b/t/60909ac674d3c10d2cb75a1d/1620089564066/AFW2020StatusofWomenReport-Final+Revised+04.2021-Reduced+File+Size.pdf
To eliminate the gender and race-based wage gap, policies must be legislated and enforced. The National Partnership for Women and Families and other similar organizations offer the following recommendations to create parity and fairness for all women:

**Wage Protections**

- **The Paycheck Fairness Act** – to remove harmful patterns of pay discrimination and establish stronger workplace protections for women. These should be enforceable to allow women to take legal action when they encounter discrimination.
- Institute policies to build wage-parity based on skills, education and capabilities and make it illegal to base wages on past experience and past wages
- **The Fair Pay Act** - to diminish wage disparities that result from gender-based occupational segregation
- Institute policies that protect women’s wage and career trajectory
- Measures that would increase the minimum wage, eliminate the tipped minimum wage and strengthen protections against sexual harassment in the workplace

**Family Protections**

- Institute policies to provide additional support to even the playing field for children of disadvantaged families, so they have equal access to nutrition, health care, and educational opportunities.
- Instead of penalizing women for taking on important social responsibility of child birth, child care and elderly care, pay women premium wages or provide incentives for taking on these additional responsibilities
- Enact policies that providing men and women flexible work options

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**Discrimination is expensive.**

**In the U.S. gender and race discrimination issues cost $64 billion a year in lawsuits and and lost talent.**

- Alika Kumar, Executive Director, Phoenix MBDA Business Center

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Source: [static1.squarespace.com/static/5a04ca9cb1ffb627e22d7a3b/t/60909ac674d3c10d2cb75a1d/1620089564066/AFW2020StatusofWomenReport-Final+Revised+04.2021-Reduced+File+Size.pdf](static1.squarespace.com/static/5a04ca9cb1ffb627e22d7a3b/t/60909ac674d3c10d2cb75a1d/1620089564066/AFW2020StatusofWomenReport-Final+Revised+04.2021-Reduced+File+Size.pdf)
Health Protections

- The Healthy Families Act, which would guarantee workers the right to earn paid sick days
- The Family and Medical Insurance Leave (Family and Medical Leave) Act, which would create a comprehensive paid family and medical leave program. This would make it possible for women to balance family and work responsibilities without the hidden penalties
- The Pregnant Workers Fairness Act, which would update and strengthen protections against discrimination against pregnant workers
- The Equal Access to Abortion Coverage in Health Insurance (EACH Woman) Act, which would restore abortion coverage to women who receive health care or insurance through the federal government and prohibit political interference with health insurance companies that offer coverage for abortion care

Policies, such as the ones listed above, will go a long way in Arizona, where as of 2017, Black women made 68 cents, and Hispanic women made 55 cents for every dollar paid to White, non-Hispanic men. In Arizona, more than 307,000 families are headed by women, of which 31% have incomes below poverty levels. Without the annual wage gap, on average, a working woman in Arizona would be able to earn an income adequate enough to sustain their households. Finally, it is important to note, that policies alone will not solve the issues. In the U.S., action must be taken at the national and state level to eliminate the persistent structural, cultural biases against women and women of color. It is crucial that women be afforded access to fair-paying jobs, flexible working environments, and have support systems that allow them to prosper and advance in their careers in a non-discriminatory environment, irrespective of the jobs they choose, and where they work. Families depend on it, as do we all.

ABOUT THE AUTHOR

A Phoenix resident since 1980, Alika Kumar earned a Master of International Management degree from Thunderbird, School of Global Management, and a Masters of Business Administration from Arizona State University. Her service experience includes consulting for local and international businesses, working for the state and federal governments, a local non-profit, as well as teaching business courses. In her current role since 2006, as the Executive Director of the Phoenix MBDA Business Center, a Center funded by the Minority Business Development Agency, U.S. Department of Commerce, the Center has created an economic impact of over $2.7 billion through facilitated procurement and financial transactions; and, helped create and retain over 7,000 jobs.

Alika’s business experience includes consulting for multinational companies conducting research and developing competitive business intelligence; analysis of market research to develop market entry strategies; positioning, and negotiation strategy; and, demand analysis to determine domestic and international markets in various industries. Specific areas of knowledge/expertise include Intelligence in Diplomacy & Commerce; International Marketing Management; and, analysis of political risk for international ventures.
ARIZONA: 2021 State Latino GDP Executive Summary

The 2021 State Latino GDP Report builds on prior analysis by providing state-level calculations of the total economic contribution of Latinos living in the United States. Arizona, California, Florida, Illinois, New Jersey, New Mexico, New York, and Texas collectively contain nearly three-quarters of the Nation’s Latino population. This report provides detailed analysis of the state-level Latino GDPs for these 8 states, benchmarked against the broader U.S. Latino GDP.

The 2020 LDC U.S. Latino GDP Report provides a factual view of the large and rapidly growing economic contribution of Latinos living in the United States. In that report, we estimate the U.S. Latino GDP based on a detailed, bottom-up construction which leverages publicly available data from major U.S. agencies. At the time of its release, the most recent year for which the core building block was available is 2018. Thus, the report provides a snapshot of the total economic contribution of U.S. Latinos in that year.

As a summary statistic for the economic performance of U.S. Latinos, the 2018 Latino GDP is breathtaking. The total economic output (or GDP) of Latinos in the United States was $2.6 trillion in 2018. If Latinos living in the United States were an independent country, the U.S. Latino GDP would be the eighth largest GDP in the world. The U.S. Latino GDP is larger even than the GDPs of Italy, Brazil or South Korea.

While impressive for its size, the U.S. Latino GDP is most noteworthy for its extraordinary growth. Among the world’s 10 largest GDPs in 2018, the Latino GDP was the single fastest growing. Latino real GDP grew 21 percent faster than India’s and 30 percent faster than China’s. Over the entire period from 2010 to 2018, the Latino GDP was the third fastest growing, while the broader U.S. economy ranked fifth. Latino GDP grew a remarkable 74 percent faster than non-Latino GDP from 2010 to 2018.

As with the broader U.S. Latino cohort, the performance of Latinos in the eight states targeted in this report is extremely impressive. The eight states had a combined 2018 Latino GDP of $2.0 trillion, representing 76 percent of the U.S. Latino GDP. If these Latinos were a single state, they...

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1 For questions about this report, please contact: Matthew Fienup, Chief Economist, www.clucerf.org, (805)493-3668; David Hayes-Bautista, Chief Demographer, www.uclahealth.org/ceslac, (310)794-0663
would produce the second largest state GDP in the nation. Second only to California, their GDP is 10 percent larger than the entire economy of Texas.

These eight state Latino GDPs are large even on the world stage. Treated as a single economy, Latinos in these eight states produce greater economic activity than the entire country of South Korea or Brazil. Latinos in these eight states are the equivalent of the world’s 9th largest GDP.

A primary component of the dramatic economic performance of Latinos is personal consumption. From 2010 to 2018, real consumption among U.S. Latinos grew 135 percent faster than Non-Latino. 2018 aggregate consumption among Latinos in the 8 target states is $1.36 trillion. This represents a consumption market that is 30 percent larger than the entire economic output of the state of Florida. Robust consumption and rapid consumption growth are driven, in turn, by rapid gains in human capital and strong labor force participation.

Arizona’s 2018 Latino GDP is $91.9 billion, larger than the entire economic output of the state of New Hampshire. The state’s top three 2018 Latino GDP sectors are: Education & Healthcare (16.9% share of the Arizona’s Latino GDP), Finance & Real Estate (12.9%), and Professional & Business Services (11.8%). As with the U.S. Latino GDP, the largest component of Arizona’s Latino GDP is personal consumption. Latino consumption totaled more than $60.7 billion in Arizona in 2018.
Latinos are making strong and consistent contributions to Arizona’s population and labor force. While the population of Arizona increased steadily from 2010 to 2018, Latino population growth was nearly two and a half times that of Non-Latinos. From 2010 to 2018, Arizona’s Non-Latino population grew by just less than 8 percent. Over that same period, the state’s Latino population grew by 19 percent. The Latino labor force growth premium is even more impressive. From 2010-18, Arizona Latino’s labor force grew nearly 7 and a half times as quickly as the Non-Latino labor force (25.5 percent growth for Latinos compared to only 3.4 percent for Non-Latinos).

As we do in the U.S. Latino GDP report, we note that the importance of labor force growth cannot be overstated. According to Federal Reserve economists, the number of people retiring in the U.S. is forecast to increase substantially over the next year, peaking in 2022 at close to 350,000 mostly non-Latino Baby-Boomers retiring each month. This dangerous shortage of workers is a demographic crisis which threatens the country’s ability to maintain even modest economic growth. Fortunately, Latinos are already well on their way to mitigating this demographic time bomb, adding substantial numbers to the population of working age adults and to the labor force.

The economic contribution of Latinos in Arizona, as with U.S. Latinos broadly, is driven by rapid gains in human capital, strong work ethic, and a positive health profile. From 2010 to 2018, Latino educational attainment grew at a rate 2.5 times faster than the educational attainment of Non-Latinos. Over those 9 years, Arizona Latino’s labor force participation rate was an average of 6.0 percentage points higher than Non-Latinos. In 2018, Latino labor force participation was a full 8.2 percentage points higher. Latinos in Arizona also boast lower age-adjusted mortality rates across the leading causes of death. Arizona Latinos’ age-adjusted mortality rate is 14 percent lower than the state’s White Non-Latinos for cancer and 19 percent lower for heart disease. Arizona Latinos enjoy greater longevity, with a life expectancy that is a full year longer than White Non-Latinos (81.1 years compared to 80.0).

The family values, hard work, and strong health profile of Latinos in Arizona and in the U.S. are a tremendous source of economic vitality.

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CHAPTER 3: EDUCATIONAL OPPORTUNITY

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- Four-year High School Graduation Rate (2018)
- Top 5 Counties in Arizona With Most Latino Students
- Top 10 States With Largest Number of Latino Students
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**Most English Learners in the U.S. are Latino (2016)**

77% Latino, 10% Asian, 6% White, 4% Black, 1% Pacific Islander, >1% Native American, >1% Two or More Races

Source: UnidosUS, Latino Students & English Learners Fast Facts, 2020

![Image of dropout rate comparison between Hispanic and White students](image_url)

**Dropout Rate in Arizona: Hispanic vs. White Students**

Source: Arizona Department of Education, Accountability and Research, 2020

![Image of dropout rate graph](image_url)
FOUR-YEAR HIGH SCHOOL GRADUATION RATE (2018)

LATINO VS. NON-LATINO WHITE STUDENTS

- Non-Latino White Students: 85%
- Latino Students: 75%
- Latino English Learners: 35%

Source: UnidosUS, Arizona Latino Students & English Learners Fast facts, 2020
publications.unidosus.org/bitstream/handle/123456789/2028/unidosus_arizonaduallanguage_fastfacts.pdf?sequence=3&isAllowed=y

TOP 5 COUNTIES IN ARIZONA WITH MOST LATINO STUDENTS

NUMBER OF STUDENTS ENROLLED (2018–2019 SCHOOL YEAR)

- Maricopa: 338,735
- Pima: 81,066
- Yuma: 32,811
- Pinal: 23,364
- Cochise: 10,698

Source: UnidosUS, Arizona Latino Students & English Learners Fast facts, 2020
publications.unidosus.org/bitstream/handle/123456789/2028/unidosus_arizonaduallanguage_fastfacts.pdf?sequence=3&isAllowed=y
TOP 10 STATES WITH LARGEST NUMBER OF LATINO STUDENTS

NUMBER OF STUDENTS ENROLLED (FALL 2017)

Source: UnidosUS, Latino Students & English Learners Fast Facts, 2020
publications.unidosus.org/bitstream/handle/123456789/2022/unidosus_fastfacts_latinostudentsels.pdf?sequence=4&isAllowed=y

FAST FACTS

OF ALL K-12 STUDENTS IN ARIZONA
46% ARE LATINOS

ARIZONA HAS THE 6TH LARGEST
LATINO STUDENT POPULATION IN THE U.S.

ON AVERAGE, 67% OF STUDENTS
IN F-RATED ARIZONA SCHOOLS WERE
LATINO; IN A-RATED SCHOOLS,
ONLY 27% WERE LATINO.

86% OF ENGLISH
LEARNERS (ELS) ARE LATINO

—UNIDOS US

Source: UnidosUS, Arizona Latino Students & English Learners Fast Facts, 2020
publications.unidosus.org/bitstream/handle/123456789/2022/unidosus_fastfacts_latinostudentsels.pdf?sequence=4&isAllowed=y
HISPANIC STUDENTS IN ARIZONA HAVE OUTNUMBERED WHITE STUDENTS SINCE THE 2011–2012 SCHOOL YEAR

NUMBER OF STUDENTS ENROLLED ON OCTOBER 1ST OF EACH SCHOOL YEAR IN ARIZONA.

Source: Arizona Department of Education, Accountability and Research, 2020
www.azed.gov/accountability-research/data/
TEACHER PAY IN ARIZONA LAGS FAR BEHIND THE NATIONAL AVERAGE

Source: Expect More Arizona, Arizona Education Progress Meter, 2020
www.expectmorearizona.org/progress/teacher_pay/

PER PUPIL SPENDING IN ARIZONA
PUBLIC ELEMENTARY AND SECONDARY SCHOOLS

Source: United States Census Bureau, Public Elementary-Secondary Education Finance Data, 2020
www.census.gov/programs-surveys/school-finances/data/tables.html
We support Arizona businesses because **WE** are an Arizona business. Banking with a credit union is an investment in the local community so **we can all thrive.**
ST. MATTHEW CATHOLIC SCHOOL

TEACHING CHILDREN—IN SPANISH AND ENGLISH—TO BE THE BEST THEY CAN BE

BY DR. MARIA R. CHAVIRA

The Sisters of Charity of the Blessed Virgin Mary from Dubuque, Iowa, opened St. Matthew Catholic School in September 1943 in Phoenix. In the first year of operation, the school had 64 boys and girls in grades 1–4. The next year, the school served 150 children in eight grades.

The school was first located in barracks-type buildings located where the school playground and parking lot are now. The present school building was completed in the mid-1940s. The Franciscan Sisters of Joliet, IL and the Sisters of Charity of the Blessed Virgin Mary served as teachers and administrators of the school until 1999.

Today, St. Matthew’s serves 141 low-income students from 97 families and 73% of these families are Spanish-speaking. Only 31.6% of the parents have a high school diploma or a GED. And all of the students attending St. Matthew’s qualify for the reduced lunch program.

The school is the only recognized dual-language Catholic school in the Diocese of Phoenix and works in partnership with the Roche Center for Catholic Education at the Lynch School of Education at Boston College. St. Matthew’s adopted a dual-language model in 2008, teaching students in both Spanish and English beginning in kindergarten. Students are provided an opportunity to learn in all four language domains (reading, writing, speaking and listening). Students are taught to value their own culture and all that it brings to the community and classroom. The dual-language program works to achieve:

• Bilingualism and biliteracy,
• Academic achievement through a Catholic worldview imparted through the curriculum,
• Sociocultural competency and
• A spirit-filled community of young people that affirms their dignity in being made in God’s image and likeness.

When school began in August, students and families were welcomed by a new principal, Mrs. Christine Tax. Principal Tax is no stranger to Catholic education: She previously served at St. John Vianney Catholic School and Our Lady of Joy Catholic School and most recently was the principal at St. Agnes Catholic School. She has been part of the Latino Enrollment Institute offered through the University of Notre Dame, where she was recently highlighted as a mentor. Principal Tax is most excited about bringing the community back together and

A St. Matthew’s student

St. Matthew’s principal Mrs. Christine Tax
implementing new programs to help meet the needs of the families and students served by St. Matthew’s School. She believes that every student deserves a Catholic education regardless of their economic status and has already developed partnerships with school districts and community leaders to help with the educational attainment of the student population.

In January 2021, Bishop Thomas J. Olmsted appointed community members to serve on the Catholic School Hispanic Advisory Council to help provide guidance on how to best serve the evangelization and educational needs of the Hispanic community in the Diocese of Phoenix’s Catholic schools. The council is currently working with St. Matthew’s to assist in the educational needs of this community in partnership with Principal Tax.

In 2017, an Apostolic Letter on Catholic schools was shared by Bishop Thomas J. Olmsted in which he reminded everyone that Catholic schools are unique because they are called to be more than an institution; they are a “genuine community of faith.” Catholic schools are where students develop a Catholic worldview through the school curriculum and discover their identities as beloved children of God. As St. Catherine of Siena said, “Be who God meant you to be and you will set the world on fire.”

I am confident that students at St. Matthew’s will learn those words are true and will develop their leadership skills so they can “set the world on fire.”

Dr. Maria R. Chavira has served the Diocese of Phoenix as Chancellor since 2013. In her role as Chancellor, she assists the bishop in the oversight of the official archives of the Diocese of Phoenix in accordance with Canon Law. Dr. Chavira also assists in planning and is a key member of the administrative leadership staff of the bishop, giving counsel in various ecclesial, communication and business matters. Dr. Chavira oversees the chancery staff at the Diocesan Pastoral Center, the Catholic Campaign for Human Development, Catholic Relief Services, the Propagation of the Faith, Consecrated Life, Prison Ministry and the Hispanic Mission Office.

REFERENCES

ST. MATTHEW CATHOLIC SCHOOL & CHURCH
320 N. 20th Drive
Phoenix, AZ 85009
(602) 254-0611
stmatthewaz.org/School/

MORE INFO
Evangelizing Through Catholic Schools (March 3, 2017)
The Holy See’s Teaching on Catholic Schools
The Workforce Solutions Hub operated by Chicanos Por La Causa (CPLC) has a simple mission: “to empower economic mobility through workforce development.” Since opening the CPLC Engagement Center at Desert Sky Mall, we have made career exploration and development opportunities more accessible to residents of the West Valley.

We now assist more than 2,500 clients annually to define and launch career pathways through career exploration, networking with industry employers and individualized resume development and job search assistance. In addition, our vocational training programs help prepare job seekers at various phases of their careers to transition into positions in high-growth industries with potential for advancement. Our clientele, who tend to be young (64% are age 34 or younger), female (61%) and Hispanic or Latino (62%), come to us with a high school diploma or some college (61%) and are seeking opportunities during a period of unemployment (65%).

In our 2019 CPLC Workforce Client Impact Study administered by Data and Performance Manager Stefanie Leite, we found that the advantages offered through our employer connections and one-on-one resume development and job search assistance enabled a more efficient and targeted experience: Clients who came to us unemployed were placed in jobs five weeks faster than a comparable group of unemployed non-clients. With an average pay rate in 2019 of $14.01/hour, our clients would earn $2,802 working full-time during that five-week period.

In our April 2020 Employment and Wellbeing Survey, we found that 19% of our clientele lost their jobs early in the pandemic while another 33% who had been unemployed pre-pandemic remained unemployed. Only 22% of those who were employed were in positions that gave them the flexibility to work from home.

Throughout the pandemic, our client demographic has expanded to include job seekers at different phases of life, from first-time job seekers and high school graduates to first-generation professionals with graduate-level degrees and seasoned, professional retirees seeking new career opportunities. More than ever before, the pandemic has challenged our team to adapt our services to the changing needs of our clientele as well as to adapt our outreach and service delivery model from in-person to virtual—changes that only served to strengthen our programs and community presence.

As a learning-focused program, CPLC Workforce Solutions strives to develop innovative, educational experiences to provide our clients with the knowledge, skills and connections they seek to get on the right career path. To adapt to the current economic landscape, we now offer training in cybersecurity, customer service and insurance. Our programs strategically target industries with higher rates of pay and fewer requirements for entry.

“It is critical that our programming adapts to the developing employment market,” Fernanda Torres Maqueda, CPLC Learning and Development Manager, says. “Our vocational trainings are more than learning opportunities; they serve as vehicles for our clients to build generational wealth and a means to advocate for employment equity. We want to see our community members get the money, representation and respect that they deserve.”
WORKFORCE DEVELOPMENT LEADS TO ECONOMIC PROSPERITY

According to 2020 labor market data from the Occupation Employment Survey, customer service representatives in the Phoenix metro area earn an average of $18.18/hour. Based on our experience working with employers, these positions can pay up to $24/hour for bilingual candidates. Insurance claims and processing clerks earn $21.28 and insurance sales agents earn an average of $33.79/hour. Information security analysts earn even more: an average of $49.01/hour.

As we enter FY 2021–2022, we are well-positioned to support local economic recovery efforts, using our own pre-pandemic performance in 2019 as a benchmark to surpass. We maintain small class sizes of less than 10 students per cohort with an overall completion rate of 71%. Our vocational trainings are rated highly by students: A total of 98% of students report in post-training surveys that the class increased their interest, confidence and preparedness to embark on careers in their chosen industries.

To CPLC, empowerment is a living wage. According to the Massachusetts Institute of Technology Living Wage Calculator, it means a worker must make $29.25/hour to support a family of two adults and one child—which is more than twice the 2021 Arizona minimum wage of $12.15.

To ensure the prosperity of our most vulnerable community members, we must do better. We must address the existing wealth disparity in our country by directly addressing current and future barriers to employment opportunities. With continued relationship building, collaboration with employers and our programming, CPLC hopes to do just that.

Rhonda Carrillo is the Program Manager for Workforce Solutions at Chicanos Por La Causa, Inc., Phoenix.

REFERENCES

CHICANOS POR LA CAUSA
1112 E. BUCKEYE RD.
PHOENIX, AZ 85034
602-257-0700
Corporate.Receptionist@cplc.org

CPLC WORKFORCE SOLUTIONS
619 N. 7th Ave., Building B
Phoenix, AZ 85007
WEBSITE
INCREASING REPRESENTATION IN CLASSROOMS AND BOARDROOMS WILL HELP LATINO STUDENTS

BY ALL IN EDUCATION

At ALL In Education, we are committed to ensuring that every student has an opportunity to succeed. We strive to ensure that the communities most affected by education inequities are the ones making decisions for all students and are building power and influence within these communities. To do this, we have developed three comprehensive leadership programs that will help build up our communities and prepare current and future leaders to become more effective when it comes to making decisions that will lead to better student outcomes for Latino and all students of color: the Parent Educator Academy (PEA), the Adelante Fellowship and the LISTO Academy (Leaders In Support of Transformational Opportunities).

Our communities are brimming with untapped talent and potential—which is why we developed PEA. PEA, which is now beginning its second session, is designed to provide participants with a rigorous certification program developed and delivered by The New Teacher Project (TNTP). This program was developed with two potential outcomes in mind: to ensure that parents and families are more engaged with their children’s schools and to prepare parents to fill the roles of instructional assistants at the participating school campuses.

The identified and partner school sites must serve a high concentration of Latino students, students of color and low-income families and be located in the counties of Maricopa, Yuma or Pima, which account for 86% of the Latino student population in Arizona. The first session taught us that parents and families are the answer to many of the issues we have been facing for decades in our schools. There is a potential for this program to eventually develop into the first step of a teacher recruitment and development pipeline. Many participants expressed interest in furthering their training to acquire the skills and knowledge to take on roles at their children’s schools.

An important aspect of the Parent Educator Academy is the ongoing evaluation that will provide insight into the program’s effectiveness. The evaluation will serve as a tool to make adjustments to the program to continuously improve our outcomes. PEA participants for the 2020–2021 cohort exhibited the following statistically significant changes:

- Improved confidence in helping their children with homework assignments.
- Improved comfort in communicating with their children’s teachers.
- Increased ability in using email for educational needs.
- Increased ability to navigate online classrooms.
- Increased confidence in finding employment.
- Increased confidence in finding employment in the education field.
- Increased knowledge about where and how to continue their educations.

Preparing Arizona’s next-generation leaders is the core component of the Adelante Fellowship. Adelante is the first of its kind, 10-month leadership development program that will expose emerging leaders to what it means to be an effective advocate. Beyond advocacy work, participants will learn how policies are formed and the role politics play in influencing the education system. A key part of Adelante is providing our fellows with clear insight about how the education system works. The first Adelante Fellowship group launched in August 2021.

Angel Monroy, PEA participant and senior at San Luis High School accepting his graduation gifts with his grandmother and ALL In Ed staff by his side.

Photo courtesy of All In Education
To create real systemic change, we also know that we need to work with current and emerging school board and community leaders. The LISTO Academy (Leaders In Support of Transformational Opportunities) focuses on equity and will work with Latino and values-based leaders who are ready to serve in local and state education and organization leadership and governing board positions. LISTO will help participants understand what their responsibilities are as current and potential education leaders. Participants will also learn how to effectively govern while representing community values and receive guidance on what equity-based solutions and decisions look like. The current LISTO Academy runs from September–December 2021.

At ALL In Education, we know that to begin addressing all the inequities our students and communities are facing, we must work collaboratively with leaders across different sectors who know and understand that Latino student success is critical to the success of our state. We ask the leaders in our community to rise up and support our efforts to build power and influence across systems so we can build an Arizona where no child is at risk of falling behind, where parents feel valued and supported and—most importantly—where all kids feel loved and honored in their classrooms.

ALL in Education focuses on making sure that ALL communities have access to opportunity and justice. Their purpose is to ensure that individuals from the communities most impacted by education inequities are the ones making decisions for all students.

MAKE A COMMITMENT

Take our pledge to commit to ensure that all students and communities have access to opportunity and justice: allineducation.org/pledge

REFERENCES

ALL IN EDUCATION
221 E. Indianola Ave.
Phoenix, AZ 85012
contact@allineducation.org
allineducation.org
Arizona is poised to become one of the most influential states in our country. From experiencing a rapid growth in population to an emerging tech scene, the Grand Canyon state is on a trajectory of growth. This growth will bring many benefits to a few communities, but many communities will be left behind if changes are not made. Why? Because in the past, Arizona has failed our students and communities of color. Decades of injustice, poverty and lack of opportunities has created deep gaps for many Arizona families. Our educational systems have been set up to benefit a select few, while continuing to fail the majority of our state’s K–12 student population. This failure will prove to be disastrous for our state’s economic prosperity and quality of life over the long term. The time is now to shift our thinking when it comes to providing all students with opportunities and justice. Giving all students access to equitable learning environments and promising solutions will benefit all Arizona residents.

Latino students currently are 46% of the K–12 student population in Arizona and represent the majority of our state’s future workforce. These current students will be our future doctors, plumbers, accountants, managers, leaders, teachers and electricians. Because of decades of harmful policies and a bifurcated education system, though, Latino students struggle to achieve success. Although 76% of Latino students graduate from Arizona high schools in four years, only 35% of English learners graduate. According to the Greater Phoenix Economic Council, if we reduced the Latino student dropout rate by 50%, the additional graduates would generate $23 million in annual spending for Arizona’s economy.

ALL In Education’s 2020–2021 report, MAPA: The State of Arizona Latino Education, Power and Influence, explores how representation in our classrooms and boardrooms can be an effective and transformational avenue to address Latino student outcomes. MAPA evaluates and shares findings on the makeup of the entire system, from Arizona school boards, classrooms and Latino academic achievement. We believe this report can serve as an annual report to track ALL In Education’s progress toward increasing Latino representation and attainment and will keep us accountable.

Through this research, we found that there is a huge gap in representation at all levels and positions of decision making and power within our state school system. Even though Latino students make up nearly half of Arizona’s K-12 system population, only 16% of the teaching workforce and less than 13% of education board members are Latino. There is a growing body of research on the importance of a diverse teaching workforce, including a report from the Brookings Institution, a nonprofit public policy institution in Washington, D.C. Specifically, the literature suggests that improved test scores, attendance and suspension rates are affected by the demographic alignment of teachers and their students.

We cannot deny the impact lived experience and representation has on the policies and decisions that affect our students. We know that when students see themselves reflected in the classroom, they tend to create stronger bonds with educators and there’s data that shows that one single effective teacher of the same race as the student increases the likelihood of the student having better academic outcomes. Take Maricopa, Pima and Yuma counties in Arizona as an example. The three counties collectively represent 86% of the Latino K-12 student population, yet the makeup of the teaching workforce does not reflect the community.

Prioritizing Latino student success is not only morally correct, it is a pragmatic solution to strengthen our state’s economy. We can no longer afford to turn a blind eye to what this will mean for the future of Arizona. From an economic standpoint, if we do not create solutions for this population of students to pursue professional careers, the future of Arizona’s economy is in jeopardy.
The demographics of Phoenix Union High School District are 10 years ahead of the city of Phoenix and 20 years ahead of Arizona. Our student population is 90% students of color, 82% of which are Latino and 77% of these students qualify for the Federal Free and Reduced Priced Lunch program. In the near future, we will depend on these students to enter the workforce with the skills needed to succeed.

We believe the MAPA report can serve as a roadmap to inform our future work and keep us accountable to ensure that we continue to make the best decisions for our community and create the change we need. We must act now to ensure we create an inclusive educational system that supports all of our communities and provides opportunities for all students.

ALL in Education focuses on making sure that ALL communities have access to opportunity and justice. Their purpose is to ensure that individuals from the communities most impacted by education inequities are the ones making decisions for all students.
### Educational Opportunity: Special Feature

**The State of Arizona's Hispanic Market**

#### Continuing Education

**Hispanic A18+ in the Phoenix Market**

- **142K** Hispanics are currently enrolled/attending classes at a college or university.
- **38%** Of currently enrolled/attending college students are Hispanic.
- **+91%** More likely than non-Hispanic to be currently enrolled/attending college classes.
- **233K** Hispanics have attended a special/technical/vocational school in their lifetime.

#### Education Success Increases in Latino Community*

<table>
<thead>
<tr>
<th>Education Level</th>
<th>Phoenix Hispanic 2000</th>
<th>2020</th>
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<tr>
<td>High School Diploma (Incl. Equiv.)</td>
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<td>Associate Degree</td>
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<tr>
<td>Graduate, Professional, Doctorate</td>
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**2000 vs. 2020 Growth:**
- **+205%**
- **+177%**
- **+133%**
- **+147%**

#### Continuing Education

**Hispanic A18+ in the Tucson Market**

- **42K** Hispanics are currently enrolled/attending classes at a college or university.
- **38%** Of currently enrolled/attending college students are Hispanic.
- **+15%** More likely than non-Hispanics to be currently enrolled/attending college classes.
- **78K** Hispanics have attended a special/technical/vocational school in their lifetime.

#### Education Success Increases in Latino Community*

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<th>Education Level</th>
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<td>Associate Degree</td>
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<td>Bachelor's Degree</td>
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<tr>
<td>Graduate, Professional, Doctorate</td>
<td>5,479</td>
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**2000 vs. 2020 Growth:**
- **+105%**
- **+192%**
- **+207%**
- **+42%**

*Source: Geoscape, American Marketscape Datastream, 2020 Series, Phoenix DMA.*
It’s time for Arizona to take bold and courageous action to improve education outcomes for all students.

Learn more at EducationForwardArizona.org
Creating a stronger community, together.

Cox Communications celebrates our friends and neighbors who have created and cultivated a strong community.

We proudly support the Arizona Hispanic Chamber of Commerce.

Find out more at cox.com
CHAPTER 4: AFFORDABLE QUALITY HOUSING

CHARTS | 111–117
- Hispanic Homeownership Rate is Almost 50% (2015–2020)
- Hispanic Housing Contribution to U.S. GDP Grew 4X from 2000–2019
- Hispanic-owned Households Increased by 725,000 Between 2019 and 2020
- Factors Affecting Homeownership
- Top 20 Markets With the Most Mortgage-ready Hispanic Millennials (MRHMS)
- 40% of Hispanic Homebuyers Were Under Age 34 in 2018
- 70% of New Homeowners Will Be Latino Between 2020–2040
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- Owning is Cheaper Than Renting
- Rent or Mortgage as a Percentage of Household Income in Arizona

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AFFORDABLE QUALITY HOUSING

DATOS AFFORDABLE HOUSING STUDY

BY GLENN IWATA

This report is a summary of a recent study for the Arizona Hispanic Chamber of Commerce assessing the Phoenix area’s housing needs and concerns, especially related to low-income households. An online survey of 400 Phoenix Metro residents was conducted by WestGroup Research from April 8 through 16, 2021 asking them about the following topics:

1. Seriousness of inadequate housing for low-income households and for the Phoenix area overall
2. Impact of inadequate housing on low-income households
3. Potential solutions for housing shortage among low-income households

In 2018, DATOS began using the Vitalyst “Elements of a Healthy Community” model to provide an overall perspective on where Arizona should focus improvement efforts. For the 2021 report, the Hispanic Chamber is taking a deeper look at one of these 12 key elements to a healthy community - Affordable Quality Housing.

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• Seriousness of Inadequate Quality Housing
• Impact of Inadequate Quality Housing on Low-Income Households
• Solutions to Inadequate Quality Housing

STUDY HIGHLIGHTS

HOW SERIOUS IS THIS PROBLEM?

Awareness and understanding of the housing shortage and impact on low-income households seem surprisingly low, as only half of Phoenix Metro residents (53%) consider the housing shortage a problem for all households, not just low-income households.

As a point of reference, the same percentage (53%) of Phoenix Metro residents considers the housing shortage a problem for all households, not just low-income households.

HOW DOES INADEQUATE QUALITY HOUSING AFFECT LOW-INCOME HOUSEHOLDS?

Phoenix Metro residents recognize the impact of the housing shortage on low-income households. They mentioned how inadequate quality housing results in:

• High rent/less money for other household expenses
• Forced to live in bad neighborhoods – unsafe/high crime
• Health issues
• Poor building conditions
• Homelessness

Phoenix Metro residents rated crime and homelessness as the greatest concerns from the housing shortage for low-income households.

Lower-income households’ biggest concerns were the same as Phoenix Metro residents in general, but the main difference is that they were more likely to rate homelessness, long-term poverty and health risks as more serious of a problem than the general population views these issues.

WHICH SOLUTIONS SHOULD BE THE FOCUS TO ADDRESS THIS PROBLEM?

From a list of six possible solutions to address the problem, interest was fairly consistent across all of them, with easy access to learn about housing programs receiving the highest rating from the Phoenix Metro residents overall and also for lower-income households.

The six solutions surveyed were:

• Legislation to provide incentives to build lower income housing options
• Increase public funding to support low-income households for housing, such as rental assistance
• Increase non-profit/private support to low-income households for housing
• Provide more public housing
• Provide more home buying assistance programs
• Provide easy access to learn about various support programs, such as rental assistance, home buying assistance

A total of 56% to 66% of Phoenix Metro residents felt each of the solutions should be a considered a priority to address these issues.

Among low-income households, interest in the solutions were slightly higher for each one mentioned (compared to the overall population) and ranged from 62% to 72% wanting to make the solutions a priority.

CONCLUSIONS/RECOMMENDATIONS

Lower awareness - The level of concern about inadequate quality housing seems surprisingly low considering that stories about the Phoenix Metro housing shortage appeared in daily headlines during the time of the survey. The housing shortage does rank as one of the more serious issues facing low-income households, comparable to fewer economic opportunities and lower quality education as top concerns, however only about half of each of the following groups consider this a problem:

• General Phoenix Metro
• Phoenix Metro minorities
• Phoenix Metro lower-income minorities

Eviction moratoriums, low housing supply, rising building supply prices and labor shortages will continue to keep this issue in headlines for the coming months, but the public eventually needs to become aware/understand the seriousness of the issue and how they could be affected.

Any/all solutions - There was no single dominant solution that grabbed the interest of the public (or even among lower-income households) from the list of six that were presented. The complexity of the issue and political nature of some of these alternatives reduces the chance of finding a “silver bullet” answer. Helping low-income households become aware of the programs available to them is definitely a starting point; however, actual solutions considered (e.g., rental and home buying assistance programs or legislation to incent building affordable housing) require a large-scale commitment across a wide range of government, private and non-profit efforts.

SUMMARY OF FINDINGS
SERIOUSNESS OF INADEQUATE QUALITY HOUSING

QUESTIONS ASKED
1. The following is a list of problems facing low-income households around the U.S. How much of a problem do you feel each of these are for low-income households in the Phoenix-metropolitan area? Please use a 1 through 10 scale with a 10 meaning you feel this is an extremely serious problem and a 1 meaning it is not a problem at all.

   How much of a problem do you feel having _____________ is for low-income households?
   • Limited access to quality healthcare
   • Inadequate housing
   • Lower quality education
   • Fewer economic opportunities/Low paying jobs
   • Limited transportation options
   • Social injustice

2. Thinking about all households no matter what their income group, how serious of a problem do you feel the housing shortage is in the Phoenix-area overall? Please use a 1 through 10 scale with a 10 meaning you feel this is an extremely serious problem and a 1 meaning it is not a problem at all.

   How much of a problem do you feel having _______________ is for low-income households?
   • Limited access to quality healthcare
   • Inadequate housing
   • Lower quality education
   • Fewer economic opportunities/Low paying jobs
   • Limited transportation options
   • Social injustice

SUMMARY

Phoenix Metro residents were asked to rate the seriousness of inadequate quality housing on low-income households. They were also asked to rate the seriousness of inadequate housing on all households (not just low-income) in the Phoenix area.

About half of the general population in the Phoenix Metro area...
perceived that inadequate quality housing for low-income households is a problem (53% gave a 7-10 rating); one quarter (25%) consider it a serious problem (9 or 10 rating).

- When directly asking lower-income households (<$35K annual income), only a slightly higher percentage felt their personal housing situation was a problem (64% gave a 7-10 rating); one-third (34% 9 or 10 rating) felt this is a serious problem.

Most consider inadequate housing similar to the seriousness of other issues facing low-income households – i.e. fewer job opportunities and lower quality education – as roughly half of the general population consider these a problem and about a quarter feel these are serious problems.

One factor to consider is that the average American household moves once every 5 to 7 years depending on their stage of life, or 11.7 times in their lifetime (based on U.S. Census Bureau estimates*). One of the reasons the percentage who feel the housing shortage might not be a more serious issue is probably influenced by the fact that only 15% to 20% of the population is moving in any particular year – i.e. it does not directly affect them at the time.

www.census.gov/topics/population/migration/guidance/calculating-migration-expectancy.html

RESULTS
GENERAL POPULATION RESPONSES:

- Seriousness of the problem – Shortage of quality housing was considered one of the top issues facing low-income households. Roughly half of those surveyed consider inadequate quality housing a problem (53% gave a 7-10 rating). From the list of six issues facing low-income households, inadequate quality housing was consistently considered one of the top three issues along with fewer job opportunities (56%) and lower quality education (53%), but ahead of limited healthcare (46%), social injustice (45%) and limited transportation (42%).

- Impact of inadequate housing on low-income households vs. impact on total Phoenix Metro population –

The Phoenix Metro residents were asked to rate the seriousness of inadequate housing from two perspectives:

1. How they perceive this affects low-income households
2. How they perceive this affects the Phoenix Metro area in general

Phoenix area heads of household felt the housing shortage was just as much of a problem for low-income households as for the Phoenix area overall (both at 53%).

TARGET GROUPS’ RESPONSES

Opinions of lower-income and minorities – Attitudes of key subgroups were compared to assess the severity of impact of inadequate quality housing on lower-income households.

- Minorities’ views of the seriousness of the housing shortage on low-income households (52% 7-10 rating) was no different than the general population (53%) – i.e., minorities did not feel the problem was any more or less serious for low-income households as non-minorities.

- Lower-income households (those with <$35K annual income) were slightly more likely to feel housing shortage was a problem for them (64%) than how the general population views the problem (53%).

- It is important to note that 36% of those with annual incomes under $35K did not consider the housing shortage a serious problem for low-income households.

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(602) 256-3147

WestGroupResearch.com
602.707.0050
During fiscal year 2020, the Arizona Department of Housing (ADOH) provided $417.7 million in state and federal assistance that positively affected more than 179,000 Arizonans. Since the Department was established in 2002, it has invested a total of more than $6.8 billion to help improve the lives of 2.3 million Arizonans.

This year, the ADOH has continued its mission of making long-term investments in housing projects and programs, community development improvements in rural Arizona, investing in programs for populations with special housing needs and regulating Arizona’s manufactured housing and building industry. Changing market conditions and resource availability, however, frequently require that the ADOH reconsider some of its activities as well as develop and deploy new forms of assistance. The COVID-19 pandemic, for example, has resulted in the deployment of new funding for COVID-related assistance.

Thanks to invaluable relationships with community partners, local government, housing developers, nonprofit organizations, local and tribal housing authorities and other community members, the ADOH has been able to continue its mission to create, preserve and invest in affordable housing so that Arizona can be considered one of the best places to live in the U.S.
In the early 1990s, organizations seeking to end homelessness decided to work together to share knowledge and attain greater funding for their efforts. The Arizona Coalition to End Homelessness was created to speak with a unified voice. In a similar vein, the Arizona Housing Alliance was created in 2008, born out of frustration that affordable housing is unachievable for many Arizonans and the knowledge that if we came together, we could reverse this trend. In 2017, the boards of the Arizona Coalition to End Homelessness and the Arizona Housing Alliance voted to merge to create the Arizona Housing Coalition (AZHC).

The AZHC is a collaborative association that is the lead state agency in the efforts to end homelessness and advocate for safe, affordable homes for all Arizonans. It works to end the root causes of homelessness to ensure that safe, affordable homes are available to all Arizona residents.

### 2021 OUT of REACH

THE HIGH COST OF HOUSING

### DATA SOURCES & DEFINITIONS

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<th>Where the Numbers Come From</th>
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<td>Total</td>
<td>The total number of households,</td>
<td>American Community Survey (2015-2019)</td>
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<td>Renter</td>
<td>The total number of renter households.</td>
<td></td>
</tr>
<tr>
<td>Percent Renter</td>
<td>The percentage of households that are renters.</td>
<td>Divide number of renter households by total number of households, and then multiply by 100.</td>
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<tr>
<th>Housing Wage</th>
<th>How to Use the Numbers When Discussing Out of Reach</th>
<th>Where the Numbers Come From</th>
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</thead>
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<tr>
<td>Zero-Bedroom</td>
<td>The hourly wage a renter needs to earn in order to afford a rental home of a particular size at the Fair Market Rent. To be affordable, the cost of rent and utilities must not exceed 30% of household income.</td>
<td>Divide income needed to afford the Fair Market Rent for a particular size home by 52 (weeks per year), and then divide by 40 (hours per work week).</td>
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<tr>
<td>One-Bedroom</td>
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<td>Four-Bedroom</td>
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<tr>
<th>Fair Market Rent (FMR)</th>
<th>How to Use the Numbers When Discussing Out of Reach</th>
<th>Where the Numbers Come From</th>
</tr>
</thead>
<tbody>
<tr>
<td>Zero-Bedroom</td>
<td>The Fair Market Rent is HUD's best estimate of what a household seeking a modest rental home in a short amount of time can expect to pay for rent and utilities in the current market.</td>
<td>HUD's FY 2021 Fair Market Rents. Available at <a href="https://www.huduser.gov/portal/datasets/fmr.html">https://www.huduser.gov/portal/datasets/fmr.html</a></td>
</tr>
<tr>
<td>One-Bedroom</td>
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<tr>
<th>Annual Income Needed to Afford FMR</th>
<th>How to Use the Numbers When Discussing Out of Reach</th>
<th>Where the Numbers Come From</th>
</tr>
</thead>
<tbody>
<tr>
<td>Zero-Bedroom</td>
<td>The annual income a renter household needs in order for a rental home of a particular size at the Fair Market Rent to be affordable. To be affordable, the cost of rent and utilities must not exceed 30% of household income.</td>
<td>Multiply the Fair Market Rent for a particular size home by 12 to get the yearly rental cost. Then divide by 0.3 to determine the total income needed to afford that amount per year in rent.</td>
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<tr>
<td>One-Bedroom</td>
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<td>Four-Bedroom</td>
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## DATA SOURCES & DEFINITIONS

### How to Use the Numbers When Discussing Out of Reach

<table>
<thead>
<tr>
<th>Description</th>
<th>Calculation</th>
<th>Where the Numbers Come From</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Minimum Wage</strong></td>
<td>The minimum wage for the state</td>
<td>The federal or state minimum wage, whichever is higher as of July 1, 2021. Local minimum wages are not included. State minimum wages are reported by the U.S. Department of Labor.</td>
</tr>
<tr>
<td><strong>Rent Affordable at Minimum Wage</strong></td>
<td>The amount that a full-time worker earning the minimum wage can afford to spend in monthly rent</td>
<td>Multiply the minimum wage by 40 (hours per work week) and 52 (weeks per year) to calculate annual income. Multiply by 0.3 to determine the maximum annual amount that can be spent on rent, and then divide by 12 to obtain monthly amount.</td>
</tr>
</tbody>
</table>

### Work Hours/Week at Minimum Wage Needed to Afford FMR

<table>
<thead>
<tr>
<th>Description</th>
<th>Calculation</th>
<th>Where the Numbers Come From</th>
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</thead>
<tbody>
<tr>
<td><strong>Zero-Bedroom</strong></td>
<td>The number of hours a renter earning the minimum wage must work per week to afford a rental home of a particular size at the Fair Market Rent.</td>
<td>Divide income needed to afford the Fair Market Rent for a particular unit size by 52 (weeks per year), and then divide by the minimum wage.</td>
</tr>
<tr>
<td><strong>One-Bedroom</strong></td>
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<td><strong>Two-Bedroom</strong></td>
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### Renter Wage

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<tr>
<th>Description</th>
<th>Calculation</th>
<th>Where the Numbers Come From</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Estimated Mean Renter Wage</strong></td>
<td>The estimated mean (average) wage earned by renters</td>
<td>Average weekly wages from the 2019 Quarterly Census of Employment and Wages divided by 40 (hours per work week). This overall wage is adjusted by the ratio of renter to total household income reported in the 2015-2019 ACS and projected forward to 2021 using a Consumer Price Index-based inflation adjustment factor.</td>
</tr>
<tr>
<td><strong>Rent Affordable at Mean Renter Wage</strong></td>
<td>The amount that full-time worker earning the mean renter wage can afford to spend in monthly rent</td>
<td>Multiply mean renter wage by 40 (hours per work week) and 52 (weeks per year) to calculate annual income. Multiply by 0.3 to determine the maximum annual amount that can be spent on rent, and then divide by 12 to obtain monthly amount.</td>
</tr>
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### Work Hours/Week at Mean Renter Wage Needed to Afford FMR

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<tr>
<td><strong>Zero-Bedroom</strong></td>
<td>The number of hours a renter earning the mean renter wage must work per week to afford a rental home of a particular size at the Fair Market Rent.</td>
<td>Divide income needed to afford the Fair Market Rent for a particular unit size by 52 (weeks per year), and then divide by the mean renter wage.</td>
</tr>
<tr>
<td><strong>One-Bedroom</strong></td>
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<td><strong>Two-Bedroom</strong></td>
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<td><strong>Four-Bedroom</strong></td>
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### Supplemental Security Income (SSI) Payment

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<th>Calculation</th>
<th>Where the Numbers Come From</th>
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</thead>
<tbody>
<tr>
<td><strong>SSI Monthly Payment</strong></td>
<td>The federal Supplemental Security Income (SSI) for qualifying individuals.</td>
<td>U.S. Social Security Administration. Where the Social Security Administration administers additional payments provided by the states, the higher value is reflected here.</td>
</tr>
<tr>
<td><strong>Rent Affordable to SSI recipient</strong></td>
<td>The amount that an individual whose sole source of income is SSI can afford to spend in monthly rent.</td>
<td>Multiply monthly SSI payment by 0.3 to determine maximum amount that can be spent on rent.</td>
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### Income Levels

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<tr>
<th>Description</th>
<th>Calculation</th>
<th>Where the Numbers Come From</th>
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<tbody>
<tr>
<td><strong>Annual Area Median Income (AMI)</strong></td>
<td>The estimated annual median family income in the jurisdiction.</td>
<td>HUD’s FY 2021 Median Family Income. Available at <a href="https://www.huduser.gov/portal/datasets/il.html">https://www.huduser.gov/portal/datasets/il.html</a></td>
</tr>
<tr>
<td><strong>30% of AMI</strong></td>
<td>30% of area median income.</td>
<td>Multiply annual AMI by 0.3.</td>
</tr>
<tr>
<td><strong>Annual Area Median Income (AMI)</strong></td>
<td>The amount that a household with income at the area median income can afford to spend in monthly rent.</td>
<td>Multiply annual AMI by 0.3 to calculate maximum amount that can be spent on housing for it to be affordable. Divide by 12 to obtain monthly amount.</td>
</tr>
<tr>
<td><strong>Rent Affordable at Different Income Levels</strong></td>
<td>The amount that a household with income at 30% of AMI can afford to spend in monthly rent.</td>
<td>Multiply annual AMI by 0.3 and then by 0.3 to calculate maximum amount that can be spent on housing for it to be affordable. Divide by 12 to obtain monthly amount.</td>
</tr>
<tr>
<td><strong>Estimated Median Renter Household Income</strong></td>
<td>The amount that a household with income at the renter median income can afford to spend in monthly rent.</td>
<td>Multiply renter median household income by 0.3 to get maximum amount that can be spent on housing for it to be affordable. Divide by 12 to obtain monthly amount.</td>
</tr>
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</table>
to all Arizonans with its multi-level approach: to advocate, educate and coordinate.

**ADVOCACY**

The AZHC informs members and takes positions about important policy and regulatory changes and bills at the local, state and national level that affect the development of affordable housing and impact individuals experiencing homelessness and housing instability. Our board of directors and advocacy committee coordinates with our members and working groups (rural, low income housing tax credit and housing counseling) to formulate our positions and guide our decisions.

**EDUCATION**

The AZHC offers a variety of workshops and training opportunities, in addition to access to resources and information. It promotes knowledge and awareness about homelessness, its causes and solutions and the need for more affordable housing in our state. We collaborate with local communities and agencies to address the housing gap.

**COORDINATION**

Through its partnerships, the AZHC helps increase the supply of affordable homes and build capacity among service providers in an effort to end homelessness. We are proud to be the lead coordinating agency for the Arizona Veterans StandDown Alliance, which connects veterans and their families to the critical services they need to ensure health and housing stability.

The AZHC also leads the effort to continue the necessary dialogue and learn how to best address housing injustices that affect minorities and all people of color. We bring together the state’s housing counseling agencies and networks to advocate for housing and affordable homeownership opportunities. Finally, together with our community development partners, we seek to bring quality health care into our homes and communities.

Joan Serviss is the executive director of the Arizona Housing Coalition (AZHC), Phoenix. She is a graduate of Arizona State University and has a master’s in public administration.

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**REFERENCES**

ARIZONA HOUSING COALITION  
1495 East Osborn Road  
Phoenix, AZ 85014  
602-340-9393  
info@azhousingcoalition.org  
azhousingcoalition.org
ALL ARIZONA RESIDENTS NEED SAFE, AFFORDABLE HOUSING

WAGES NEEDED TO AFFORD RENT ACROSS THE U.S.

IN 2021, THE 2-BEDROOM NATIONAL HOUSING WAGE IS $24.90

A full-time worker must earn at least $24.90 an hour to afford a modest, two-bedroom apartment without spending more than 30% of income on rent. This wage varies from state to state.

MINIMUM-WAGE WORK DOESN’T PAY THE RENT IN MOST AREAS:

- 2021 one-bedroom Housing Wage: $20.40
- 2021 two-bedroom Housing Wage: $24.90

Average Number of Hours at Minimum Wage Needed to Afford One-Bedroom: 79
Average Number of Hours at Minimum Wage Needed to Afford Two-Bedroom: 97

DID YOU KNOW THAT

1 in 4 RENTER HOUSEHOLDS OR 10.8 million HOUSEHOLDS HAVE EXTREMELY LOW INCOMES AND CANNOT AFFORD THE RENT?

 Most market rate apartments remain out of reach for extremely low income renters

Rent affordable for family of four with poverty-level income

$663

2021 two-bedroom Fair Market Rent

$1,295

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07/01/2021

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Wages Needed to Afford Rent Across the U.S.

In 2021, the 2-bedroom national housing wage is $24.90. A full-time worker must earn at least $24.90 an hour to afford a modest, two-bedroom apartment without spending more than 30% of income on rent. This wage varies from state to state.

Minimum-wage work doesn’t pay the rent in most areas:

- 2021 one-bedroom housing wage: $20.40
- 2021 two-bedroom housing wage: $24.90

Average number of hours at minimum wage needed to afford one-bedroom: 79
Average number of hours at minimum wage needed to afford two-bedroom: 97

Did you know that 1 in 4 renter households or 10.8 million households have extremely low incomes and cannot afford the rent?

Most market rate apartments remain out of reach for extremely low income renters.

Rent affordable for family of four with poverty-level income:

$663

2021 two-bedroom fair market rent:

$1,295

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07/01/2021

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ALL ARIZONA RESIDENTS NEED SAFE, AFFORDABLE HOUSING

RENTS ARE OUT OF REACH FOR MANY RENTERS

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</tbody>
</table>

ELEVEN OF THE TWENTY LARGEST OCCUPATIONS IN THE UNITED STATES PAY LESS THAN THE HOUSING WAGE

<table>
<thead>
<tr>
<th>Occupation</th>
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<tr>
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<tr>
<td>Motor Vehicle Operators</td>
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<tr>
<td>Financial Clerks</td>
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<tr>
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<td>Material Moving Workers</td>
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<tr>
<td>Building Cleaning and Pest Control Workers</td>
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<tr>
<td>Home Health and Personal Care Aides, and Nursing Assistants, Orderlies, and Psychiatric Aides</td>
<td>$13.94</td>
</tr>
<tr>
<td>Cooks and Food Preparation Workers</td>
<td>$13.35</td>
</tr>
<tr>
<td>Retail Sales Workers</td>
<td>$12.95</td>
</tr>
<tr>
<td>Food and Beverage Serving Workers</td>
<td>$11.87</td>
</tr>
</tbody>
</table>

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www.nlihc.org/orr

THE STATE OF ARIZONA’S HISPANIC MARKET

OUT OF REACH: THE HIGH COST OF HOUSING

DATOS ARIZONA 2021
ALL ARIZONA RESIDENTS NEED SAFE, AFFORDABLE HOUSING

HOURLY WAGE PERCENTILES VS. ONE AND TWO-BEDROOM HOUSING WAGES

2021 HOURS AT MINIMUM WAGE NEEDED TO AFFORD A ONE-BEDROOM RENTAL HOME AT FAIR MARKET RENT

*Note: New England states are displayed with HUD Fair Market Rent Areas. All other states are displayed at the county level. This map does not account for sub-county jurisdictions with minimum wages higher than the standard state or federal minimum wage. No local minimum wages are sufficient to afford a one-bedroom rental home at the Fair Market Rent with a 40 hour work week. The geographic variation of Oregon and New York’s state minimum wages are reflected at the county level.
ALL ARIZONA RESIDENTS NEED SAFE, AFFORDABLE HOUSING

FIGURE 1: RENTAL UNITS AND RENTERS IN THE US, MATCHED BY AFFORDABILITY AND INCOME CATEGORIES, 2019 (IN MILLIONS)

Source: NLIHC tabulations of 2019 ACS PUMS data.

FIGURE 2: AFFORDABLE AND AVAILABLE RENTAL HOMES PER 100 RENTER HOUSEHOLDS, 2019

Source: NLIHC tabulations of 2019 ACS PUMS data. AMI = Area Median Income.
ALL ARIZONA RESIDENTS NEED SAFE, AFFORDABLE HOUSING

FIGURE 3: RENTER HOUSEHOLDS AND AFFORDABLE & AVAILABLE RENTAL HOMES, 2019

- Incremental Increase in Households
- Incremental Increase in Affordable & Available Rental Homes

Source: NLIHC tabulations of 2019 ACS PUMS data.

FIGURE 4: INCREMENTAL CHANGE TO SURPLUS (DEFICIT) OF AFFORDABLE AND AVAILABLE RENTAL HOMES, 2019 (IN MILLIONS)

Source: NLIHC tabulations of 2019 ACS PUMS data.
ALL ARIZONA RESIDENTS NEED SAFE, AFFORDABLE HOUSING

FIGURE 5: RENTER HOUSEHOLDS WITH COST BURDEN BY INCOME GROUP, 2019

Source: NLIHC tabulations of 2019 ACS

FIGURE 6: SEVERELY HOUSING COST-BURDENED RENTERS BY INCOME, 2019

Source: NLIHC tabulations of 2019 ACS
ALL ARIZONA RESIDENTS NEED SAFE, AFFORDABLE HOUSING

FIGURE 7: RENTAL HOMES AFFORDABLE AND AVAILABLE PER 100 EXTREMELY LOW INCOME RENTER HOUSEHOLDS BY STATE

Note: Extremely low income (ELI) renter households have incomes at or below the poverty level or 30% of the area median income. Source: NLIHC tabulations of 2019 ACS PUMS Data.

FIGURE 8: HUD-ASSISTED SHARE OF RENTAL STOCK AND SHARE OF SEVERELY COST-BURDENED RENTER HOUSEHOLDS IN TOP 50 METROS

Source: NLIHC tabulations of 2019 ACS PUMS and HUD Picture of Subsidized Households data.
FIGURE 9: EXTREMELY LOW INCOME RENTER HOUSEHOLDS

Note: Mutually exclusive categories applied in the following order: senior, disabled, in labor force, enrolled in school, single adult caregiver of a child under 7 or of a household member with a disability, and other. Senior means householder or householder’s spouse (if applicable) is at least 62 years of age. Disabled means householder and householder’s spouse (if applicable) are younger than 62 and at least one of them has a disability. Working hours is usual number of hours worked by householder and householder’s spouse (if applicable). School means householder and householder’s spouse (if applicable) are enrolled in school. Fourteen percent of extremely low-income renter households include a single adult caregiver, 55% of whom usually work more than 20 hours per week. More than ten percent of extremely low-income renter householders are enrolled in school, 48% of whom usually work more than 20 hours per week. Source: 2019 ACS PUMS.
THE PROBLEM:
The U.S. has a shortage of 7 MILLION rental homes affordable and available to extremely low income renter households.

THE SOLUTION:
INCREASE CAPITAL INVESTMENTS & RENTAL ASSISTANCE PROGRAMS
YWCA METROPOLITAN PHOENIX IS ON A MISSION.

To eliminate racism, empower women, stand up for social justice, help families, and strengthen communities.

We’ll get up and do the work until the world sees women and people of color as we do: EQUAL. POWERFUL. UNSTOPPABLE.

JOIN US.

Learn more: www.ywcaaz.org

in  @ywcaaz | 602.258.0990

WE MAKE BORDERS HUMAN

The ASU School of Transborder Studies addresses the challenges and opportunities transborder communities face in the 21st century.

The School’s pioneering teaching and research programs build on the expertise of an interdisciplinary and diverse faculty integrating knowledge and public policy implications for transborder communities in Arizona and beyond.

By leveraging our location at the Arizona-Sonora transborder region and ASU’s strong global and innovative orientation, our school explores new ways of understanding borders and promoting cross border cooperation, while rigorously educating the next generation of border leaders.

Education
- BA in Transborder Chicana/o and Latina/o Studies
- PhD in Transborder Studies
- MAS in Transborder Studies

Community Engagement
- College Assistance Migrant Program (CAMP)
- Rural & Migrant Student Development & Immigration Innovation Program

ASU School of Transborder Studies
Arizona State University
1120 S Cady Mall | Tempe, AZ 85287-6303
Learn more at sts.asu.edu
At YWCA Metropolitan Phoenix, we’re building just, equitable Arizona communities that embrace and celebrate each person’s inherent value. That’s why YWCA is collaborating with communities who are seeking justice, working in partnership to build a more free and peaceful world. Together, we will identify systemic racism and gender discrimination—and dismantle it.

YWCA is addressing racism as a public health crisis. Decades of unfair social, economic and political systems have created inequitable communities that are disproportionately burdened by injury, disease and premature death. These unfair systems aren’t random; they are rooted in racism.

For far too long, structural racism has determined the conditions in which people are born, grown, work, live and age. There has been a historical disinvestment from communities of color. This lack of equity has blocked access to safe and affordable housing, government-financed homeownership, financial development opportunities and other key social determinants of health.

Although homeownership is the main source of wealth for many families, Black and Latinx families are more likely to be turned down for mortgages and have historically low homeownership rates. In 2020, 76% of white families owned their homes compared to 61% of Asian, Native Hawaiian and Pacific Islander families, 51% of Latinx families and 46% of Black families. This discrepancy in homeownership is partly why Black families have 86% less wealth and Latinx families have 83% less wealth than white families.

Black and Latinx borrowers also were 30% more likely to be offered loans with higher interest rates and costs compared to their white counterparts who had the same risk factors and financial profiles. Furthermore, an entire generation of DACA* recipients (nearly all people of color) who are looking to purchase their first home are ineligible to apply for U.S. Federal Housing Administration (FHA) loans and down payment assistance programs due to structural barriers that prevent access to these types of programs on the basis of citizenship status.

In keeping the lens on women and people of color, it is important to note that much of the current data does not provide a comprehensive view. There simply is a lack of data for women of color and mothers because homeownership studies often ignore this population segment. Many studies only collect general homeownership rates for women vs. men but do not disaggregate the percentage of women of color who own property. Similarly, when homeownership reports break down the rates by race, the reports ignore gender and family status.

* On Jan. 20, 2021, according to the American Immigrant Council, “President Biden issued a memorandum reaffirming the federal government’s commitment to DACA [Deferred Action for Childhood Arrivals]. The memorandum states that ‘the Secretary of Homeland Security, in consultation with the Attorney General, shall take all actions he deems appropriate, consistent with applicable law, to preserve and fortify DACA.’ The Biden Administration stated that the Department of Justice will appeal Judge [Andrew] Hanen’s decision” in July 2020 that found that DACA was “unlawful and blocked DHS from approving any new, first-time DACA applications. He granted a permanent injunction vacating the original 2012 memorandum which created the DACA initiative on the basis that its implementation violated the APA. Individuals currently protected by DACA or those seeking to renew their protections are not immediately impacted by the decision and will continue to retain their protected status.”
About 80% of the 10.7 million single parent households are headed by women. However, only 31% of single mothers own homes and another 34% of single mother families live in poverty. The question remains: How many of the women who live in poverty are women of color? It is hard to say since the data is not clear.

Getting into a home is one thing, but staying in it is clearly another. While the 2008 financial crisis occurred over a decade ago, it greatly affected communities of color over the long term. Black and Brown zip codes had 8% of home foreclosures vs. 4.5% of home foreclosures in white zip codes. Overall, people of color experience foreclosures at a higher rate: 17% of Latinx-owned homes and 11% of Black-owned homes have been foreclosed vs. 7% of white-owned homes.

Through our programs and services and our work as a catalyst and convener of conversations in the social justice movement, YWCA Metropolitan Phoenix is poised to disrupt and dismantle the systemic barriers to homeownership and generational wealth creation. Our Homeownership 101 course (check YMCA’s the online calendar for the next course) empowers women by giving them the skills and knowledge needed to purchase homes. Through our personalized and individualized financial coaching, we are helping families set and achieve homeownership goals. Through our partnership with Central Arizona Shelter Services, we are building understanding of the issues facing the unhoused and housing insecure in the Glendale area.

At YWCA Metropolitan Phoenix, we fight every day to eliminate racism and empower women. Our fight will not end until injustice is rooted out and institutions are transformed.

Debbie Esparza is the Chief Executive Officer of YWCA Metropolitan Phoenix.
In about the time it takes you to raid the refrigerator during a commercial break, you’ve gained a Valley neighbor. A new person moves to the Phoenix metro area about every two minutes—and are moving to places all throughout the Valley. Although they also are coming from many different places, one out of every four households moving to the region is coming from California. These facts are just a few of the findings of a new analysis by the Maricopa Association of Governments (MAG) that examines data from the U.S. Census Bureau and Data Axle USA (formerly InfoGroup), which is based in Dallas.

MAG acquired data from Data Axle that shows information on moves to and from the Phoenix–Mesa–Chandler metropolitan statistical area (MSA), which is made up of Maricopa County and Pinal County and covers 14,587 square miles. The data examine moves between June 2019 and December 2020 and revealed that in each month of that 18-month period, thousands more people moved to the area than moved away. The highest number of moves to the Valley came in August 2019, with nearly 16,000 people moving to the MSA and only 8,500 moving away.

WHERE ARE THEY SETTLING?
New residents are moving to cities throughout the area, with a few hotspots located in downtown and midtown Phoenix and Old Town Scottsdale. Phoenix saw the largest number of transplants with over 55,000, or 25 percent of movers, while Scottsdale and Mesa each saw more than 22,000 households move to within their borders. Chandler, Gilbert, Glendale, Surprise and Peoria each saw more than 9,000 households calling their cities home.

OTHER METROS LOSS, OUR GAIN
People moved to the region from pretty much every major metro area in the United States. Most commonly, it was Californians moving east to the Phoenix area, with nearly 24,000 trading the Golden State for the Grand Canyon State. Texas, Illinois, Washington, Colorado, Florida, New York and Michigan rounded out the top states sending new residents to Arizona. Among people moving to the Phoenix metro area from within Arizona, more than 3,500 movers drove north from Pima County, while Yavapai County and Coconino County also sent a substantial number of new residents to the Phoenix metro area.

A CHANGING VALLEY
With all this migration to the Phoenix metro area, the MAG team examined data from the U.S. Census Bureau’s American Community Survey (ACS) to see how the Valley has changed over the past decade. The ACS is a continuous rolling survey conducted nationwide to collect demographic data not captured by the decennial census. At the end of each year, the Census Bureau releases averages of the previous five-year’s worth of surveys. The ACS has been conducted long enough now that there are nonoverlapping five-year periods that can be examined (2010 to 2014 and 2015 to 2019). These two datasets can tell us how the region has changed over the past decade. Noted that all of this data is from before the COVID-19 pandemic began.
The first point that stands out in the analysis is how much faster the Phoenix MSA is growing compared to the nation as a whole. Between the two periods in question, the Phoenix MSA grew by nearly 10 percent, while the United States grew just 3.4 percent. The median age of the MSA grew slightly between the two periods, from 35.4 to 36.7, but the metro area still remained younger than the U.S., which saw its median age grow from 37.4 to 38.1. Interestingly, Arizona, although famous for being a hotspot for retirees, has the 14th lowest median age in the U.S.

MORE DIVERSITY, MORE WEALTH

The Phoenix MSA became more diverse, better educated and saw a decline in population living in poverty between the two five-year periods. Between the two periods, the MSA’s minority population increased from 42 percent to 45 percent and remained higher than the nation, which saw its minority population grow from 37 percent to 39 percent. At the same time, the MSA saw its number of residents with a bachelor’s degree or higher increase by 23 percent—from 810,000 to just under 1 million. This is a faster increase than the U.S. as a whole, which increased by 16 percent. Finally, the percentage of population living in poverty in the MSA fell by almost 12 percent, which was slightly faster than the nation with 11 percent.

BIRTHS NOT CONTRIBUTING TO GROWTH

One other interesting point is how the region has been growing. Traditionally, an examination of growth includes both the number of people moving to and from a region, as well as the number of births and deaths in that region. For years, in-migration and births have outpaced out-migration and deaths in the Phoenix MSA. However, in 2020, due primarily to the COVID-19 pandemic, the number of deaths in the region was higher than normal. In addition, the rate of natural growth (births minus deaths) was essentially flat, meaning the same number of people in the region died as the number of babies born. As a result, MAG data indicate that the region continued to grow, but all of that growth came from people moving to the region.

Scott Wilken is the Senior Planning Project Manager at the Arizona Maricopa Association of Governments.
2020 STATE OF HISPANIC HOMEOWNERSHIP REPORT

EXECUTIVE SUMMARY

SUSTAINED HOMEOWNERSHIP GROWTH DESPITE PANDEMIC

Despite job losses from the COVID-19 pandemic, record low housing inventory, and a restrictive credit environment, Latinos increased their homeownership rate for the sixth consecutive year. Record low interest rates and an overwhelming desire to purchase a home during the pandemic resulted in historic levels of demand for homeownership. Latinos are the only demographic in the U.S. to increase their rate of homeownership for each of the past six years.

LATINOS COMING INTO THE “AGE OF HOMEOWNERSHIP”

The number of Latinos aging into prime homebuying years remains the biggest catalyst for homeownership growth. With a median age of 29.8, Latinos are almost 14 years younger than the non-Hispanic White population. In 2020, nearly half (43.6 percent) of Latino homebuyers were under the age of 34, compared to 37.3 percent of the general population. Today, nearly one in three Latinos is currently in the prime homebuying years of 25-44.1

LATINOS ARE FORGING THE FUTURE OF HOUSING MARKET

In the ten years leading up to the pandemic, Latinos accounted for over 50 percent of homeownership growth in the U.S.2 This trend is expected to accelerate for the next 20 years. According to projections made by the Urban Institute, all future homeownership growth will come from non-White households, with Latinos accounting for 70 percent of homeownership growth over the next 20 years.3

HOMEOWNERSHIP RATES VARY BY STATE AND COUNTRY OF ORIGIN

While Latinos have made headway in homeownership gains over the past decade, growth has not been equal across the country or across Latino subgroups. Latino homeowners, like the Latino electorate, are not monolithic. Latinos in the U.S. stem from over 20 Latin American countries, with different races, socioeconomic, and migration backgrounds. While the 2019 Hispanic homeownership rate was 47.5 percent, the Afro-Latino homeownership rate was 41.8 percent.4 And, Latinos of Guatemalan, Dominican, and Honduran descent had a homeownership rate below 32 percent.5 Over half of U.S. states and territories have a homeownership rate above the national average, with Wyoming and South Carolina experiencing the greatest growth in Hispanic homeowners. New York, Massachusetts, and Connecticut, states with high-cost markets, have the lowest Hispanic homeownership rates.6

LATINOS HAVE LESS STUDENT DEBT

In 2019, 17.6 percent of Latinos 25 and older held at least a bachelor’s degree, among the lowest rate of college attainment in the country. At the same time, Latino households owe the least amount in student loans, a median of $17,600 owed vs. $30,000 for Black students and $23,000 for non-Hispanic White students, offering a partial explanation for why some Latinos can purchase a home at a younger age.7

COVID-19 TAKES A TOLL ON LATINO WORKERS

The disproportionate impact Latinos experienced from the COVID-19 pandemic is bound to have lasting effects on the Latino community. Over the past decade, Latinos have nearly single-handedly fueled the U.S. labor force, accounting for 90.8 percent of its overall growth.8 However, due to Latino over-representation in the service industry, the annual 2020 Latino unemployment rate was 10.4 percent, the highest annual average since 2011. Latinas had the highest unemployment rate in 2020 of any group and have yet to fully recover.9 This is coupled with Latinas having the largest pay discrepancy in the country, 55 cents for every dollar paid to non-Hispanic White males.10

RECORD LOW HOUSING INVENTORY

The lack of affordable housing inventory remains the number one barrier to advancing sustainable Hispanic homeownership. When looking at the top ten markets where Latinos purchased the most homes in 2019, housing inventory dropped an average of 50.6 percent in suburban neighborhoods and 26.6 percent in urban neighborhoods.11 Homeowner vacancy rates in 2020 dropped for the seventh consecutive year to 1.0 percent, the lowest rate ever recorded by the U.S. Census.12

QUALIFYING FOR A MORTGAGE BECAME MORE DIFFICULT

Latinos have a median credit score of 668, a median debt-to-income ratio of 41 percent,13 and purchase homes with a median down payment of 3.5 percent,14 all borrower profiles that make them particularly vulnerable to underwriting changes. According to the Mortgage Bankers Association (MBA), credit availability in 2020 was the most restrictive credit access environment in six years.15

OPPORTUNITIES FOR GROWTH

There are 8.3 million Latinos aged 45 and under with the credit characteristics to potentially qualify for a mortgage. These “mortgage-ready” Latinos create substantial opportunity for additional homeownership growth over the next few years. While Latinos tend to be concentrated in high-cost areas, the growth is taking place in non-traditional markets as Latinos are willing to relocate to areas rich with housing and employment opportunities. In 2019, the top two fastest growth markets for Latino homebuyers were Durham/Chapel Hill, North Carolina, and Boise, Idaho, both with a year-over-year growth rate of more than 40 percent.16

Source: uscensus.gov/nhисpanic/homeownership.pdf
Thanks for making a difference in our community

Bank of America recognizes Arizona Hispanic Chamber of Commerce. Community leaders like you are a vital resource and inspiration to us all. Thanks to you, progress is being made and our community is becoming a better place to live and work.

Visit us at bankofamerica.com/arizona.

Leaning in on entrepreneurship

No community is complete without successful small businesses and entrepreneurs.

At JPMorgan Chase, we are committed to helping Black and Latinx job creators in Arizona gain access to the credit they need to launch, grow and scale their businesses.

Communities can only grow by supporting local businesses and creating opportunities for new businesses and job growth.

Learn more at jpmorganchase.com/pathforward
HISPANIC HOMEOWNERSHIP RATE IS ALMOST 50% (2015–2020)

Data reported by the U.S. Census Bureau in 2020 was likely overestimated due to methodological changes in data collection during the peak of the pandemic.

Source: The National Association of Hispanic Real Estate Professionals (NAHREP), 2020 State of Hispanic Homeownership Report

HISPANIC HOUSING CONTRIBUTION TO U.S. GDP GREW 4X FROM 2000–2019

In billions of U.S. dollars

Since 2000, Latinos have accounted for 17.3 percent of net housing contributions to GDP growth

Source: The National Association of Hispanic Real Estate Professionals (NAHREP), 2020 State of Hispanic Homeownership Report
LATINOS ACCOUNT FOR A SIZABLE 18% OF THE U.S. WORKFORCE, 8 MILLION OF WHOM ARE EMPLOYED IN SERVICE SECTOR POSITIONS.

—2020 STATE OF HISPANIC HOMEOWNERSHIP REPORT
NATIONAL ASSN. OF HISPANIC REAL ESTATE PROFESSIONALS (NAHREP)

IN 2020, THE LATINO LABOR FORCE PARTICIPATION RATE DROPPED TO 65.6%, THE LOWEST RATE RECORDED FOR LATINOS SINCE 1986. HOWEVER, LATINOS STILL HAD THE HIGHEST LABOR FORCE PARTICIPATION RATE IN THE COUNTRY... ACCOUNTING FOR 90.8% OF ITS OVERALL GROWTH.

—2020 STATE OF HISPANIC HOMEOWNERSHIP REPORT
NATIONAL ASSN. OF HISPANIC REAL ESTATE PROFESSIONALS (NAHREP)

HISPANIC-OWNED HOUSEHOLDS INCREASED BY 725,000 BETWEEN 2019 AND 2020

IN THOUSANDS

Source: The National Association of Hispanic Real Estate Professionals (NAHREP), 2020 State of Hispanic Homeownership Report
IN A SURVEY OF THE TOP PRODUCING HISPANIC REAL ESTATE AGENTS, 44.6 PERCENT SAID HISPANIC HOMEBuyERS WERE MORE LIKELY TO PURCHASE A FIXER-UPPER THAN NON-HISPANICS, SUGGESTING THAT HISPANICS ARE MORE LIKELY TO IMPROVE AND SPEND ADDITIONAL MONEY ENHANCING THEIR HOMES AFTER THEY PURCHASE THEM.

—2020 STATE OF HISPANIC HOMEOWNERSHIP REPORT
NATIONAL ASSN. OF HISPANIC REAL ESTATE PROFESSIONALS (NAHREP)
TOP 20 MARKETS WITH THE MOST MORTGAGE-READY HISPANIC MILLENNIALS (MRHMS)

- MCAFERN-EDINBURG-MISSION, TX
- MIAMI-FORT LAUDERDALE-WEST PALM BEACH, FL
- NEW YORK-NEWARK-JERSEY CITY, NY-NJ, PA
- SAN ANTONIO-NEW BRAUNFELS, TX
- RIVERSIDE-SAN BERNARDINO-ONTARIO, CA
- PHILADELPHIA-CAMDEN-WILMINGTON PA, NJ, DE, MD
- DALLAS-FORT WORTH-ARLINGTON, TX
- CHICAGO-NAPERVILLE-ELGIN, IL, IN, WI
- LAS VEGAS-HENDERSON-PARADISE, NV
- LOS ANGELES-LONG BEACH-ANAHEIM, CA
- EL PASO, TX
- OKLAHOMA CITY, OK
- ATLANTA-SANDY SPRINGS-ROSWELL, GA
- AUSTIN-ROUND ROCK, TX
- TUCSON, AZ
- DETROIT-WARREN-DEARBORN, MI
- ORLANDO-KISSIMMEE-SANFORD, FL
- BAKERSFIELD, CA
- TAMPA-ST. PETERSBURG-CLEARWATER, FL
- PHOENIX-MESA-SCOTTSDALE, AZ

Source: The National Association of Hispanic Real Estate Professionals (NAHREP), 2020 State of Hispanic Homeownership Report


Source: The National Association of Hispanic Real Estate Professionals (NAHREP), 2019 State of Hispanic Homeownership Report

40% OF HISPANIC HOMEBUYERSWERE UNDER AGE 34 IN 2018

70% OF NEW HOMEOWNERS WILL BE LATINO BETWEEN 2020–2040

This change will add an additional 4.8 million net new homeowners.
HOMEOwnERS SPEND 10 PERCENT LESS ON HOUSING THAN RENTERS

% OF INCOME SPENT ON HOUSING, BY INCOME

OWNING IS CHEAPER THAN RENTING

% OF INCOME SPENT ON HOUSING BY RACE/ETHNICITY
**Rent or Mortgage as a Percentage of Household Income in Arizona (Ages 25–44)**

Source: Morrison Institute for Public Policy at Arizona State University, One Crisis Away rethinking Housing Stability for Arizonans on the Margin, 2021

https://morrisoninstitute.asu.edu/sites/default/files/one_crisis_away.pdf

---

31% of Arizonans said they were struggling financially before COVID-19 started, compared to 40% in late April/early May.

Since March 29, almost 1.4 million Arizonans have filed an initial unemployment claim. The size and speed of these claims is without modern precedent.

Arizona’s unemployment rate in April hit 13.4%, the highest since the recession of 1973–1975.

—Morrison Institute for Public Policy at Arizona State University
Hispanics & Real Estate
Phoenix DMA

Future Life Events Spark a Need for a Real Estate Broker*
Among Hispanics in the next year...

- 70K Plan to get married
- 44K Plan to expand their family
- 103K Plan to buy a home
- 33K Plan to refinance a mortgage

Hispanic Home Ownership Is Growing Faster than Non-Hispanics

Hispanic owner occupied unit growth since 2000 vs. 2020 Non-Hispanic

- 2010: +56%
- 2020: +30%
- 2025: +14%

Projected Hispanic owner occupied unit growth over 2020 vs. 2020 Non-Hispanic

- 2020: +8%
- 2025: +5%

Top Dwelling Types Among Homeowners*

<table>
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<th>Dwelling Type</th>
<th>Hispanic</th>
<th>Non-Hispanic</th>
</tr>
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<tr>
<td>Single family house</td>
<td>86%</td>
<td>83%</td>
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<tr>
<td>Mobile home or manufactured home</td>
<td>4%</td>
<td>10%</td>
</tr>
<tr>
<td>Condominium</td>
<td>2%</td>
<td>4%</td>
</tr>
<tr>
<td>Townhouse or attached home</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Hispanic Affluence Continues to Grow

- Hispanic owner occupied unit growth since 2000 vs. 2020 Non-Hispanic
  - 2010: +19%
  - 2020: +8%
  - 2025: +5%

- Projected Hispanic owner occupied unit growth over 2020 vs. 2020 Non-Hispanic
  - 2020: +5%
  - 2025: +5%

Hispanics represent 37% of the projected growth of all new homeowners Projected growth from 2020-2025

Hispanics & Real Estate
Tucson DMA

Future Life Events Spark a Need for a Real Estate Broker*
Among Hispanics in the next year...

- 28K Plan to get married
- 5,000 Plan to expand their family
- 32K Plan to buy a home
- 2,200 Plan to refinance a mortgage

Hispanic Home Ownership Is Growing Faster than Non-Hispanics

Hispanic owner occupied unit growth since 2000 vs. 2020 Non-Hispanic

- 2010: +36%
- 2020: +24%
- 2025: +12%

Projected Hispanic owner occupied unit growth over 2020 vs. 2020 Non-Hispanic

- 2020: +2%
- 2025: +1%

Top Dwelling Types Among Homeowners*

<table>
<thead>
<tr>
<th>Dwelling Type</th>
<th>Hispanic</th>
<th>Non-Hispanic</th>
</tr>
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<tbody>
<tr>
<td>Single family house</td>
<td>73%</td>
<td>71%</td>
</tr>
<tr>
<td>Mobile home or manufactured home</td>
<td>21%</td>
<td>15%</td>
</tr>
<tr>
<td>Condominium</td>
<td>3%</td>
<td>5%</td>
</tr>
<tr>
<td>Townhouse or attached home</td>
<td>0%</td>
<td>2%</td>
</tr>
</tbody>
</table>

Hispanic Affluence Continues to Grow

- Hispanic owner occupied unit growth since 2000 vs. 2020 Non-Hispanic
  - 2010: +12%
  - 2020: +6%
  - 2025: +2%

- Projected Hispanic owner occupied unit growth over 2020 vs. 2020 Non-Hispanic
  - 2020: +1%
  - 2025: +1%

Hispanics represent 82% of the projected growth of all new homeowners Projected growth from 2020-2025

Source: Geoscape, American Marketscape, December 2020. Series. Produced by the Geoscape® Intelligence System (GIS). “The data herein contained will be used exclusively for advertising/media decisions related to Univision. Any other use must be explicitly licensed from Geoscape.” (*)Scarborough Hispanic Study, 2019 Release 2, Phoenix DMA, A18+. © 2021 Wells Fargo Bank, N.A. Todos los derechos reservados. 6959811-8SP MOD: 920
Diseño del siguiente gran paso para su pequeña empresa

Hay muchos pasos que seguir para llevar a su empresa al siguiente nivel: desde financiar la expansión y mejorar el flujo de efectivo, hasta comercializar servicios y planificar la transición. Encontrará ideas y soluciones que le ayudarán a hacer crecer su empresa en wellsfargoworks.com (en inglés).
For over 60 years we’ve helped feed your family and keep them healthy.

We’re on a mission to end hunger in the communities we call home and eliminate waste across our company by 2025.

In 2020, we donated 12 million meals to Arizona’s hungry families and diverted 153 million pounds of waste from landfills through our recycling, livestock feeding and food rescue programs.
Chapter 5: Quality Affordable Food

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- U.S. Food Security in Households With Children 2010–2019
- U.S. Blacks and Hispanics Had the Highest Food Insecurity During the Past Decade
- Single Moms Had the Highest % of Food Insecurity During 2019
- SNAP Recipients Average Per Year in the United States
- SNAP Participation During the Pandemic
- Household Pulse Survey
- Food Sufficiency in the Last 7 Days (U.S. Households)
- Food Sufficiency in the Last 7 Days (U.S. Households With Children)
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DURING 2019 FOOD INSECURITY IN THE U.S. REACHED 10.5%, A NEW LOW SINCE THE 2008 RECESSION


DEFINITIONS


- **FOOD INSECURITY** – At times during the year, these households were uncertain of having, or unable to acquire, enough food to meet the needs of all their members because they had insufficient money or other resources for food. Food-insecure households include those with *low food security* and *very low food security*.

- **LOW FOOD SECURITY** – These food-insecure households obtained enough food to avoid substantially disrupting their eating patterns or reducing food intake by using a variety of coping strategies, such as eating less varied diets, participating in federal food assistance programs, or getting food from community food pantries.

- **VERY LOW FOOD SECURITY** – In these food-insecure households, normal eating patterns of one or more household members were disrupted and food intake was reduced at times during the year because they had insufficient money or other resources for food.

**HOUSEHOLDS BY FOOD SECURITY STATUS, 2000–2019**

Source: United States Department of Agriculture, Food Security in the U.S., Key Statistics and Graphics
www.ers.usda.gov
U.S. FOOD SECURITY IN HOUSEHOLDS WITH CHILDREN 2010–2019

U.S. FOOD SECURITY IN HOUSEHOLDS WITH CHILDREN 2010–2019

U.S. BLACKS AND HISPANICS HAD THE HIGHEST FOOD INSECURITY DURING THE PAST DECADE

Source: United States Department of Agriculture, Household Food Security in the United States in 2019 (September 2020)

SINGLE MOMS HAD THE HIGHEST % OF FOOD INSECURITY DURING 2019

Source: United States Department of Agriculture, Household Food Security in the United States in 2019 (September 2020)

SNAP RECIPIENTS AVERAGE PER YEAR IN THE UNITED STATES

SNAP: SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM
Source: United States Department of Agriculture, National and/or State Level Monthly and/or Annual Data, 2020.
www.fns.usda.gov/pd/supplemental-nutrition-assistance-program
SNAP PARTICIPATION DURING THE PANDEMIC

**SNAP: Supplemental Nutrition Assistance Program**


**HOUSEHOLD PULSE SURVEY**

The new experimental Household Pulse Survey is designed to quickly and efficiently deploy data collected on how people’s lives have been impacted by the Coronavirus pandemic.

Data collection for Phase 1 of the Household Pulse Survey began on April 23, 2020 and ended on July 21, 2020 and included 12 weekly table releases.

Phase 2 of the survey began on August 19, 2020 and ended October 26, 2020 and included 5 biweekly table releases.

Phase 3 of the survey began on October 28, 2020 and is anticipated to continue through March 1, 2021, with data released every two weeks. Data collection briefly paused from December 23, 2020 through January 3, 2021.

Data tables:
- [www.census.gov/programs-surveys/household-pulse-survey/data.html#phase1](http://www.census.gov/programs-surveys/household-pulse-survey/data.html#phase1)
- [www.census.gov/programs-surveys/household-pulse-survey/data.html#phase2](http://www.census.gov/programs-surveys/household-pulse-survey/data.html#phase2)
- [www.census.gov/programs-surveys/household-pulse-survey/data.html#phase3](http://www.census.gov/programs-surveys/household-pulse-survey/data.html#phase3)

Note: Phase 1 of the Household Pulse Survey was collected and disseminated on a weekly basis. Phase 2 had a two-week collection and dissemination period and Phase 3 continues this two-week collection and dissemination approach. Despite going to a two-week collection period, the Household Pulse Survey continues to call these collection periods “weeks” to maintain continuity with Phase 1.

FOOD SUFFICIENCY IN THE LAST 7 DAYS

WEEKLY RESPONSES BY U.S. HOUSEHOLDS
DURING THE COVID-10 PANDEMIC

WEEKLY RESPONSES BY U.S. HOUSEHOLDS WITH CHILDREN
DURING THE COVID-10 PANDEMIC

*PERCENTAGES MAY NOT ADD TO 100% DUE TO RESPONDENTS NOT REPORTING.

www.census.gov/programs-surveys/household-pulse-survey/data.html

*PERCENTAGES MAY NOT ADD TO 100% DUE TO RESPONDENTS NOT REPORTING.

www.census.gov/programs-surveys/household-pulse-survey/data.html

THE STATE OF ARIZONA’S HISPANIC MARKET

ARIZONA 2021

QUALITY AFFORDABLE FOOD
### HOUSEHOLD MONEY SPEND ON FOOD IN THE LAST 7 DAYS

**WEEKLY RESPONSES BY U.S. HOUSEHOLDS**

<table>
<thead>
<tr>
<th>WEEK</th>
<th>MEAN AMOUNT SPENT ON FOOD PREPARED AND EATEN AT HOME</th>
<th>MEAN AMOUNT SPENT ON FOOD PREPARED ELSEWHERE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$196.01</td>
<td>$67.29</td>
</tr>
<tr>
<td>2</td>
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<td>$73.87</td>
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<td>$193.10</td>
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<tr>
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<td>$83.09</td>
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<tr>
<td>19</td>
<td>$213.24</td>
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<tr>
<td>20</td>
<td>$215.40</td>
<td>$80.07</td>
</tr>
<tr>
<td>21</td>
<td>$207.30</td>
<td>$79.96</td>
</tr>
</tbody>
</table>

Source: United States Census Bureau, Household Pulse Survey Data, Phases 1, 2, & 3, 2020–2021

[www.census.gov/programs-surveys/household-pulse-survey/data.html](http://www.census.gov/programs-surveys/household-pulse-survey/data.html)
PA’ LA – FOR THE PEOPLE

BY CATALINA PEREZ

As Phoenix becomes one of the fastest growing cities in the United States, the restaurant industry also is quickly expanding. Pa’ La is just one example: The second location just opened in the heart of downtown Phoenix.

The new location offers patrons more of a fine-dining experience than their other location—but with the same reasonable prices and high-quality ingredients as their original location. In fact, that concept is part of the meaning behind the restaurant’s name. In Spanish, Pa’ La is slang that means, “for the....” Owner Omar Alvarez wanted to create a concept for the people: a farm-to-table restaurant offering high-quality food at affordable prices. The name represents exactly what Alvarez wanted to do.

Pa’ La has a diverse menu of Mediterranean-inspired cuisine with Japanese influences and an extensive selection of wine. Since one of the main focuses for this restaurant was making sure that the food is of consistently high quality, they make sure they know the source of every ingredient and use as many locally sourced and organic ingredients as possible. They also demand that the fish be wild caught and not farmed. This approach is also why the menu changes every day, depending on what is available.

Alvarez took this approach because he grew up eating meals with fresh ingredients, literally from his backyard.

“Growing up, we sourced everything from our own farms and I still crave everything that we ate when I was young because they were truly sourced locally,” Alvarez says.

Before opening Pa’ La, Alvarez met chef Claudio Urciuoli and they quickly became good friends. Chef Urciuoli is from southern Italy but grew up in the United States and has opened several other restaurants. After getting to know each other better, they found that they both had a vision and passion to create a high-quality restaurant that everyone would enjoy.

“He is as passionate on the sourcing as I am,” Alvarez says, which is why the two became close friends and business partners.

“It’s a relationship,” Alvarez says, pointing out that it is very important to hire team members that have the skills you need in the kitchen and are people you can trust to get the job done. “Before he became my chef, he became my friend.”

The wine selection also depends on sourcing. Alvarez and Urciuoli have tried to find small vineyards and small producers for their wine list. They do not focus on the vineyard name; instead they consider the background of the family and the business and make sure the wine is produced organically.

As a result of their efforts, Pa’ La offers a variety of fine wines to pair with their seafood and steak offerings—and the cost is not prohibitive.
“Wines are not marked up,” Alvarez says, “because we want people to enjoy their meal without breaking their pockets.”

Of course, everything on the menu is delicious, Alvarez says, but he does have a few favorites. He loves all the “crudo” dishes, especially the mussels. Pizza is also one of the restaurant’s signature dishes—and Alvarez likes the octopus pizza the most, which is not something you will find at many regular pizza joints. The dough and bread are made in-house and Chef Urciuoli is the “master baker.” He makes sure that the dough is cold fermented for 48 hours before going into the wood-burning oven.
ST. MARY’S FOOD BANK: THE HUMBLE BEGINNINGS OF A BRILLIANT IDEA

BY KAREN MURPHY

The main mission of St. Mary’s Food Bank is to feed the hungry in Arizona. It does this by distributing food to its nonprofit partners that include food pantries, dining halls and homeless shelters. In addition to food distribution, the organization does so much more to help those in need. It also offers children’s feeding programs and two hands-on training programs: a community kitchen that teaches adults kitchen skills so they can find work in the food services industry and LIFT, another training program for adults who want to work in the warehouse and logistics industry.

The story behind St. Mary’s Food Bank is truly inspiring. It was started by one soup kitchen volunteer who had one heartbreaking conversation with a young mother who fed her 10 kids using soup kitchens and food from grocery store dumpsters. John van Hengel, who died at a hospice in Phoenix in 2005 at the age of 83, was inspired by this woman’s story to start St. Mary’s Food Bank in 1967. It was the first food bank in the country and van Hengel, who went on to create the national organization Second Harvest (which later became Feeding America), became widely known as the “father of food banking.”

Even more impressive is this bit of information from van Hengel’s obituary in the New York Times: “One measurement of Second Harvest’s effectiveness is Forbes magazine’s calculation that 98 percent of all product and financial donations go to hungry people, not administration or fundraising.”

Just remember this: This incredible nonprofit began with a single conversation and a man with a heart of gold.
ST. MARY’S FOOD BANK: THE HUMBLE BEGINNINGS OF A BRILLIANT IDEA

MEET REGINA AND BRANDY

BY MARCOS GAUCIN

Here are two stories of two different women who never thought they would need any extra help—but they both are so grateful that St. Mary’s Food Bank was there when they had nowhere else to turn.

REGINA’S STORY

When Regina’s husband went to prison for domestic violence, it resolved one horrible part of her life. Suddenly becoming a single mom with two kids, though, put her in another tough situation: providing for her children without help.

Even after finding a full-time job, Regina just didn’t have enough money to pay her bills and buy food. It wasn’t an easy decision, but Regina turned to St. Mary’s Food Bank for help.

“I come from a proud family where we were taught not to ask for help,” Regina sys. “It’s OK to starve—but I didn’t want my children to go hungry. I know there are other kids at our school who don’t eat because their parents won’t accept help. It’s just how we were raised.”

Regina uses the St. Mary’s pantry at her children’s school to get milk, cereal and other food staples. It has made all the difference and allows her to stretch her budget to cover other expenses.

“I am careful not to take more than we can eat,” Regina said. “I know a lot of people come and I want there to be enough for everyone.

“I never thought I would need help,” she says, “but you must take care of your kids. That is first. As a parent, you do what you have to do for them.”

Regina had never been to a food bank before in her life and says she will only use when it is necessary.

“If I can find a way to make more money, I will stop and leave the food for others,” she says. “But I am very grateful this is available. I try my best to encourage other parents to come because we all need the help.

“It’s a very peaceful feeling knowing my kids aren’t going to bed hungry,” Regina says gratefully.

BRANDY’S STORY

Brandy and her husband both work in grocery retail. At the beginning of the pandemic, they were working long hours and making enough to get by on their own without any extra help. Recently, however, their hours got cut and their paychecks shrunk. Because the money they made working shorter hours was just not enough to cover all their expenses, Brandy went to St. Mary’s Food Bank to get food to feed her family.

“I know there are people who need it even more than I do,” Brandy says. “We make do with what we have, but sometimes things get really slim and there is nowhere else to turn. If we can make it on our own, we try to do that first. But I’m so grateful that St. Mary’s is here when we have no other choice.”

Brandy has been impressed with the quality of the food she receives from St. Mary’s Food Bank.

“I didn’t know what to expect the first time I came,” Brandy says, “but the food filled the trunk of my car and we were able to use everything. We want to make sure that we use everything we receive because this is such a blessing.”

Brandy says she often thinks about where she would turn if St. Mary’s Food Bank was not there to help—and is so grateful to all the generous donors who contribute to the food bank.

“This is so important for a lot of people,” Brandy says. “Thank you.”

Marcos Gaucin is the Chief Programs Officer for St. Mary’s Food Bank, Phoenix.
**QUALITY AFFORDABLE FOOD**

**SPECIAL FEATURE**

**COURTESY OF**

**UNIVISION COMMUNICATIONS INC**

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**Grocery Shopping**

by Hispanic HHLDs in the Phoenix Market

- **415K+** Hispanic HHLDs shopped at a grocery store in the past 7 days
- **3.3** More likely to have children under the age of 18 in the HHLD vs. 2.4 Non-Hispanic HHLDs
- **+100%**

- **$2.7B** Total grocery spending among Hispanics in 2018*
- **+17%** More AVG grocery spending by Hispanic HHLDs than Non-Hispanics weekly

**Top Stores Where Most Groceries Purchased**

<table>
<thead>
<tr>
<th>Source</th>
<th>Hispanic HHLDs who Purchased</th>
<th>Total</th>
<th>Hispanic</th>
<th>Non-Hispanic</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>FRY’S/FRY’S MARKETPLACE</td>
<td>30.5%</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>ANY HISP. GROCERY STORE</td>
<td>13.3%</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>WALMART SUPERCENTER</td>
<td>12.8%</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>FOOD CITY</td>
<td>11.0%</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>OTHER GROCERY STORE</td>
<td>6.8%</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>COSTCO</td>
<td>6.6%</td>
<td></td>
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</tr>
</tbody>
</table>

**Average Amount Spent on Groceries Weekly (HHLD)**

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Hispanic</th>
<th>Non-Hispanic</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$132</td>
<td>$160</td>
<td>$127</td>
</tr>
</tbody>
</table>


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**Grocery Shopping**

by Hispanic HHLDs in the Tucson Market

- **142K+** Hispanic HHLDs shopped at a grocery store in the past 7 days
- **2.9** More likely to have children under the age of 18 in the HHLD vs. 2.2 Non-Hispanic HHLDs
- **+74%**

- **$837M** Total grocery spending among Hispanics in 2018*
- **+8%** More AVG grocery spending by Hispanic HHLDs than Non-Hispanics weekly

**Top Stores Where Most Groceries Purchased**

<table>
<thead>
<tr>
<th>Source</th>
<th>Hispanic HHLDs who Purchased</th>
<th>Total</th>
<th>Hispanic</th>
<th>Non-Hispanic</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>FRY’S</td>
<td>29.9%</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>WALMART SUPERCENTER</td>
<td>16.0%</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>ANY HISP. GROCERY STORE</td>
<td>14.2%</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>FOOD CITY</td>
<td>10.1%</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>SAFEWAY</td>
<td>8.1%</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>WALMART NBHD MARKET</td>
<td>7.5%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Average Amount Spent on Groceries Weekly (HHLD)**

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Hispanic</th>
<th>Non-Hispanic</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$124</td>
<td>$131</td>
<td>$121</td>
</tr>
</tbody>
</table>

**Quick Service Restaurants**

**Hispanic A18+ in the Phoenix Market**

**$1.1B**
Total Spending Among Hispanics on QSR in 2018
20% of Total Market Spending**

**94%**
Or 988K Hispanics Dined at a QSR in the Past Month
vs. 90% of Non-Hispanics

**3.3**
Average Persons per Hispanic Household
vs. 2.4 Non-Hispanic HHLD*

---

**Hispanics Enjoy A Variety of Menu Choices**

<table>
<thead>
<tr>
<th>Restaurant Type</th>
<th>Hispanic</th>
<th>Non-Hispanic</th>
</tr>
</thead>
<tbody>
<tr>
<td>Any Mexican restaurant</td>
<td>43%</td>
<td>34%</td>
</tr>
<tr>
<td>Any Chinese restaurant</td>
<td>35%</td>
<td>18%</td>
</tr>
<tr>
<td>Any pizza restaurant</td>
<td>17%</td>
<td>11%</td>
</tr>
<tr>
<td>Any bakery</td>
<td>11%</td>
<td>10%</td>
</tr>
<tr>
<td>Any seafood restaurant</td>
<td>14%</td>
<td>14%</td>
</tr>
<tr>
<td>Any coffee house</td>
<td>14%</td>
<td>13%</td>
</tr>
<tr>
<td>Any other Asian restaurant</td>
<td>13%</td>
<td>13%</td>
</tr>
<tr>
<td>Any ice cream/yogurt shop</td>
<td>13%</td>
<td>13%</td>
</tr>
<tr>
<td>Any Italian restaurant</td>
<td>9%</td>
<td>9%</td>
</tr>
</tbody>
</table>

**% Who Visited QSRs by Meal Type**

- **Breakfast**
  - Hispanics: 46%
  - Non-Hispanics: 40%
- **Lunch**
  - Hispanics: 78%
  - Non-Hispanics: 72%
- **Dinner**
  - Hispanics: 71%
  - Non-Hispanics: 69%

**Average No. of QSR Visits in the Past 30 Days**

<table>
<thead>
<tr>
<th>Hispanics</th>
<th>Non-Hispanics</th>
</tr>
</thead>
<tbody>
<tr>
<td>6.2X</td>
<td>5.4X</td>
</tr>
</tbody>
</table>

**Hispanics Enjoy A Variety of Menu Choices**

<table>
<thead>
<tr>
<th>Restaurant Type</th>
<th>Hispanic</th>
<th>Non-Hispanic</th>
</tr>
</thead>
<tbody>
<tr>
<td>Any Mexican restaurant</td>
<td>42%</td>
<td>16%</td>
</tr>
<tr>
<td>Any Chinese restaurant</td>
<td>35%</td>
<td>13%</td>
</tr>
<tr>
<td>Any pizza restaurant</td>
<td>8%</td>
<td>11%</td>
</tr>
<tr>
<td>Any bakery</td>
<td>10%</td>
<td>10%</td>
</tr>
<tr>
<td>Any Italian restaurant</td>
<td>7%</td>
<td>8%</td>
</tr>
<tr>
<td>Any steakhouse</td>
<td>7%</td>
<td>7%</td>
</tr>
<tr>
<td>Any upscale restaurant</td>
<td>7%</td>
<td>7%</td>
</tr>
<tr>
<td>Any Japanese restaurant</td>
<td>7%</td>
<td>7%</td>
</tr>
</tbody>
</table>

**Top QSRs**

- **MCDONALD’S**
- **BURGER KING**
- **PANDA EXPRESS**
- **JACK IN THE BOX**
- **LITTLE CAESARS**
- **TACO BELL**
- **IN-N-OUT BURGER**
- **SUBWAY**
- **STARBURKS**
- **FILIBERTO’S MEXICAN**

---

**Quick Service Restaurants**

**Hispanic A18+ in the Tucson Market**

**$343M**
Total Spending Among Hispanics on QSR in 2018
28% of Total Market Spending**

**91%**
Or 294K Hispanics Dined at a QSR in the Past Month
vs. 90% of Non-Hispanics

**2.9**
Average Persons per Hispanic Household
vs. 2.2 Non-Hispanic HHLD*

---

**Hispanics Enjoy A Variety of Menu Choices**

<table>
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<tr>
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<th>Non-Hispanic</th>
</tr>
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<tbody>
<tr>
<td>Any Mexican restaurant</td>
<td>49%</td>
<td>10%</td>
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<tr>
<td>Any Chinese restaurant</td>
<td>41%</td>
<td>27%</td>
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<tr>
<td>Any pizza restaurant</td>
<td>27%</td>
<td>23%</td>
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<tr>
<td>Any coffee house</td>
<td>25%</td>
<td>20%</td>
</tr>
<tr>
<td>Any bakery</td>
<td>25%</td>
<td>20%</td>
</tr>
<tr>
<td>Any Italian restaurant</td>
<td>25%</td>
<td>10%</td>
</tr>
<tr>
<td>Any steakhouse</td>
<td>24%</td>
<td>19%</td>
</tr>
<tr>
<td>Any upscale restaurant</td>
<td>23%</td>
<td>16%</td>
</tr>
<tr>
<td>Any Japanese restaurant</td>
<td>23%</td>
<td>17%</td>
</tr>
</tbody>
</table>

**% Who Visited QSRs by Meal Type**

- **Breakfast**
  - Hispanics: 47%
  - Non-Hispanics: 34%
- **Lunch**
  - Hispanics: 74%
  - Non-Hispanics: 72%
- **Dinner**
  - Hispanics: 71%
  - Non-Hispanics: 62%

**Average No. of QSR Visits in the Past 30 Days**

<table>
<thead>
<tr>
<th>Hispanics</th>
<th>Non-Hispanics</th>
</tr>
</thead>
<tbody>
<tr>
<td>5.8X</td>
<td>5.0X</td>
</tr>
</tbody>
</table>

**Top QSRs**

- **MCDONALD’S**
- **LITTLE CAESARS**
- **TACO BELL**
- **IN-N-OUT BURGER**
- **SUBWAY**
- **BURGER KING**
- **JACK IN THE BOX**
- **BEEGEE’S**
- **OTHER QSR**
- **STARBURKS**

---

**SOURCE**
Scarborough, Hispanic Study 2019 R2, Phoenix DMA, Adults 18+. (Households Study Used Where Noted with *). (**)IHS Global Insight Market Monitor, Phoenix DMA.

**SOURCE**
Scarborough, Hispanic Study 2019 R2, Tucson DMA, Adults 18+. (Households Study Used Where Noted with *). (**)IHS Global Insight Market Monitor, Tucson DMA.
The power of together

Caring, giving and making things better. It all starts by working together. Join us in celebrating the power of community.
CHAPTER 6: ENVIRONMENTAL QUALITY

CHARTS | 136-143

- Most Latinos Believe the Federal Government Should Protect U.S. From Air and Water Pollution
- Most Latinos Believe Congress Should Invest in Clean Energy Jobs to Jump-start the Economy
- Most Latinos Believe Investment in Green Infrastructure Will Help Jump-start the Economy
- Pollution Inequity: Blacks and Hispanics Are Exposed to Much More Pollution Than They Cause
- U.S. Hispanics Had the Lowest Asthma Mortality Rate per Million in 2018
- Blood Cadmium Concentration in U.S. Population by Race/Ethnicity
- Most U.S. Residents Have Access to Clean Water Systems
- Blood Lead Concentration in U.S. Population by Race/Ethnicity
- Blood Mercury Concentration in U.S. Population by Race/Ethnicity
- Number of Heat-associated Deaths in Maricopa County Increasing Since 2014
- Most of the Heat-related Deaths in Arizona are Maricopa County Residents
- Maricopa Hispanics Have the Lowest Rate of Heat-Associated Deaths
- Arizona Recycling Data
- Arizona Lost 13% of Its Tree Coverage in the Past 20 Years

IN FOCUS | 144

PLANET A CHALLENGE PLANS TO MAKE A DIFFERENCE IN THE ARIZONA DESERT

BY BYRON A. ROMAN

Planet A Challenge is on a mission to create and sustain clean and healthy communities by getting rid of litter and trash.
U.S. GREENHOUSE GAS EMISSIONS BY ECONOMIC SECTOR (1990–2018)

Emissions (Million metric tons of carbon dioxide equivalents)

<table>
<thead>
<tr>
<th>Year</th>
<th>Transportation</th>
<th>Electricity Generation</th>
<th>Industry</th>
<th>Agriculture</th>
<th>Commercial</th>
</tr>
</thead>
<tbody>
<tr>
<td>1990</td>
<td>1527.07</td>
<td>1667.33</td>
<td>2003.87</td>
<td>428.67</td>
<td>598.97</td>
</tr>
<tr>
<td>1995</td>
<td>1628.68</td>
<td>1901.23</td>
<td>2349.16</td>
<td>427.28</td>
<td>618.14</td>
</tr>
<tr>
<td>2000</td>
<td>1875.59</td>
<td>1973.42</td>
<td>2455.93</td>
<td>412.09</td>
<td>596.41</td>
</tr>
<tr>
<td>2005</td>
<td>1572.07</td>
<td>1801.06</td>
<td>2312.12</td>
<td>405.13</td>
<td>627.54</td>
</tr>
<tr>
<td>2010</td>
<td>1882.56</td>
<td>1800.24</td>
<td>1949.23</td>
<td>420.25</td>
<td>642.11</td>
</tr>
<tr>
<td>2015</td>
<td>1798.93</td>
<td>1835.61</td>
<td>1856.81</td>
<td>442.51</td>
<td>655.99</td>
</tr>
<tr>
<td>2016</td>
<td>1778.40</td>
<td>1852.31</td>
<td>1411.53</td>
<td>426.99</td>
<td>642.38</td>
</tr>
<tr>
<td>2017</td>
<td>1470.74</td>
<td>1882.56</td>
<td>1470.74</td>
<td>426.76</td>
<td>658.56</td>
</tr>
</tbody>
</table>

Source: United States Environmental Protection Agency, Greenhouse Gas Inventory Data Explorer, 2021
[cfpub.epa.gov/ghgdata/inventoryexplorer/index.html#allsectors/allgas/econsect/all]

MOST LATINOS BELIEVE THE FEDERAL GOVERNMENT SHOULD PROTECT US FROM AIR AND WATER POLLUTION

Source: Latino Decisions, Latinos and the Environment, 2020
Most Latinos believe Congress should invest in clean energy jobs to jump-start the economy.

Source: Latino Decisions, Latinos and the Environment, 2020

Most Latinos believe investment in green infrastructure will help jump-start the economy.

Source: Latino Decisions, Latinos and the Environment, 2020
POLLUTION INEQUITY: BLACKS AND HISPANICS ARE EXPOSED TO MUCH MORE POLLUTION THAN THEY CAUSE

U.S. HISPANICS HAD THE LOWEST ASTHMA MORTALITY RATE PER MILLION IN 2018

Source: Centers for Disease Control and Prevention, Asthma Data Visualizations, 2021
https://www.cdc.gov/asthma/data-visualizations/default.htm
BLOOD CADMIUM CONCENTRATION
U.S. POPULATION BY RACE/ETHNICITY

https://cfpub.epa.gov/roe/indicator.cfm?i=61#2


https://cfpub.epa.gov/roe/indicator.cfm?i=45#1

PERCENT OF POPULATION WITH ACCESS TO WATER SYSTEMS WITH NO REPORTED VIOLATIONS

https://cfpub.epa.gov/roe/indicator.cfm?i=45#1

### Blood Lead Concentration for U.S. Population by Race/Ethnicity

![Bar chart showing blood lead concentration by race/ethnicity from 2005-2006 to 2015-2016.](chart)

**Notes:** Other ethnic groups are included in the "total." Numbers used are the geometric mean, which is defined by Merriam-Webster as "a number that is the second term of three consecutive terms of a geometric progression." Example: The geometric mean of 9 and 4 is 6.

*Source: United States Environmental Protection Agency, Blood Lead Level, Exhibit 2, 2021 [cfpub.epa.gov/roe/indicator.cfm?i=63]*

### Blood Mercury Concentration for U.S. Population by Race/Ethnicity

![Bar chart showing blood mercury concentration by race/ethnicity from 2005-2006 to 2015-2016.](chart)

**Notes:** Other ethnic groups are included in the "total." Numbers used are the geometric mean, which is defined by Merriam-Webster as "a number that is the second term of three consecutive terms of a geometric progression." Example: The geometric mean of 9 and 4 is 6.

*Source: United States Environmental Protection Agency, Blood Mercury Level, Exhibit 5, 2021 [cfpub.epa.gov/roe/indicator.cfm?i=64#5]*
NUMBER OF HEAT-ASSOCIATED DEATHS IN MARICOPA COUNTY INCREASING SINCE 2014

www.maricopa.gov/ArchiveCenter/ViewFile/Item/4959

MOST OF THE HEAT-RELATED DEATHS IN ARIZONA ARE MARICOPA COUNTY RESIDENTS

www.maricopa.gov/ArchiveCenter/ViewFile/Item/4959
MARICOPA HISPANICS HAVE THE LOWEST RATE OF HEAT-ASSOCIATED DEATHS

<table>
<thead>
<tr>
<th>Ethnicity</th>
<th>Rate per 100,000 Residents</th>
</tr>
</thead>
<tbody>
<tr>
<td>African American</td>
<td>6.59</td>
</tr>
<tr>
<td>Native American</td>
<td>4.37</td>
</tr>
<tr>
<td>White</td>
<td>2.86</td>
</tr>
<tr>
<td>Asia/Pacific Islander</td>
<td>2.56</td>
</tr>
<tr>
<td>Hispanic</td>
<td>2.43</td>
</tr>
</tbody>
</table>

www.maricopa.gov/ArchiveCenter/ViewFile/Item/4959

ARIZONA RECYCLING DATA

<table>
<thead>
<tr>
<th>Year</th>
<th>Total Commingled Recyclables</th>
</tr>
</thead>
<tbody>
<tr>
<td>2013</td>
<td>555,828.47</td>
</tr>
<tr>
<td>2014</td>
<td>446,429.04</td>
</tr>
<tr>
<td>2015</td>
<td>417,386.56</td>
</tr>
<tr>
<td>2016</td>
<td>450,548.52</td>
</tr>
<tr>
<td>2017</td>
<td>571,379.54</td>
</tr>
<tr>
<td>2018</td>
<td>563,260.52</td>
</tr>
<tr>
<td>2019</td>
<td>467,213.71</td>
</tr>
</tbody>
</table>

www.azdeq.gov/node/2353
ARIZONA LOST 13% OF ITS TREE COVERAGE IN THE PAST 20 YEARS

The loss is equivalent to 233 kha. Kha is a thousand hectares and 233 kha is equivalent to almost 2500 acres. Example: A football field, including the end zones, is about 1.32 acres.

Source: Global Forest Watch, Tree Cover Loss in Arizona, United States, 2021
www.globalforestwatch.org/dashboards/country/USA
You have already heard these terms a million times: global warming, climate change, ozone layer, polar bears, animal extinction, deforestation, the greenhouse effect. The list goes on and on—and I assume you are probably curious about what else is on the list. We can add ocean pollution, contaminated drinking water, rolling power blackouts. Our planet is in crisis and it is time for all citizens of planet Earth to get involved.

Fixing these problems and saving our planet is overwhelming and, at times, feels like an impossible task. Every time a problem gets solved, or at least contained, another one pops up. We expect scientists, governments and even corporations to solve these problems, but they usually come back with a one-size-fits-all blanket solution that might help in one area, but often causes more damage in another. And we, as individuals, tend to side with one or two of these entities and point fingers at the others.

Something we seldom do is take a good look at our own actions to admit what we do that contributes to the world’s problems. Should we be pointing our fingers at ourselves? Probably. You can complain about the litter you see on the road, but forget that a few miles back someone is looking at the cup or napkin that accidentally flew out of your car window. But that’s ok, it was just one cup, right? Multiply that one cup by 7 billion people on the planet, though and the litter adds up fast.

In the fall of 2020, Ana Benavides and Patty Anderson joined me to do something to make a difference. We formed Planet A Challenge as a social impact organization with a simple goal: Show that whatever global environmental problem we currently face was created by 7 billion individual actions—or inactions—and the ultimate goal is to reverse those actions to create something positive and beneficial for our planet.

The organization is called Planet A Challenge because we don’t have a Planet B. It evolved from the #trashtag social media movement that went viral in the spring of 2019 after I shared before and after photos of a young man doing a cleanup and challenged all “bored teens” to do the same. A few days later, the post was shared more than 1 million times on the most popular social media platforms.

Soon, people from all around the world—and not just teens—grabbed brooms, shovels and rakes and went to local littered areas, cleaned them up and shared their accomplishments on social media.

Picking up trash and cleaning up littered areas is nothing new; it has been done by caring individuals and organizations since the invention of trash, but the #trashtag movement has brought our trash problem to a new level of awareness and responsibility. We have gone from “Not my trash, not my problem,” to “It’s not my trash, but it is my planet.”

We all want a clean, healthy planet for all species. But just picking up trash every day is not going to achieve that goal. We also need to work on how we produce, handle and dispose of our trash. Our society suffers from overconsumption and instant gratification and the misguided idea that everything is either disposable or recyclable. Of the 8.3 billion metric tons of plastic produced during the past 60 years, only about 9% has been recycled. The rest is in landfills or has been used as fuel.

**OUR VISION AND MISSION**

We want to create and sustain clean and healthy communities. The Planet A Challenge is dedicated to keeping neighborhoods and
outdoor public spaces free of litter and trash to help increase pride in local communities, increase property values and help reduce safety hazards and health and comfort issues.

We want to create an organic, grassroots platform for our members to serve and give back to their communities while engaging neighborhoods in all aspects relating to environmental, social, cultural, educational and economic issues. We want to empower everyone to take ownership of these issues to have more control over their lives and improve our planet for future generations.

We know Planet A Challenge is on the right track because some world environmental organizations with similar visions and missions have partnered up with us. Plastic Oceans International is just one example. It is an organization that is all about clean oceans. They soon realized, however, that inland communities such as Phoenix depend on clean water and are affected ecologically by changes in the ocean. Plastic Oceans and Planet A are aligned with the belief that “localized actions are the ‘building blocks’ required to bring about broader socioeconomic and environmental change.”

Cleaning and keeping the planet in environmental balance is a huge and sometimes overwhelming task. People want to help but often don’t know where to start. It’s simple: Start with you. You can help the planet, your city and your community by starting right where you are: Make better choices with the products you consume, reduce your plastic use and organize a neighborhood cleanup. Engage your neighbors to do the same. Just think of what 7 billion people have done. Now imagine what we can undo to accomplish our goal to improve the planet for us and future generations.

As BBC broadcaster and nature historian Sir David Attenborough has said, “In this world, a species can only thrive when everything else around it thrives too.”

We second that emotion.

Bryan A. Roman is Chief Operations Director and Founder of Planet A Challenge.

When safe, minors can jump in and lend a hand. Makes for great family values and quality time.

GET INVOLVED

480-370-0573
planetachallengeaz@gmail.com
planetachallenge.org
LIFE CAN CHANGE PRETTY QUICKLY.
LET US HANDLE THE OTHER STUFF,
SO YOU DON’T MISS WHAT MATTERS MOST.

AZBLUE.COM
CHAPTER 7: ACCESS TO CARE

CHARTS | 152–156

- COVID-19 Mortality Rate by Race in the U.S.
- COVID-19 Vaccination Disparities
- Private Vs. Public Health Insurance % in the U.S.
- U.S. Hispanics Had the % Highest Increase of Children Under 19 Without Health Insurance (2018–2019)
- Hispanic Workers Accounted for 13% of all U.S. Healthcare Workers in 2018
- U.S. Hispanics Have the Highest Life Expectancy at Birth
- Female Breast Cancer Was the Most Prevalent New Cancer for U.S. Hispanics in 2017

IN FOCUS | 148
EQUALITY HEALTH FOUNDATION: ITS NAME SAYS IT ALL
BY CATALINA PEREZ
The Hispanic community does not always get the critical health information they need in the way they need it, but Equality Health Foundation is determined to change that.

SPECIAL FEATURE | 158
HEALTH CARE
Univision takes an in-depth look at Hispanics and healthcare from all sides: dental services and doctors to mental health services and pharmacies in the Phoenix and Tucson metro areas.
The COVID-19 pandemic has had a devastating effect on the world’s population: According to Worldometer, as of Sept. 23, 2021, there were 231,181,598 COVID cases and 4,737,507 deaths. At the same time, the United States has had 43,443,785 cases and 700,400 deaths. Hispanic Americans experienced the largest decline in life expectancies in 2020 by three years, followed by Black Americans, primarily attributed to deaths from the pandemic according to the Centers for Disease Control and Prevention.

The U.S. Hispanic community has been hit particularly hard, in part because Hispanics often provide essential services and risked their lives every day when the pandemic first began. Sadly, there was very little information about the severity of COVID-19 in the beginning and limited access to testing with no vaccine to help prevent its spread.

Hispanics, in particular, did not receive accurate information, partly because of a basic lack of marketing toward Hispanics. Information was not being translated and it was not easily accessible for people who did not have internet access. Once people started getting vaccinated, the data showed that Hispanics were not getting vaccinated at the same rate as non-Hispanic white people.

During this time, Equality Health Foundation, which was founded in 2018 in Phoenix, stepped up and reached out to the Hispanic community to make sure everyone was receiving accurate, cultural competent information and access to vaccinations as quickly as possible. Tomás León, Equality Health Foundation president, met with Maricopa County Public Health officials and the Arizona Department of Health Services weekly to coordinate efforts and focus on prioritized zip codes with high COVID-19 case counts and low vaccination rates.

Right now in Maricopa County, more than 52% of residents have been vaccinated—but only 16% of Hispanics have received more than one dose of the COVID-19 vaccine—which shows that there is still a great disparity in vaccination rates.

“There are zip codes where only 17% of Hispanics are vaccinated,” León said, “and they make up the majority of the population in those areas.”

Back in May 2020, Arizona established testing sites across the state, but they were often located far from the communities of color that were disproportionately affected by the pandemic.

“We decided, as a purpose-driven organization, that we were going to step in the gap and do something about addressing the disparities in testing and vaccinations,” León said, so the organization quickly co-founded a RAPID COVID-19 Coalition with Chicanos Por La Causa that included the Arizona Governor’s Office, Arizona Department of Health Services, Maricopa County Public Health, the City of Phoenix and diverse public-private partners. The group met regularly to coordinate and target the communities and zip codes that didn’t have easy access to testing sites and vaccinations. In general, these were the communities where the majority of the population was Hispanic and/or Black.

One area of Phoenix that really put a spotlight on the disparities nationally and statewide was Maryvale, a predominately Hispanic/Latino community. Equality Health Foundation’s first event in the area attracted approximately 1000 people and there was a two-to-three-mile-long line of cars waiting in the testing line.

“We were prepared to test 500 people, not 1000,” León said, “so the next week we came back and improved our process and reached another 1000 lives. We began working with the coalition, so every week we could go into these underserved zip codes where no one else was going.”
Once COVID-19 vaccines became available, the same thing that happened with testing started to happen: A lot of people were getting tested, but only 12% or less of those getting vaccinated were Hispanic. The statistics are grim: Hispanics and people of color make up most of the COVID cases, hospitalizations and deaths, according to the Centers for Disease Control and Prevention (CDC) and other reliable sources.

The COVID-19 Coalition has turned into the One Community Initiative Against COVID-19 in partnership with the HeroZona Foundation and has partnered with the local communities of color and added more public-private partners. Now, this combined coalition is supported by the Valley of the Sun United Way. In the end, there is just one important goal: to ensure fair and equitable access to testing and vaccines with wraparound support in diverse, underserved communities.

One thing that really had to change was the way information was disseminated to the Hispanic community. There were a few critical barriers to overcome: no bilingual websites existed, vaccine and testing appointments were only made online and it was hard to find testing and vaccine locations in the Hispanic neighborhoods.

National survey after national survey has shown that Hispanics were willing to get vaccinated, but they just didn’t have easy access. The One Community Initiative changed that reality by creating its own bilingual website, call center and community education initiative with support from community health workers. To get accurate, timely and factual information in both English and Spanish, they made sure to use different approaches and lots of multicultural marketing. Social media, radio and TV were the main media used to address myths and any concerns about the vaccines.

“Hispanics want to protect their families and their communities... and it comes back to their core values,” León says. They just needed access to the information in their language and through the correct channels.”

Through its efforts, the One Community Initiative has made it much easier for people to get the information they need to make an informed decision and has removed the digital divide. One of their main standards for their partners is to have a staff and volunteers that is “...as diverse as the community we’re serving,” León said.

To date, the One Community Initiative has reached nearly 51,000 people with testing and vaccines and executed more than 180 events throughout Maricopa County and in other parts of Arizona in collaboration with Arizona State University. Although the main focus was to conduct testing and administer vaccines, the group also has made sure to support small businesses struggling to survive at the same time. From the marketing and vendors that provided equipment, supplies and food, Hispanic-owned and women-owned businesses were hired to help. It was a win–win for everyone.

“Equality Health Foundation is a convener, a trusted broker, a community innovator,” León said. “We bring people together to identify root cause problems in the community and bring a diverse alliance of stakeholders together to help.”

REFERENCES

EQUALITY HEALTH FOUNDATION
Renaissance Square, Tower One,
2 North Central Avenue, Suite 475
Phoenix, AZ 85004
602-252-7900
tleon@equalityhealthfoundation.org
www.equalityhealthfoundation.org/

ONE COMMUNITY INITIATIVE
onecommunityaz.com

OTHER RESOURCES

Arizona Department of Health Services
CENTERS FOR DISEASE CONTROL AND PREVENTION
COVID Data Tracker
Coronavirus in the U.S.: Latest Map and Case Count from The New York Times
EXCERPT

THE STATE OF ARIZONA'S HISPANIC MARKET
ARIZONA 2021

Equal Health Foundation.

WORKING TOGETHER TO FIGHT
COVID-19

231,181,598
WORLDWIDE CASES

4,737,507
DEATHS WORLDWIDE
as of Sept. 23, 2021*

more than
52%
MARICOPA COUNTY
of residents have been vaccinated

but only
16%
HISPANICS
have received more than one dose of the
COVID-19 vaccine, which shows that there
is still a great disparity in vaccination rates.

43,443,785
UNITED STATES CASES

700,400
AND DEATHS
as of Sept. 23, 2021*

Hispanic Americans experienced the largest
decline in life expectancies in 2020 by three years,
followed by Black Americans, primarily attributed
to deaths from the pandemic, according to the
Centers for Disease Control and Prevention.

COMMUNITY REACH & IMPACT

GOAL:
Ensure fair and equitable access to
COVID-19 testing and vaccinations.

50,692
Reached thousands of Arizonans
with testing, vaccines, and wrap
around services.
as of Oct. 6, 2021*

180+
EXECUTED EVENTS
in diverse, underserved communities throughout
Maricopa County and in other parts of Arizona.

ENDING THIS PANDEMIC TOGETHER

Layers of Protection

1) Practice Prevention

2) Ongoing Testing

3) Get Vaccinated

#InThisTogether

Protect Yourself. Protect Your Familia. Protect Our Comunidad.

Visit OneCommunityAZ.com or call 888.587.3647 to find a testing/vaccination event near your neighborhood.

* Sources by Worldometer, Centers For Disease Control and Prevention, Coronavirus in the U.S.: Latest Map and Case Count from The New York Times
More than 62 million Latinos live and work in the United States, contributing $2.13 Trillion to the economy.*

* 2020 U.S. Census data.
COVID-19 MORTALITY RATE BY RACE IN THE U.S.
AS OF MARCH 2, 2021

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Mortality Rate per 100,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Asian Americans</td>
<td>96</td>
</tr>
<tr>
<td>Latino Americans</td>
<td>147.3</td>
</tr>
<tr>
<td>White Americans</td>
<td>150.2</td>
</tr>
<tr>
<td>Pacific Islander Americans</td>
<td>176.6</td>
</tr>
<tr>
<td>Black Americans</td>
<td>179.8</td>
</tr>
<tr>
<td>Indigenous Americans</td>
<td>256</td>
</tr>
</tbody>
</table>

www.apmresearchlab.org/covid/deaths-by-race#rates-over-time

COVID-19 VACCINATION DISPARITIES
AS OF APRIL 4, 2021

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>At Least One Dose</th>
<th>Fully Vaccinated</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hispanic/Latino</td>
<td>65.7</td>
<td>68.9</td>
</tr>
<tr>
<td>White Non-Hispanic</td>
<td>9.7</td>
<td>7.8</td>
</tr>
<tr>
<td>American Indian</td>
<td>1.3</td>
<td>1.5</td>
</tr>
<tr>
<td>Alaska Native Non-Hispanic</td>
<td>5.1</td>
<td>4.1</td>
</tr>
<tr>
<td>Asian Non-Hispanic</td>
<td>8.3</td>
<td>7.7</td>
</tr>
<tr>
<td>Black Non-Hispanic</td>
<td>0.3</td>
<td>0.2</td>
</tr>
<tr>
<td>Native Hawaiian Other Pacific Islander Non-Hispanic</td>
<td>9.7</td>
<td>9.8</td>
</tr>
</tbody>
</table>

Source: Centers for Disease Control and Prevention (CDC), COVID Data Tracker.
covid.cdc.gov/covid-data-tracker/#vaccination-demographic
PERCENT OF UNINSURED POPULATION IN THE UNITED STATES (2015–2019)

BY RACE

Source: United States Census Bureau, Selected Characteristics of Health Insurance Coverage in the United States, (March 2021)
data.census.gov/cedsci/table?t=Health%20Insurance&tid=ACSST1Y2019.S2701&hidePreview=false

PRIVATE VS PUBLIC HEALTH INSURANCE % IN THE U.S.

BY RACE

Source: United States Census Bureau, Health Insurance in the United States, Table A1, March 2021.
www.census.gov/data/tables/2020/demo/health-insurance/p60-271.html

**By Percentage**

<table>
<thead>
<tr>
<th>Race</th>
<th>2018</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hispanic (Any Race)</td>
<td>4%</td>
<td>8%</td>
</tr>
<tr>
<td>Asian</td>
<td>4%</td>
<td>4%</td>
</tr>
<tr>
<td>Black</td>
<td>4%</td>
<td>5%</td>
</tr>
<tr>
<td>White, Non-Hispanic</td>
<td>4%</td>
<td>4%</td>
</tr>
</tbody>
</table>

Source: United States Census Bureau, Health Insurance Coverage in the United States: 2019, Figure 5 (September 2020)


**By Percentage**

<table>
<thead>
<tr>
<th>Race</th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
<th>2018</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>13%</td>
<td>13%</td>
<td>13%</td>
<td>13%</td>
<td>13%</td>
</tr>
<tr>
<td>Black or African American</td>
<td>14%</td>
<td>14%</td>
<td>14%</td>
<td>14%</td>
<td>14%</td>
</tr>
<tr>
<td>American Indian or Alaska Native</td>
<td>17%</td>
<td>17%</td>
<td>17%</td>
<td>17%</td>
<td>17%</td>
</tr>
<tr>
<td>Asian</td>
<td>7%</td>
<td>7%</td>
<td>7%</td>
<td>7%</td>
<td>7%</td>
</tr>
<tr>
<td>Native Hawaiian or Other Pacific Islander</td>
<td>11%</td>
<td>11%</td>
<td>10%</td>
<td>11%</td>
<td>11%</td>
</tr>
<tr>
<td>Hispanic or Latino</td>
<td>9%</td>
<td>9%</td>
<td>9%</td>
<td>9%</td>
<td>9%</td>
</tr>
</tbody>
</table>

Source: United States Census Bureau, Disability Characteristics (March 2021)
HISPANIC WORKERS ACCOUNTED FOR 13% OF ALL U.S. HEALTHCARE WORKERS IN 2018

HISPANIC WORKERS ACCOUNTED FOR 13% OF ALL U.S. HEALTHCARE WORKERS IN 2018

U.S. HISPANICS HAVE THE HIGHEST LIFE EXPECTANCY AT BIRTH

Source: Center for Disease Control and Prevention, Vital Statistics Rapid Release (February 2021)
**FEMALE BREAST CANCER WAS THE MOST PREVALENT NEW CANCER FOR U.S. HISPANICS IN 2017**

<table>
<thead>
<tr>
<th>Cancer Type</th>
<th>2017 Rate per 100,000 people</th>
</tr>
</thead>
<tbody>
<tr>
<td>Female Breast</td>
<td>94.5</td>
</tr>
<tr>
<td>Prostate</td>
<td>80.9</td>
</tr>
<tr>
<td>Colon and Rectum</td>
<td>32.5</td>
</tr>
<tr>
<td>Lung and Bronchus</td>
<td>27.7</td>
</tr>
<tr>
<td>Corpus and Uterus, NOS</td>
<td>23.4</td>
</tr>
<tr>
<td>Non-Hodgkin Lymphoma</td>
<td>17</td>
</tr>
<tr>
<td>Kidney and Renal Pelvis</td>
<td>16.7</td>
</tr>
<tr>
<td>Liver and Intrahepatic Bile Duct</td>
<td>13</td>
</tr>
<tr>
<td>Thyroid</td>
<td>12.8</td>
</tr>
<tr>
<td>Pancreas</td>
<td>11.3</td>
</tr>
</tbody>
</table>

Source: Center for Disease Control and Prevention, United States Cancer Statistics: Data Visualizations (April 2021)
[gis.cdc.gov/cancer/uscs/dataviz.html](https://gis.cdc.gov/cancer/uscs/dataviz.html)

**PERCENT OF UNINSURED POPULATION IN ARIZONA BY RACE (2015–2019)**

<table>
<thead>
<tr>
<th>Race</th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
<th>2018</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>10%</td>
<td>9%</td>
<td>10%</td>
<td>9%</td>
<td>10%</td>
</tr>
<tr>
<td>Black or African American</td>
<td>8%</td>
<td>9%</td>
<td>9%</td>
<td>8%</td>
<td>10%</td>
</tr>
<tr>
<td>American Indian and Alaska Native</td>
<td>11%</td>
<td>10%</td>
<td>11%</td>
<td>10%</td>
<td>10%</td>
</tr>
<tr>
<td>Asian</td>
<td>23%</td>
<td>21%</td>
<td>21%</td>
<td>22%</td>
<td>24%</td>
</tr>
<tr>
<td>Native Hawaiian and Other Pacific Islander</td>
<td>7%</td>
<td>7%</td>
<td>6%</td>
<td>6%</td>
<td>8%</td>
</tr>
<tr>
<td>Hispanic or Latino</td>
<td>19%</td>
<td>17%</td>
<td>16%</td>
<td>18%</td>
<td>19%</td>
</tr>
</tbody>
</table>

At Comerica Bank, we know that when the community grows, we all grow. That’s why for nearly 150 years, we’ve gone beyond traditional banking to provide the strategic financial partnership that local entrepreneurs and nonprofit organizations need to grow.

After all, we’re in this together.
**ACCESS TO CARE**

**THE STATE OF ARIZONA'S HISPANIC MARKET**

**PHOENIX HISPANICS & DENTAL OPPORTUNITIES**

- **509K** Hispanics in Phoenix visited a dentist in the past year
- **HISPANICS ARE YOUNG**
  - 67% of Hispanics are between 25-54 years; whereas, 56% of Non-Hispanics are over the age of 50
- **HISPANICS HAVE MORE CHILDREN**
  - 57% of Hispanic households have children compared to 31% of Non-Hispanics
- **HISPANICS ARE SPENDING**
  - $1.2 BILLION on healthcare services*

**TUCSON HISPANICS & DENTAL OPPORTUNITIES**

- **130K** Hispanics in Tucson visited a dentist in the past year
- **HISPANICS ARE YOUNG**
  - 56% of Hispanics are between 25-54 years; whereas, 56% of Non-Hispanics are over the age of 50
- **HISPANICS HAVE MORE CHILDREN**
  - 39% of Hispanic households have children compared to 31% of Non-Hispanics
- **HISPANICS ARE SPENDING**
  - $370 MILLION on healthcare services*

---

**LANGUAGE PERSONALLY PREFER TO SPEAK AMONG HISPANIANS**

- **Speak Only English:**
  - 64%
- **Speak Spanish:**
  - 36%

**HISPANIC PATIENTS ARE DRIVING THE GROWTH OF DENTAL SERVICES**

- **% Change in Hispanics & Non-Hispanics Who Used a Dentist in the Past Year (2014 vs. 2019)**
  - **Hispanic:** 37%
  - **Non-Hispanic:** 3%

**Source:** Scarborough Hispanic Study, 2019 Release 2 vs. 2014 Release 2, Phoenix DMA, A18+ who used a dentist in the past 12 months. * IHS Global Insight 2019 Hispanic Market Monitor, Phoenix DMA.

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**COURTESY OF UNIVISION COMMUNICATIONS INC**

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**DATOS ARIZONA 2021**

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**THE STATE OF ARIZONA’S HISPANIC MARKET**

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* IHS Global Insight 2019 Hispanic Market Monitor, Phoenix DMA.
**ACCESS TO CARE**

### Hispanics & Healthcare

#### Hispanic A18+ in the Phoenix Market

- **$1.2B** Hispanic Total Spending on Health Care in 2018*
- **218K** Or 48% of Hispanic HHLDs Have 1+ Children Under 18** vs. 24% Non-Hispanic HHLDs
- **716K** Or 68% of Hispanics Are Employed Full-time or Part-time vs. 59% Non-Hispanics
- **766K** Or 73% of Hispanics Carry Individual or Group Insurance

#### Top Hospitals Visited in the Past 3yrs

- **790K** Or 75% of Hispanics Visited a Specialist in the Past Year
- **728K** Or 69% of Hispanics Visited a Hospital in the Past 3yrs vs. 66% Non-Hispanics

#### Medical Services Received in the Past 3yrs

- **Hospital ER**
- **Pediatrics**
- **Urgent care facility**
- **Maternity care**
- **Any overnight procedure**
- **Teeth whitening, etc.**
- **Cardiac care**
- **Orthopedics**
- **Neurology**

#### Specialist Visited in the Past Year

- **Dentist**
- **Ophthalmologist**
- **Other specialist**
- **OB/GYN**
- **Optometrist**
- **Dermatologist**
- **Cardiologist**
- **Orthopedist**
- **Physical therapist**
- **Chiropractor**

### Hispanics & Healthcare

#### Hispanic A18+ in the Tucson Market

- **$370M** Hispanic Total Spending on Health Care in 2018*
- **57K** Or 40% of Hispanic HHLDs Have 1+ Children Under 18** vs. 23% Non-Hispanic HHLDs
- **187K** Or 58% of Hispanics Are Employed Full-time or Part-time vs. 53% Non-Hispanics
- **268K** Or 83% of Hispanics Carry Individual or Group Insurance

#### Top Hospitals Visited in the Past 3yrs

- **246K** Or 76% of Hispanics Visited a Specialist in the Past Year
- **246K** Or 76% of Hispanics Visited a Hospital in the Past 3yrs vs. 74% Non-Hispanics

#### Medical Services Received in the Past 3yrs

- **Hospital ER**
- **Pediatrics**
- **Urgent care facility**
- **Maternity care**
- **Any overnight procedure**
- **Teeth whitening, etc.**
- **Cardiac care**
- **Orthopedics**
- **Neurology**

#### Specialist Visited in the Past Year

- **Dentist**
- **Ophthalmologist**
- **Other specialist**
- **OB/GYN**
- **Optometrist**
- **Dermatologist**
- **Cardiologist**
- **Orthopedist**
- **Physical therapist**
- **Chiropractor**

**SOURCE:** Scarborough 2021 Rel. 1. DMAs, 18+ Base: IHS A18+ Hispanic Study, Scarborough. 2021 Rel. 1. DMAs, 18+ Base: IHS A18+ Hispanic Study, Scarborough.
ACCESS TO CARE

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THE STATE OF ARIZONA’S HISPANIC MARKET

ARIZONA 2021

Hispanics & Mental Healthcare
Hispanic A18+ in the Phoenix Market

70,000
Phoenix Hispanics received mental healthcare services in the past 3 years
7%
Of Phoenix Hispanics received mental healthcare services in the past 3 years vs. 7% of Non-Hispanics
1 out of 4
Phoenix A18+ who received mental healthcare services in the past 3 years are Hispanic

According to the CDC, U.S. Hispanics, especially U.S. Hispanic women, are more likely than the NH White population to feel serious psychological distress.


85,000
Or 8% of Phoenix Hispanics purchased medication due to anxiety and/or depression in the past 12 months
14%
Of Phoenix A18+ who purchase anxiety and/or depression medications are Hispanic
57%
Of Phoenix Hispanics who sought mental healthcare services carry health insurance*
56%
Of Phoenix Hispanics who sought mental healthcare services are bilingual outside of the home*

Hispanics & Mental Healthcare
Hispanic A18+ in the Tucson Market

46,000
Tucson Hispanics received mental healthcare services in the past 3 years
14%
Of Tucson Hispanics received mental healthcare services in the past 3 years vs. 6% of Non-Hispanics
55%
Of Tucson A18+ who received mental healthcare services in the past 3 years are Hispanic

According to the CDC, U.S. Hispanics, especially U.S. Hispanic women, are more likely than the NH White population to feel serious psychological distress.


43,000
Or 13% of Tucson Hispanics purchased medication due to anxiety and/or depression in the past 12 months
38%
Of Tucson A18+ who purchase anxiety and/or depression medications are Hispanic
87%
Of Tucson Hispanics who sought mental healthcare services carry health insurance*
53%
Of Tucson Hispanics who sought mental healthcare services are bilingual outside of the home*
U.S. Hispanics are +27% more likely than the average U.S. A18+ to agree with the statement "I am willing to take Rx drugs even if my insurance company doesn't cover them".*

Reasons Medication Was Bought Among Phoenix Hispanics Ranked by % of Hispanics Purchased in the Past 12 Months

- Cold or Flu: 48% Hispanics, 35% Non-Hispanics
- Allergies: 41% Hispanics, 27% Non-Hispanics
- Children's Medicine: 45% Hispanics, 21% Non-Hispanics
- High Blood Pressure: 14% Hispanics, 21% Non-Hispanics
- Digestive Disorder: 11% Hispanics, 9% Non-Hispanics
- Diabetes: 16% Hispanics, 10% Non-Hispanics
- Cholesterol: 8% Hispanics, 8% Non-Hispanics
- Anxiety Depression: 5% Hispanics, 5% Non-Hispanics
- Arthritis: 1% Hispanics, 9% Non-Hispanics
- Weight Loss: 1% Hispanics, 5% Non-Hispanics

**772K**
Or 73% of Phoenix Hispanics have bought prescription drugs in the past 30 days

**766K**
Or 72% of Phoenix Hispanics carry group or individual health insurance

**52K**
Phoenix Hispanics asked their doctors to prescribe a specific drug due to a health ad in the past year

U.S. Hispanics are +53% more likely than the average U.S. A18+ to agree with the statement "I take medicine as soon as I don’t feel well".*

Reasons Medication Was Bought Among Tucson Hispanics Ranked by % of Hispanics Purchased in the Past 12 Months

- Allergies: 48% Hispanics, 20% Non-Hispanics
- Cold or Flu: 43% Hispanics, 17% Non-Hispanics
- Children’s Medicine: 20% Hispanics, 16% Non-Hispanics
- High Blood Pressure: 20% Hispanics, 22% Non-Hispanics
- Digestive Disorder: 16% Hispanics, 11% Non-Hispanics
- Anxiety Depression: 11% Hispanics, 11% Non-Hispanics
- Diabetes: 13% Hispanics, 9% Non-Hispanics
- Cholesterol: 9% Hispanics, 11% Non-Hispanics
- Arthritis: 8% Hispanics, 13% Non-Hispanics
- Asthma: 6% Hispanics, 4% Non-Hispanics

**258K**
Or 80% of Tucson Hispanics have bought prescription drugs in the past 30 days

**268K**
Or 83% of Tucson Hispanics carry group or individual health insurance

**31K**
Tucson Hispanics asked their doctors to prescribe a specific drug due to a health ad in the past year

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From superior roadside assistance and travel services — to Member-exclusive savings on auto repair, home security, identity protection services, and insurance — learn more today by visiting a local branch or going online to AAA.com.

Outsmart Life®
CHAPTER 8: COMMUNITY SAFETY

CHARTS | 164–168

- Top Crime Concerns: Arizona Vs. U.S.
- Arizona’s Violent Crime Rate is Above the National Average (2017–2019)
- Police Officers Per Capita in Arizona: Oro Valley Has the Most
- Arizona Falls Far Below Other States in Number of School Shootings
- Top 10 Safest Cities in Arizona
- H.S. Students Who Reported Being Threatened or Injured With a Weapon on School Property
- Crime and Safety in Public Schools in 2016

IN FOCUS | 170
WORKING TO END HOMELESSNESS IN MARICOPA COUNTY
BY AMY SCHWABENLENDER

The Human Services Campus is a one-stop shop for a wide range of services from 16 different nonprofits.
**TOP CRIME CONCERNS: ARIZONA VS U.S.**

- **Violent Crime:**
  - Arizona: 51%
  - National Average: 41%

- **Property Crime:**
  - Arizona: 52%
  - National Average: 42%

- **Package Theft:**
  - Arizona: 49%
  - National Average: 45%

- **Gun Violence:**
  - Arizona: 45%
  - National Average: 49%

- **Source:** Safewise, Arizona’s 10 Safest Cities of 2021 (March 15, 2021)
  - www.safewise.com/blog/safest-cities-arizona/

**ARIZONA'S VIOLENT CRIME RATE IS ABOVE THE NATIONAL AVERAGE (2017–2019)**

- **Rate per 100,000**
  - 2017: 505.7
  - 2018: 474.9
  - 2019: 455.3

- **Source:** Federal Bureau of Investigation, Crime in the U.S.: Violent Crime, Table 4.

RATE PER 100,000

<table>
<thead>
<tr>
<th>Year</th>
<th>Arizona Property Crime</th>
<th>U.S. Property Crime</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>3,033.20</td>
<td></td>
</tr>
<tr>
<td>2016</td>
<td>3,000.80</td>
<td></td>
</tr>
<tr>
<td>2017</td>
<td>2,914.90</td>
<td></td>
</tr>
<tr>
<td>2018</td>
<td>2,692.50</td>
<td></td>
</tr>
<tr>
<td>2019</td>
<td>2,440.50</td>
<td></td>
</tr>
</tbody>
</table>


POLICE OFFICERS PER CAPITA IN ARIZONA: ORO VALLEY HAS THE MOST

<table>
<thead>
<tr>
<th>City</th>
<th>Police Officers Per 10K</th>
<th>Total Employees Per 10K</th>
</tr>
</thead>
<tbody>
<tr>
<td>Oro Valley</td>
<td>29</td>
<td>22.7</td>
</tr>
<tr>
<td>Marana</td>
<td>29</td>
<td>20.6</td>
</tr>
<tr>
<td>Tempe</td>
<td>27.1</td>
<td>19.9</td>
</tr>
<tr>
<td>Kingman</td>
<td>27.6</td>
<td>18.6</td>
</tr>
<tr>
<td>Yuma</td>
<td>27.2</td>
<td>18</td>
</tr>
<tr>
<td>Bullhead City</td>
<td>28.7</td>
<td>17.4</td>
</tr>
<tr>
<td>Phoenix</td>
<td>23.4</td>
<td>17.2</td>
</tr>
<tr>
<td>Glendale</td>
<td>22.3</td>
<td>16.8</td>
</tr>
<tr>
<td>Mesa</td>
<td>25.5</td>
<td>16.7</td>
</tr>
<tr>
<td>Sahuarita</td>
<td>26.3</td>
<td>16.3</td>
</tr>
<tr>
<td>Scottsdale</td>
<td>21.9</td>
<td>16.1</td>
</tr>
<tr>
<td>Tucson</td>
<td>21.9</td>
<td>15</td>
</tr>
<tr>
<td>Sierra Vista</td>
<td>19.1</td>
<td>11</td>
</tr>
<tr>
<td>Avondale</td>
<td>22.4</td>
<td>18.7</td>
</tr>
<tr>
<td>Casa Grande</td>
<td>15</td>
<td>18.7</td>
</tr>
</tbody>
</table>

Source: Governing The Future of States and Localities: Police Employment, Officers Per Capita Rates for U.S. Cities (July 2, 2018)
ARIZONA FALLS FAR BELOW OTHER STATES IN NUMBER OF SCHOOL SHOOTINGS (1970–2020)

### By State

<table>
<thead>
<tr>
<th>State</th>
<th>Number of K-12 School Shootings</th>
</tr>
</thead>
<tbody>
<tr>
<td>California</td>
<td>180</td>
</tr>
<tr>
<td>Texas</td>
<td>149</td>
</tr>
<tr>
<td>Florida</td>
<td>103</td>
</tr>
<tr>
<td>Illinois</td>
<td>78</td>
</tr>
<tr>
<td>Michigan</td>
<td>76</td>
</tr>
<tr>
<td>Ohio</td>
<td>66</td>
</tr>
<tr>
<td>Pennsylvania</td>
<td>65</td>
</tr>
<tr>
<td>New York</td>
<td>55</td>
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<tr>
<td>Georgia</td>
<td>54</td>
</tr>
<tr>
<td>Tennessee</td>
<td>51</td>
</tr>
<tr>
<td>Arizona</td>
<td>15</td>
</tr>
</tbody>
</table>

Source: Statistica, Number of K-12 school shootings in the United States from 1970 to June 16, 2020, by state (Jan 7, 2021)

### Top 10 Safest Cities in Arizona

<table>
<thead>
<tr>
<th>City</th>
<th>Population</th>
<th>Violent Crime Rate 2019</th>
<th>Violent Crime Rate 2020</th>
<th>Property Crime Rate 2019</th>
<th>Property Crime Rate 2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Florence</td>
<td>26,385</td>
<td>0.7</td>
<td>1.3</td>
<td>1.3</td>
<td>2.8</td>
</tr>
<tr>
<td>Oro Valley</td>
<td>45,970</td>
<td>0.4</td>
<td>0.5</td>
<td>0.5</td>
<td>12.8</td>
</tr>
<tr>
<td>Gilbert</td>
<td>253,619</td>
<td>0.9</td>
<td>1.0</td>
<td>1.0</td>
<td>13.2</td>
</tr>
<tr>
<td>San Luis</td>
<td>34,192</td>
<td>1.3</td>
<td>1.0</td>
<td>1.0</td>
<td>14.3</td>
</tr>
<tr>
<td>Sahuarita</td>
<td>30,928</td>
<td>1.0</td>
<td>1.4</td>
<td>1.4</td>
<td>11.6</td>
</tr>
<tr>
<td>Surprise</td>
<td>140,962</td>
<td>0.9</td>
<td>1.0</td>
<td>1.0</td>
<td>15.4</td>
</tr>
<tr>
<td>Somerton</td>
<td>16,771</td>
<td>1.3</td>
<td>2.1</td>
<td>2.1</td>
<td>13.3</td>
</tr>
<tr>
<td>Lake Havasu City</td>
<td>55,413</td>
<td>2.2</td>
<td>1.6</td>
<td>1.6</td>
<td>15.2</td>
</tr>
<tr>
<td>Maricopa</td>
<td>50,881</td>
<td>1.9</td>
<td>1.7</td>
<td>1.7</td>
<td>10.0</td>
</tr>
<tr>
<td>Prescott Valley</td>
<td>46,700</td>
<td>2.0</td>
<td>2.0</td>
<td>2.0</td>
<td>17.1</td>
</tr>
</tbody>
</table>

Source: Safewise, Arizona’s 10 Safest Cities of 2021 (March 15, 2021)
COMMUNITY SAFETY

H.S. STUDENTS WHO REPORTED BEING THREATENED OR INJURED WITH A WEAPON ON SCHOOL PROPERTY

% BY ETHNICITY, 2017–2018 SCHOOL YEAR

CRIME AND SAFETY IN PUBLIC SCHOOLS IN 2016

% BY ETHNICITY OF STUDENTS EXPOSED

Source: Institute of Education Sciences, Indicators of School Crime and Safety: 2019, Figure S2.2 (July 2020)
www.bjs.gov/content/pub/pdf/iscs19.pdf
ILLEGAL DRUGS HAVE BECOME LESS AVAILABLE IN SCHOOL (2001–2017)

% of U.S. High School Students Reporting That Illegal Drugs Were Made Available to Them at School

<table>
<thead>
<tr>
<th>Race/Group</th>
<th>2001</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>28.3%</td>
<td>17.7%</td>
</tr>
<tr>
<td>Black</td>
<td>21.9%</td>
<td>18.9%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>34.2%</td>
<td>25.4%</td>
</tr>
<tr>
<td>Asian</td>
<td>25.7%</td>
<td>17.7%</td>
</tr>
<tr>
<td>Pacific Islander</td>
<td>50.2%</td>
<td>25.7%</td>
</tr>
<tr>
<td>American Indian/Alaska Native</td>
<td>34.5%</td>
<td>17.1%</td>
</tr>
<tr>
<td>Two or More Races</td>
<td>34.5%</td>
<td>19.2%</td>
</tr>
</tbody>
</table>

Source: Institute of Education Sciences, Indicators of School Crime and Safety: 2019, Figure 15.4 (July 2020)
www.bjs.gov/content/pub/pdf/iscs19.pdf
Desert Financial has been local for over 80 years, so we understand the needs of the Phoenix community. We’ve been through a lot together — and together, we can weather any storm.

With decades of experience, our dedicated team is here to help you move forward and thrive as our city’s business landscape evolves. We have the financial products, services and resources that companies big and small need to succeed.

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Merchant services
Business loans and lines of credit
Insurance & investment services
Commercial real estate loans
Treasury management

Our diversity is our greatest strength.

Share your Greater Phoenix story to be featured on our blog: gpec.org/story
The Human Services Campus, Inc. (HSC) opened in November 2005 to address the homelessness affecting thousands of individuals throughout Maricopa County. Built with public/private funding, its mission is to use the power of collaboration to create solutions to end homelessness.

Nearly 800 individuals seek services daily at the 13-acre campus where 16 nonprofit organizations work collaboratively to meet each individual’s unique requirements. HSC clients have access to food, shelter, identification documents, medical, dental, mental health and substance abuse care, income and employment resources, plus a Homeless Court, a post office and a housing connection.

The HSC is the only organization in the Valley with years of experience establishing and implementing specific and holistic services, along with the data and processes of the coordinated entry system.

The process begins at the HSC Welcome Center, where more than 6,600 individuals began their journey out of homelessness in 2020. An additional 3,000+ individuals were assessed into the same system at one of the 20 single adult access points in Maricopa County. The UMOM Family Housing Hub provides a similar network for families experiencing homelessness.

Intake and assessment allow us to determine whether the homelessness is situational, episodic or chronic and provides information for intervention that most likely will resolve their homelessness with the greatest likelihood of success—which means an end to their homelessness once and for all. There are two overarching system outcomes we measure: reducing the average length of time a person or family is homeless and reducing recidivism (a return to homelessness).

Each campus organization collects and uses tremendous amounts of data that is shared through the Homeless Management Information System (HMIS) database. The U.S. Department of Housing and Urban Development (HUD) requires communities to conduct annual point-in-time counts of sheltered and unsheltered individuals. As the lead agency for single adult coordinated entry, we use the Coordinated Entry System (CES) to complete and capture information through intake and assessment to create By Name Lists of individuals seeking housing assistance with an overall vulnerability score.

The Maricopa Regional Continuum of Care tool is the Vulnerability Index Service Prioritization Decision Assessment Tool (VI-SPDAT). The resulting score is a starting place for weekly conversations with housing providers to pair individuals with eligible and vacant housing with the best “match” that will end a person’s homelessness with the least likelihood of returning to homelessness.

The June 7, 2021 By Name List included 3,339 adults in the process for housing referral and match. To refer or match individuals to housing, the HSC team follows the HUD definition for Chronic Homelessness: an individual with a disability who lives in a place not meant for human habitation, a safe haven or in an emergency.
shelter and has been “homeless” for at least 12 months or on at least four separate occasions in the last three years, as long as the combined occasions equal at least 12 months.

In addition to the basic demographics, individuals are asked about their barriers to housing stability at the time of their initial intake for services. The answers are self-reported and people can provide more than one response.

With mental health conditions as the top barrier, HSC and its partners serve a highly vulnerable population and are essentially a safety net of last resort. Chronic health conditions and physical disabilities pose additional challenges for people to end their homelessness. And drug/alcohol abuse is often a coping or self-medicating mechanism that develops as someone is experiencing homelessness.

Even with the COVID-19 pandemic, the year 2020 proved to be about the same as in previous years in terms of key demographics: gender, age, race/ethnicity and self-reported barriers to housing stability. HSC serves approximately 70% men and 30% women. The majority of individuals (82%) are between the ages of 25 and 61 years old; 10% are 62 years and older; and just under 10% are 18 to 25 years old.

Race/ethnicity factors are of deep concern, with 50% of individuals identifying as White, 24% identifying as Black, 19% identifying as Hispanic and 7% identifying as Native American.

Amy Schwabenlender is the Executive Director of the Human Services Campus in Arizona.

**LEARN MORE**

**HUMAN SERVICES CAMPUS**
204 S. 12th Ave.
Phoenix, AZ 85007
(602) 229-5155
WEBSITE

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CHAPTER 9: TRANSPORTATION OPTIONS

CHARTS | 174-178

- Transportation in the U.S.: Bus Vs. Rail
- Among Urban Residents, 27% of Latinos Use Public Transit Daily or Weekly Compared to 14% of Non-Latino Whites
- All Forms of Public Transit Emit Less Greenhouse Gasses Than Autos
- Ethnicity of U.S. Transit Users, 2017
- How People in Phoenix Get to Work, 2019
- Top 10 Best Commuter Cities Near Phoenix
- Commuting Via Public Transit

SPECIAL FEATURE | 179
HISPANICS AND INSURANCE

A few facts and figures from Univision’s look at Hispanics and Insurance, including their auto insurance needs.
TRANSPORTATION OPTIONS

TRANSPORTATION IN THE U.S.: BUS VS. RAIL

BY RACE/ETHNICITY

Source: American Public Transportation Association, Who Rides Public Transportation, 2017

AMONG URBAN RESIDENTS, 27% LATINOS USE PUBLIC TRANSIT DAILY OR WEEKLY COMPARED TO 14% OF NON-LATINO WHITES

Source: Salud America, FACT SHEET: The State of Latino Transportation, May 14, 2019

Source: Salud America, FACT SHEET: The State of Latino Transportation, May 14, 2019
ALL FORMS OF PUBLIC TRANSIT EMIT LESS GREENHOUSE GASSES THAN AUTOS

% LESS PER PASSENGER MILE

ETHNICITY OF U.S. TRANSIT USERS, 2017

Source: American Public Transportation Association, Who Rides Public Transportation, 2017

Source: Journal of Environmental Sustainability, Light Rail in Phoenix, Arizona: Increasing Economic, Environmental and Social Sustainability (Vol. 7, Issue 1, 2019)
scholarworks.rit.edu/jes/vol7/iss1/1/

scholarworks.rit.edu/jes/vol7/iss1/1/
...more transit routes can reduce the number of riders in a single vehicle and reduce the risk of exposure for Hispanics and Latinos, who are more likely to use public transit.


How People in Phoenix Get to Work, 2019

- Drive: 75%
- Carpool: 13%
- Work from Home (Pre-COVID): 5%
- Mass Transit: 3%

Source: Best Places, Phoenix, Arizona
www.bestplaces.net/transportation/city/arizona/phoenix

TOP 10 BEST COMMUTER CITIES NEAR PHOENIX*

<table>
<thead>
<tr>
<th>Rank</th>
<th>City</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>SCOTTSDALE</td>
</tr>
<tr>
<td>2</td>
<td>PEORIA</td>
</tr>
<tr>
<td>3</td>
<td>GILBERT</td>
</tr>
<tr>
<td>4</td>
<td>GOODYEAR</td>
</tr>
<tr>
<td>5</td>
<td>SUN CITY</td>
</tr>
<tr>
<td>6</td>
<td>SURPRISE</td>
</tr>
<tr>
<td>7</td>
<td>AVONDALE</td>
</tr>
<tr>
<td>8</td>
<td>CHANDLER</td>
</tr>
<tr>
<td>9</td>
<td>PARADISE VALLEY</td>
</tr>
<tr>
<td>10</td>
<td>MESA</td>
</tr>
</tbody>
</table>

NOTE: TO MAKE THE LIST OF BEST COMMUTER CITIES AS RELEVANT AS POSSIBLE, WE ONLY LOOKED AT THE AVERAGE COMMUTE TIME BY CAR BECAUSE MOST (87.5%) WORKERS IN THE PHOENIX METRO AREA DRIVE TO WORK. ON AVERAGE, DRIVERS FROM THE 10 CITIES INCLUDED ON OUR LIST SPEND 29 MINUTES COMMUTING TO WORK IN PHOENIX, WITH A 20-MINUTE DIFFERENCE BETWEEN THE SHORTEST AND LONGEST COMMUTES.

Source: AZ Big Media, Here are the 10 best commuter cities near Phoenix, September 2019
azbigmedia.com/business/transportation-biz/here-are-the-10-best-commuter-cities-near-phoenix/

VALLEY (PHOENIX) RESIDENTS HAVE AN AVERAGE 26-MINUTE DAILY COMMUTE, ACCORDING TO 2017 U.S. CENSUS DATA. INRIX ANALYSIS SAYS THEY SPEND 34 HOURS A YEAR IN CONGESTION, OR ABOUT 7 MINUTES A DAY, ROUGHLY 25 PERCENT OF THE TIME SPENT COMMUTING. IN LOS ANGELES, THE AVERAGE COMMUTE IS 29 MINUTES PER DAY, BUT THE TIME SPENT IN CONGESTION AVERAGES 29 MINUTES A DAY, ESSENTIALLY, EVERY MINUTE OF THE DAILY COMMUTE.

—CHAMBER BUSINESS NEWS
### COMMUTING VIA PUBLIC TRANSIT

#### PHOENIX VS. TOP FIVE MSAs (2019)

<table>
<thead>
<tr>
<th>Metropolitan Statistical Area</th>
<th>Total Metro Area</th>
<th>Total Public Transportation Commuters</th>
<th>Percent of All Workers</th>
<th>Largest City Within Metro Area</th>
<th>Total Public Transportation Commuters</th>
<th>Percent of All Workers</th>
</tr>
</thead>
<tbody>
<tr>
<td>NEW YORK-NEWARK-JERSEY CITY, NY-NJ-PA</td>
<td>3,000,640</td>
<td>2,242,092</td>
<td>55.6%</td>
<td></td>
<td>3,000,640</td>
<td>55.6%</td>
</tr>
<tr>
<td>CHICAGO-NAPERVILLE-ELGIN, IL-IN-WI</td>
<td>584,804</td>
<td>385,018</td>
<td>28.4%</td>
<td></td>
<td>584,804</td>
<td>28.4%</td>
</tr>
<tr>
<td>SAN FRANCISCO-OAKLAND-BERKELEY, CA</td>
<td>461,832</td>
<td>191,018</td>
<td>36.3%</td>
<td></td>
<td>461,832</td>
<td>36.3%</td>
</tr>
<tr>
<td>WASHINGTON-ARLINGTON-ALEXANDRIA, DC-VA-MD-WV</td>
<td>440,972</td>
<td>131,786</td>
<td>34.2%</td>
<td></td>
<td>440,972</td>
<td>34.2%</td>
</tr>
<tr>
<td>BOSTON-CAMBRIDGE-NEWTON, MA-NH</td>
<td>353,924</td>
<td>128,238</td>
<td>32.0%</td>
<td></td>
<td>353,924</td>
<td>32.0%</td>
</tr>
<tr>
<td>PHOENIX-MESA-CHANDLER, AZ</td>
<td>42,925</td>
<td>24,300</td>
<td>2.9%</td>
<td></td>
<td>42,925</td>
<td>2.9%</td>
</tr>
</tbody>
</table>

Source: U.S. Census Bureau (2019)

---

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Hispanics & Insurance
Phoenix DMA

88% Of Hispanic vehicle owners carry auto insurance* vs. 87% Non-Hispanics

72% Of Hispanics carry group or individual health insurance vs. 91% Non-Hispanics

66% Of Hispanics carry homeowners or renters insurance vs. 82% Non-Hispanics

27% Of Hispanics carry life insurance vs. 38% Non-Hispanics

Future Life Events Spark a Need for Insurance Products
Among Hispanics in the next year...

70K Plan to get married
44K Plan to expand their family
180K Plan to move/buy a home
250K Plan to buy a vehicle

Hispanic Spending Projected to Rise!**
Total Hispanic Spending on Insurance Products (Millions)

2018 2023
$487 $612 +26%

In Hispanic Spending on Insurance Products vs. +22% Non-Hispanic

60K Hispanics plan to switch their auto insurance provider in the next year

55K Hispanics plan to switch their homeowners/renters provider in the next year

Insurance Products Shopped for Online in the Past 6 Months
Hispanics Non-Hispanic

Auto 14% 8%
Health 7% 7%
Home 3% 4%
Life 6% 5%

Source: Scarborough Hispanic Study, 2019

Hispanics & Insurance
Tucson DMA

87% Of Hispanic vehicle owners carry auto insurance* vs. 83% Non-Hispanics

83% Of Hispanics carry group or individual health insurance vs. 94% Non-Hispanics

63% Of Hispanics carry homeowners or renters insurance vs. 81% Non-Hispanics

29% Of Hispanics carry life insurance vs. 35% Non-Hispanics

Future Life Events Spark a Need for Insurance Products
Among Hispanics in the next year...

28K Plan to get married
5K Plan to expand their family
70K Plan to move/buy a home
74K Plan to buy a vehicle

Hispanic Spending Projected to Rise!**
Total Hispanic Spending on Insurance Products (Millions)

2018 2023
$149 $180 +21%

In Hispanic Spending on Insurance Products vs. +16% Non-Hispanic

19K Or 6% of Hispanics plan to switch their auto insurance provider in the next year vs. 5% Non-Hispanics

18K Or 5% of Hispanics plan to switch their homeowners/renters provider in the next year vs. 4% Non-Hispanics

Insurance Products Shopped for Online in the Past 6 Months
Hispanics Non-Hispanic

Auto 11% 2%
Health 8% 9%
Home 5% 0%
Life 3% 1%

“I will be with you always until the end of times.”
MATTHEW 28:20

“Yo estaré con ustedes hasta el fin del mundo”
MATEO 28:20
CHAPTER 10: PARKS AND RECREATION

CHARTS | 182–186

- In 2017, Arizona’s Grand Canyon Was the Most Visited U.S. National Park
- Percent of Phoenix Residents Within a 10-Minute Walk from a Park (2020)
- ParkScore Rating for Major AZ Cities
- National Park Visitors Who Think Entrance Fees Are Too High
- Most National Park Visitors Are White
- The Top 5 Reasons Latinos Don’t Have Access to Green Spaces
- Only 1 in 3 Latinos Live Within Walking Distance (Less Than 1 Mile) of a Park
- Only 19% of Latino Children Have Access to Recreational Green Spaces Close to Their Neighborhoods

IN FOCUS | 188
THROWING SOME SHADE—IN A GOOD WAY
BY KAREN MURPHY

Trees are an excellent way to beat the heat from the punishing Arizona sun and a local nonprofit is ready to help you get some shade.
In 2017 Arizona’s Grand Canyon was the most visited U.S. National Park.

Visitors in millions:
- Grand Canyon (Arizona): 6
- Zion National Park (Utah): 4.5
- Glen Canyon National Recreation Area (Arizona and Utah): 4
- Boston National Historical Park (Massachusetts): 3
- Glacier National Park (Montana): 3
- Bryce Canyon (Utah): 2.5
- Kennesaw Mountain National Battlefield (Georgia): 2.5
- Big Bend National Park (Texas): 0.4
- Great Sand Dunes National Park and Preserve (Colorado): 0.4
- Mississippi National River and Recreation Area (Minnesota): 0.4

Source: National Park Service, National Park System Sees More Than 330 Million Visits, February 2018

Percent of Phoenix residents within a 10-minute walk from a park (2020)

By race/ethnicity:
- White: 471,840
- Hispanic*: 365,577
- Other Race: 169,493
- Black: 64,418
- Mixed Race: 32,650
- Asian: 26,076
- American Indian: 20,919
- Pacific/Hawaiian: 1,432

Source: The Trust for Public Land, Phoenix, AZ 2020 ParkScore
www.tpl.org/city/phoenix-arizona

By race and ethnicity:
- White: 471,840
- Hispanic*: 365,577
- Other Race: 169,493
- Black: 64,418
- Mixed Race: 32,650
- Asian: 26,076
- American Indian: 20,919
- Pacific/Hawaiian: 1,432

Source: The National Park Service, National Park System Sees More Than 330 Million Visits, February 2018
Source: The Trust for Public Land, Phoenix, AZ 2020 ParkScore
www.tpl.org/city/phoenix-arizona

PARKSCORE RATING FOR MAJOR AZ CITIES

SCOTTSDALE
#44

PHOENIX
#56

TUCSON
#84

MESA
#96

ACCORDING TO THE OUTDOOR FOUNDATION, 40% OF OUTDOOR PARTICIPANTS HAVE A HOUSEHOLD INCOME OF AT LEAST $75,000.

Source: Esri, The Demographic of National Park Visitors, 2018
www.arcgis.com/apps/Cascade/index.html?appid=8eb4b125e53d4efeb36a6d0495fdddd0

NATIONAL PARK VISITORS WHO THINK ENTRANCE FEES ARE TOO HIGH

PERCENTAGE BY RACE/ETHNICITY

According to the Outdoor Foundation, 40% of outdoor participants have a household income of at least $75,000.

Source: Esri, The Demographic of National Park Visitors, 2018
www.arcgis.com/apps/Cascade/index.html?appid=8eb4b125e53d4efeb36a6d0495fdddd0

WHITE 18%
BLACK 25%
HISPANIC 32%
NATIVE AMERICAN 37%
Saguaro National Park is an example of a park that is having a large disconnect between it and the surrounding population. Looking at the visitor demographics, less than 2% of visitors identify as Hispanic, while 44% of the surrounding population (Tucson) is Hispanic.

According to a national park survey, people that were not white were 3x as likely to believe that national parks were not a safe place to visit.

—ESRI

**Most National Park Visitors Are White**

<table>
<thead>
<tr>
<th>Race</th>
<th>U.S. Population</th>
<th>National Park Visitor</th>
</tr>
</thead>
<tbody>
<tr>
<td>White, non-Hispanic</td>
<td>65.7%</td>
<td>78.0%</td>
</tr>
<tr>
<td>Hispanic, any race</td>
<td>16.3%</td>
<td>9.0%</td>
</tr>
<tr>
<td>Black</td>
<td>12.6%</td>
<td>7.0%</td>
</tr>
<tr>
<td>Asian</td>
<td>4.8%</td>
<td>3.0%</td>
</tr>
<tr>
<td>American Indian or Alaskan</td>
<td>0.9%</td>
<td>1.0%</td>
</tr>
</tbody>
</table>

Source: NPR, Don’t Care About National Parks? The Park Service Needs You To, March 2016
THE TOP 5 REASONS LATINOS DON’T HAVE ACCESS TO GREEN SPACES

1. GREATER DISTANCE TO GREEN SPACES
2. LACK OF PARK MAINTENANCE
3. LOW CONNECTIVITY TO STREETS, SIDEWALKS OR PUBLIC TRANSIT
4. NO SENSE OF BELONGING
5. LACK OF FUNDING FOR PARKS, RESOURCES

ONLY 1 IN 3 LATINOS LIVE WITHIN WALKING DISTANCE (LESS THAN 1 MILE) OF A PARK

Source: Salud America, Research: Latino Communities Lack Accessible Green Space (May 2019)
https://salud-america.org/research-latino-communities-lack-accessible-green-space/

Source: Salud America, The State of Latino Green Space Fact Sheet (May 2019)
ONLY 19% OF LATINO CHILDREN HAVE ACCESS TO RECREATIONAL GREEN SPACES CLOSE TO THEIR NEIGHBORHOODS

% OF CHILDREN WITH ACCESS TO RECREATIONAL GREEN SPACE

<table>
<thead>
<tr>
<th></th>
<th>Non-Latino White</th>
<th>Latino</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>62%</td>
<td>19%</td>
</tr>
</tbody>
</table>

Source: Salud America, The State of Latino Green Space Fact Sheet (May 2019)

LOW-INCOME NEIGHBORHOODS POPULATED BY MINORITIES AND RECENT IMMIGRANTS ARE PARTICULARLY SHORT OF GREEN SPACE. THESE INDIVIDUALS ALSO ARE SIGNIFICANTLY LESS LIKELY THAN WHITES AND HIGH-INCOME INDIVIDUALS TO ENGAGE IN REGULAR PHYSICAL ACTIVITY THAT IS CRUCIAL TO GOOD HEALTH.

—SALUD AMERICA (2019)
It’s not news that Phoenix is one of America’s hottest cities. In fact, according to KPNX 12News, in June 2021 the city broke two heat records: On June 18, it was 117 degrees at Sky Harbor Airport, beating the previous record of 115 degrees set in 2015. That day also was the earliest occurrence of four consecutive days with temperatures 115 degrees or higher.

Although people joke about the dry heat and post videos of cooking eggs on sidewalks and other food in their cars, extreme heat is no joke. According to American Forests, the oldest national nonprofit conservation organization in the United States, “extreme heat puts many people—especially low-income families, the homeless and people with respiratory illnesses—at risk of heat-related illnesses and death.”

The numbers are staggering: In 2019, the organization reports that “187 people died from heat-related causes in Maricopa County, AZ….an increase of 232% from 2006, according to data from the Maricopa County Department of Public Health.”

Is there anything we can do to change these numbers? Yes, start by planting a few trees. Trees can not only provide some much-needed cover from the punishing sun and lower the temperature a bit, they also beautify the landscape, balance the ecosystem and even provide food. The city of Phoenix has an ambitious goal of achieving a 25% tree cover by 2030, which means that roughly 5,636,000 new trees must be planted over the next 14 years—or 376,000 new trees each year.

This is where Trees Matter, a Phoenix-based 501(c)(3) environmental education nonprofit, comes in. Its stated mission is a simple one: to inspire and promote an increased tree canopy in the Valley. The nonprofit wants to help the general public “properly choose trees, plant trees, care for trees and, of course, advocate for trees.”

### JUST SOME TREES YOU CAN PLANT IN PHOENIX

#### For Shade
- Native Mesquite (Velvet Mesquite)
- Thornless Hybrid Mesquite (Chilean Mesquite)
- Blue Palo Verde
- Thornless Palo Verde (Desert Museum)
- Willow Acacia
- Desert Willow

#### For Food
- Almond
- Apple
- Apricot
- Carob
- Cherry
- Citrus
- Date Palm
- Fig
- Nectarine
- Peach
- Plum
- Pomegranate
THROWING SOME SHADE—IN A GOOD WAY

Here are just a few of the projects that the group has begun:

- **The Resiliency Project**
  The group is planting 100 trees that will provide much needed shade for family farmers and gardeners at Spaces of Opportunity in collaboration with the Tiger Mountain Foundation. The trees are meant to honor and remember those who risked their lives, fell ill or died during the COVID-19 pandemic. This project also acknowledges communities of color who have suffered disproportionately from this pandemic in terms of the disease itself, access to health care and economic insecurity.

- **Trees for Schools**
  This program addresses equity issues with respect to a lack of tree canopy in certain communities. Planting trees at Title I schools is a priority because all children deserve a tree-shaded playground. The school tree plantings also provide a hands-on planting experience for students, many of whom are planting a tree for the first time.

- **Tree Distribution**
  This project, in partnership with the Salt River Project, gives free desert-adapted trees to Valley residents and teaches proper tree planting and maintenance.

- **The Urban Food Forest**
  This program teaches Valley residents about local trees that are natural food sources. There are quarterly classes about local food forests that discuss topics such as edible fruits, leaves, nuts and flours.

- **Ask an Arborist**
  In the Ask an Arborist forum and Facebook group, community members can ask questions about trees and get answers from volunteer arborists from the International Society of Arboriculture (ISA).
CHAPTER 11: COMMUNITY DESIGN

CHARTS | 192–197

- Percentage of Children Living in Poverty (2018)
- Obesity % Among Children and Adolescents in the United States (2011–2018)
- Hispanics Have the Highest Teen Birth Rate in the Phoenix and Tucson Metro Areas (2018)
- Arizona Poverty
- Arizona Veterans
- Most Non-citizens and Naturalized Citizens in Arizona Are from Latin America
- % of Arizona Households With Internet Access
- Broadband Internet Access: Arizona Vs. United States
- Apache County Has the Highest Poverty Rate in Arizona
- Percent of Population with Disabilities in Arizona
- Adults Who Smoke: Arizona Vs. United States
- Tobacco Use By Youth Declined Dramatically (2016–2020)

IN FOCUS | 198

XICO: A PLACE WHERE ARTISTS AND THE LOCAL COMMUNITY CAN GATHER
BY DONNA VALDEZ

It’s been around since the 1970s, but a recent move to a downtown Phoenix location will help the group expand its offerings.
PERCENTAGE OF CHILDREN LIVING IN POVERTY (2018)

BY RACE/ETHNICITY

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>U.S.</th>
<th>Arizona</th>
</tr>
</thead>
<tbody>
<tr>
<td>American Indian or Alaska Native</td>
<td></td>
<td>43.9%</td>
</tr>
<tr>
<td>Asian</td>
<td></td>
<td>25.5%</td>
</tr>
<tr>
<td>Black</td>
<td></td>
<td>26.4%</td>
</tr>
<tr>
<td>Hispanic</td>
<td></td>
<td>26.6%</td>
</tr>
<tr>
<td>Mutiracial</td>
<td></td>
<td>18.0%</td>
</tr>
<tr>
<td>White</td>
<td></td>
<td>14.4%</td>
</tr>
</tbody>
</table>

Source: America’s Health Rankings, United Health Foundation, Children in Poverty (2020)

OBESITY % AMONG CHILDREN AND ADOLESCENTS IN THE UNITED STATES (2011–2018)

BY RACE/ETHNICITY

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-Hispanic White</td>
<td>14.10%</td>
<td>15.30%</td>
<td>14.10%</td>
<td>16.10%</td>
</tr>
<tr>
<td>Non-Hispanic Black</td>
<td>20.20%</td>
<td>18.80%</td>
<td>22%</td>
<td>25.80%</td>
</tr>
<tr>
<td>Non-Hispanic Asian</td>
<td>22.40%</td>
<td>21.30%</td>
<td>11%</td>
<td>8.70%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>22%</td>
<td>8.60%</td>
<td>11%</td>
<td>8.70%</td>
</tr>
</tbody>
</table>

Source: Center for Disease Control and Prevention, National Center for Health Statistics, Prevalence of Overweight, Obesity, and Severe Obesity Among Children and Adolescents Aged 2–19 Years
https://www.cdc.gov/nchs/data/hestat/obesity-child-17-18/obesity-child.htm#table3
HISPANICS HAVE THE HIGHEST TEEN BIRTH RATE IN THE PHOENIX AND TUCSON METRO AREAS (2018)

HISPANICS HAVE THE HIGHEST TEEN BIRTH RATE IN THE PHOENIX AND TUCSON METRO AREAS (2018)

Births per 1,000 females ages 15–19

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Phoenix</th>
<th>Tucson</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hispanic</td>
<td>39.4</td>
<td>32.5</td>
</tr>
<tr>
<td>Black</td>
<td>31.1</td>
<td>25.8</td>
</tr>
<tr>
<td>White</td>
<td>13.2</td>
<td>14</td>
</tr>
</tbody>
</table>


ARIZONA POVERTY BY RACE/ETHNICITY

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Total Number of People</th>
<th>In Poverty</th>
</tr>
</thead>
<tbody>
<tr>
<td>Native American</td>
<td>308,309</td>
<td>101,492</td>
</tr>
<tr>
<td>Other</td>
<td>446,444</td>
<td>103,819</td>
</tr>
<tr>
<td>Hispanic</td>
<td>2,156,770</td>
<td>465,270</td>
</tr>
<tr>
<td>Black</td>
<td>302,474</td>
<td>61,524</td>
</tr>
<tr>
<td>Two or More Races</td>
<td>255,272</td>
<td>44,403</td>
</tr>
<tr>
<td>Native Hawaiian and Other Pacific Islander</td>
<td>13,334</td>
<td>2,182</td>
</tr>
<tr>
<td>Asian</td>
<td>229,030</td>
<td>27,754</td>
</tr>
<tr>
<td>White</td>
<td>3,782,640</td>
<td>376,610</td>
</tr>
</tbody>
</table>

ARIZONA VETERANS
BY RACE/ETHNICITY

Source: World Population Review
worldpopulationreview.com/states/arizona-population

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Percent of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>10.05%</td>
</tr>
<tr>
<td>Black</td>
<td>9.78%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>7.37%</td>
</tr>
<tr>
<td>Two or More Races</td>
<td>6.99%</td>
</tr>
<tr>
<td>Other</td>
<td>4.46%</td>
</tr>
<tr>
<td>Indian</td>
<td>4.05%</td>
</tr>
<tr>
<td>Asian</td>
<td>3.08%</td>
</tr>
<tr>
<td>Hawaiian to Other Pacific Islander</td>
<td>2.80%</td>
</tr>
</tbody>
</table>

https://worldpopulationreview.com/states/arizona-population

MOST NON-CITIZENS AND NATURALIZED CITIZENS IN ARIZONA ARE FROM LATIN AMERICA

Source: World Population Review
worldpopulationreview.com/states/arizona-population

<table>
<thead>
<tr>
<th>Origin of Non-Citizens</th>
<th>Origin of Naturalized Citizens</th>
</tr>
</thead>
<tbody>
<tr>
<td>Latin America</td>
<td>69.8%</td>
</tr>
<tr>
<td>Asia</td>
<td>51.0%</td>
</tr>
<tr>
<td>North America</td>
<td>16.9%</td>
</tr>
<tr>
<td>Europe</td>
<td>14.1%</td>
</tr>
<tr>
<td>Africa</td>
<td>5.1%</td>
</tr>
<tr>
<td>Oceania</td>
<td>4.4%</td>
</tr>
<tr>
<td>Africa</td>
<td>2.7%</td>
</tr>
<tr>
<td>Oceania</td>
<td>3.7%</td>
</tr>
<tr>
<td>Africa</td>
<td>0.6%</td>
</tr>
<tr>
<td>Oceania</td>
<td>0.7%</td>
</tr>
</tbody>
</table>
% OF ARIZONA HOUSEHOLDS WITH INTERNET ACCESS

BY COUNTY

BROADBAND INTERNET ACCESS: ARIZONA VS. UNITED STATES

www.indexmundi.com/facts/united-states/quick-facts/arizona/broadband-internet-penetration#table

https://mapazdashboard.arizona.edu/infrastructure/internet-access
APACHE COUNTY HAS THE HIGHEST POVERTY RATE IN ARIZONA

By County

Source: Index Mundi, Arizona Penetration of broadband internet by county, American Community Survey, Arizona Poverty Rate by County, percent (2014-2018)
www.indexmundi.com/facts/united-states/quick-facts/arizona/percent-of-people-of-all-ages-in-poverty#map

PERCENT OF POPULATION WITH DISABILITIES IN ARIZONA

By County

Source: Index Mundi, Arizona Penetration of broadband internet by county, American Community Survey, Arizona Poverty Rate by County, percent (2014-2018)
www.indexmundi.com/facts/united-states/quick-facts/arizona/percent-of-people-of-all-ages-in-poverty#map
ADULTS WHO SMOKE: ARIZONA VS. UNITED STATES
BY RACE/ETHNICITY

% WHO SMOKE DAILY OR OCCASIONALLY

Source: America’s Health Rankings, United Health Foundation, Smoking in Arizona, (2019)
www.americashealthrankings.org/explore/annual/measure/Smoking/state/AZ

TOBACCO USE BY YOUTH DECLINED DRAMATICALLY (2016–2020)

Source: America’s Health Rankings, United Health Foundation, Tobacco Use – Youth Arizona (2020)
XICO: A PLACE WHERE ARTISTS AND THE LOCAL COMMUNITY CAN GATHER

BY DONNA VALDEZ

Xico was founded in the 1970s as a platform for expression for Chicano and Indigenous artists during the Chicano arts movement. Xico fulfills a unique niche in the Valley’s cultural landscape as one of a handful of ethnic arts organizations in the state dedicated to both Latinx and Indigenous culture and heritage. The organization serves a broad, ethnically diverse population, including emerging and established artists, youth, underserved populations and art advocates through community-based visual arts programs: printmaking workshops, community exhibitions, artist-in-residence, professional development workshops and underserved youth programs.

Xico recently moved to a new location in the heart of the downtown Phoenix arts district. The move has allowed us to expand our workshops and exhibitions, offer new programs and teach new techniques to the community.

This fall, Xico will debut our enhanced printmaking studio, which includes an industrial laser etcher and 3D printer and lithography equipment. Artists will now be able to combine modern practices with traditional techniques. Xico will be the first "public" lithography studio in Phoenix, creating access for artists to practice this significant art form. A substantial component of Xico’s lithography program will be national and international print exchanges.

Xico’s new Artisan Mercado, a pop-up market, will also open in the fall. The market will rotate different artisans every four months, creating an opportunity for local artisans to sell their crafts. Items featured will be reflective of the Latinx and Indigenous communities.

Our new home is easily convertible and available for community events and meetings. Our Hot Box Containers located on 1st Street and Roosevelt feature new exhibitions monthly for first and third Friday art walks. The Hot Boxes also showcase the Uncontained Seasonal Mural Project.

Donna Valdés is the Executive Director of Xico Inc. She is a proven community leader in the advocacy of Hispanic culture, arts, children and women causes while establishing long-term relationships at the executive levels of corporations and organizations within the greater Phoenix metropolitan area.

JOIN THE FUN

All artists and community members are invited to get involved with Xico. Our staff can’t wait for you to visit: Come and take a tour, sign up for a workshop, view some art or just say hola!

829 N. 1st Ave.
Phoenix, AZ 85003
480.833.5875
www.xicoinc.org
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For more information, visit [pnc.com/phoenixcorporate](http://pnc.com/phoenixcorporate) or contact Cathleen Walker, Regional President, at [cathleen.walker@pnc.com](mailto:cathleen.walker@pnc.com).
CHAPTER 12: SOCIAL/CULTURAL COHESION

CHARTS | 202–207

- Issuance of Green Cards Dramatically Declined in 2020
- Most Immigrants Received Lawful Resident Status Through Family Sponsorship in 2019
- Most U.S. Hispanics Believe That the Immigration System Must Change
- Only 21% of People Surveyed Believe Undocumented Workers Are Taking Good Jobs Away from U.S. Citizens
- Should the U.S. Government Provide Help to Undocumented Immigrants Who Have COVID-19?
- Only 3% of U.S. Hispanics Use the Term Latinx
- Latinos and Blacks Feel More Hopeful and Proud After President Biden’s Election
- Profile of Unauthorized Population in Arizona
- More Than Half of the Unauthorized Population in Arizona Speak English Well
- Arizona Ranks in the Top 10 States With the Most Active DACA Recipients
- Immigrant Contributions to Arizona
- English is the Dominant Language Spoken in Arizona

IN FOCUS | 208

HOW WILL THE NEW CONSULAR ID BILL BENEFIT THE STATE OF ARIZONA?
BY JORGE MENDOZA YESCAS

This new ID card for Mexican nationals gives Mexican citizens proof of their status and helps law enforcement officers in Arizona do their jobs more effectively.

IN FOCUS | 210

PROVIDING MEXICAN WOMEN WITH THE TOOLS TO SUCCEED
BY THE CONSULATE OF MEXICO IN PHOENIX

A new program established by the Consulate General of Mexico in Phoenix gives women the tools they need to start or grow their business.

IN FOCUS | 212

IMELDA HARTLEY HAS VERY BIG PLANS
BY CATALINA PEREZ

Imelda Hartley’s story is one of grit, determination and the desire to help other women find their way.
ISSUANCE OF GREEN CARDS DRAMATICALLY DECLINED IN 2020

Source: Homeland Security, Yearbook of Immigration Statistics, 2020 (Table 1)
www.dhs.gov/immigration-statistics/yearbook/2019/table1

MOST IMMIGRANTS RECEIVED LAWFUL RESIDENT STATUS THROUGH FAMILY SPONSORSHIP IN 2019

Source: Pew Research Center, Key facts about U.S. immigration policies and Biden’s proposed changes (March 22, 2021)
www.pewresearch.org/fact-tank/2021/03/22/key-facts-about-u-s-immigration-policies-and-bidens-proposed-changes/
MOST U.S. HISPANICS BELIEVE THAT THE IMMIGRATION SYSTEM MUST CHANGE

ONLY 21% OF PEOPLE SURVEYED BELIEVE UNDOCUMENTED WORKERS ARE TAKING GOOD JOBS AWAY FROM U.S. CITIZENS
SHOULD THE U.S. GOVERNMENT PROVIDE HELP TO UNDOCUMENTED IMMIGRANTS WHO HAVE COVID-19?

% WHO SAY THE FEDERAL GOVERNMENT SHOULD HELP

- **Provide medical care to undocumented immigrants who are ill with coronavirus**
- **Provide economic help to undocumented immigrants who have lost their job due to the outbreak**

<table>
<thead>
<tr>
<th>Race</th>
<th>Medical Care</th>
<th>Economic Help</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>61%</td>
<td>27%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>80%</td>
<td>55%</td>
</tr>
<tr>
<td>Black</td>
<td>86%</td>
<td>62%</td>
</tr>
</tbody>
</table>

Source: Pew Research Center, Americans favor medical care but not economic aid for undocumented immigrants affected by COVID-19 (May 20, 2020)

ONLY 3% OF U.S. HISPANICS USE THE TERM LATINX*

- **Have not heard of Latinx**: 77%
- **Do not use Latinx**: 20%
- **Use Latinx**: 3%

Source: Pew Research Center, About one-in-four U.S. Hispanics have heard Latinx, but just 3% use it (August 11, 2020)

*Latinx: A gender-neutral or nonbinary alternative to Latino or Latina.
LATINOS AND BLACKS FEEL MORE HOPEFUL AND PROUD AFTER PRESIDENT BIDEN’S ELECTION

Source: Pew Research Center, After the election, fewer Latino and Black adults feel angry and more are hopeful about the state of the U.S., December 9, 2020

PROFILE OF UNAUTHORIZED POPULATION IN ARIZONA

Source: Migration Policy Institute, Profile of the Unauthorized Population: Arizona,
www.migrationpolicy.org/data/unauthorized-immigrant-population/state/AZ
More than half of the unauthorized population in Arizona speak English well.

Source: Migration Policy Institute, Profile of the Unauthorized Population: Arizona, www.migrationpolicy.org/data/unauthorized-immigrant-population/state/AZ

Arizona ranks in the top 10 states with most active DACA* recipients.


More than half of the unauthorized population in Arizona speak English well.

Source: Migration Policy Institute, Profile of the Unauthorized Population: Arizona, www.migrationpolicy.org/data/unauthorized-immigrant-population/state/AZ

* DACA: DEFERRED ACTION FOR CHILDHOOD ARRIVALS


www.migrationpolicy.org/data/unauthorized-immigrant-population/state/AZ

### Immigrant Contributions to Arizona

<table>
<thead>
<tr>
<th>County</th>
<th>Number of Immigrants</th>
<th>Population Share</th>
<th>Taxes Paid</th>
<th>Spending Power</th>
<th>Number of Entrepreneurs</th>
<th>Eligible Votes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cochise</td>
<td>21,447</td>
<td>16.9%</td>
<td>$102.1M</td>
<td>$336.5M</td>
<td>1,297</td>
<td>11,434</td>
</tr>
<tr>
<td>Santa Cruz</td>
<td>7,732</td>
<td>16.9%</td>
<td>$36.8M</td>
<td>$121.3M</td>
<td>N/A</td>
<td>4,122</td>
</tr>
<tr>
<td>Pima</td>
<td>132,861</td>
<td>13.0%</td>
<td>$906.6M</td>
<td>$2,782M</td>
<td>10,382</td>
<td>61,316</td>
</tr>
<tr>
<td>Yuma</td>
<td>55,086</td>
<td>26.5%</td>
<td>$279.6M</td>
<td>$969.2M</td>
<td>1,590</td>
<td>23,090</td>
</tr>
<tr>
<td>Maricopa</td>
<td>636,393</td>
<td>15.0%</td>
<td>$4.7B</td>
<td>$13.6B</td>
<td>50,124</td>
<td>244,305</td>
</tr>
<tr>
<td>Pinal</td>
<td>38,094</td>
<td>9.1%</td>
<td>$203.7M</td>
<td>$649.4M</td>
<td>1,350</td>
<td>15,402</td>
</tr>
<tr>
<td>Navajo</td>
<td>2,554</td>
<td>2.4%</td>
<td>$10.3M</td>
<td>$32.8M</td>
<td>N/A</td>
<td>1,048</td>
</tr>
<tr>
<td>Coconino</td>
<td>6,073</td>
<td>4.3%</td>
<td>$37.6M</td>
<td>$108.7M</td>
<td>N/A</td>
<td>2,409</td>
</tr>
<tr>
<td>Yavapai</td>
<td>14,027</td>
<td>6.2%</td>
<td>$114.8M</td>
<td>$322.7M</td>
<td>1,690</td>
<td>7,376</td>
</tr>
<tr>
<td>Mohave</td>
<td>14,257</td>
<td>6.9%</td>
<td>$85.2M</td>
<td>$248.7M</td>
<td>N/A</td>
<td>6,620</td>
</tr>
</tbody>
</table>

**Source:** New American Economy, Map the Impact, 5-Year 2018 American Community Survey

[Data newamericaneconomy.org/map-the-impact/]

### English Is the Dominant Language Spoken in Arizona

- **73%** speak English only.
- **20%** speak Spanish.
- **3%** speak another Indo-European language.
- **2%** speak an Asian and Pacific Island language.
- **2%** speak other languages.

**Note:** Information is based on a methodology that imputes unauthorized status using the U.S. Census Bureau 2012–16 American Community Survey (ACS) and 2008 Survey of Income and Program Participation (SIPP) data.

**Source:** World Population Review

[WorldPopulationReview.com/states/arizona-population]
HOW WILL THE NEW CONSULAR ID BILL BENEFIT THE STATE OF ARIZONA?

By Jorge Mendoza Yescas

It took 10 long years of complex work and winding roads to finally witness the statewide acceptance of the biometrically secure consular identification cards. On March 5, 2021, Arizona Gov. Doug Ducey signed Sen. Bill 1420 into law. The bill, which ended the ban on accepting consular IDs in Arizona, was sponsored in the Arizona Senate by Republican Sen. Paul Boyer and in the Arizona House of Representatives by Republican Rep. David Cook.

For the Consulate General of Mexico in Phoenix, it involved a huge effort in consular diplomacy. Since August 2019, the Consulate held meetings and shared information with mayors, council members, state legislators, police departments and representatives of the private sector and academia to promote its acceptance.

Back in 2011, Sen. Bill 1465 prohibited the state of Arizona or any of its political subdivisions from accepting a consular ID card as a valid and legal form of identification. The main argument was a lack of perceived security and reliability. In 2014, however, the Mexican Government enhanced the card’s security features during a tumultuous period marked by rough immigration laws and policies. The newly signed law marks an important and symbolic positive shift for the state of Arizona.

The Mexican consular ID card, known as Matrícula Consular in Spanish, has a significant role because, in addition to providing proof of the Mexican nationality, identity and residency of the bearer within the Consular District, it brings certainty to important economic activities such as opening a bank account, engaging in commercial activities, requesting loans, applying for individual taxpayer ID numbers (ITIN), using rental services and signing up for utilities.

There also are significant social benefits. Just consider these facts:

- Hispanics represent 31.7% of Arizona’s population—and 27.8% of that population is Mexican; and
- Mexicans represent more than 55% of the foreign-born population in Arizona.

These Mexican nationals will now be able to use the Mexican consular ID to enroll in academic institutions, have access to health services and avoid police arrests that lead to deportations.

“I wasn’t accepting the consular ID Card,” says Claudia Arriola, a notary public from All & All Documents, LLC in Phoenix, “but after Gov. Ducey signed the bill, I started informing my customers about its utility.”

Arriola, who is an expert in tax preparation, business consulting, powers of attorney and immigration paper work, was glad to learn that acceptance of the Mexican consular ID took effect on Sept. 29, 2021, making life easier for many of her customers.
“Now, I encourage Mexicans to apply for a consular ID at the Consulate General of Mexico in Phoenix,” Arriola says. “Foreign passports weren’t accepted for notarization, but now with this ID, they’re going to be able to get notarized documents without the help of a witness.”

She also has customers who are not eligible for a valid U.S. social security number and need an ITIN number instead.

“The Matrícula Consular will be very useful in a number of administrative processes like the payment of federal income taxes,” she says.

This change in the law is having a positive effect on the daily lives of Mexicans who reside in Arizona, but it’s also beneficial for the state since it supports the work of public safety agencies and fosters economic activities that affect Arizona’s economic growth.

The consular ID card is just another positive step to recognize the important contributions Hispanic immigrants have made in the state.

Our community members are an important part of the state’s diverse population and will continue to work with other Arizonans to make our future better and safer for everyone.

Jorge Mendoza Yescas is the Consul General of Mexico in Phoenix.
Building a successful business can be extremely challenging for Hispanic women in Arizona. A lack of access to financing and minimal knowledge of the business environment in the state are two of the most frequent challenges Hispanic women encounter. Despite these obstacles, the number of businesses owned by Hispanic women has increased dramatically over the last several years.

Inspired by the growing number of Hispanic women-owned businesses in the state, the Consulate General of Mexico in Phoenix established the Consular Entrepreneurship Program for Women of Mexican Origin in Arizona in 2021.

The Mexican Consulate staff discussed the many obstacles Mexican women encounter when they try to start or grow a business. With those challenges in mind, the Consulate put together a plan to provide Mexican women entrepreneurs with a set of useful tools to turn their entrepreneurial dreams into reality.

The main component of this initiative is DreamBuilder, a free online, bilingual learning program developed for women who want to start or grow a small business. The topics that are covered in the program include: planning, marketing, pricing, management, accounting, managing risk and setting goals.

In addition to the DreamBuilder program, the Consular Entrepreneurship Program for Women of Mexican Origin in Arizona also includes:

1. **Weekly meetings**: The topics covered in DreamBuilder are reviewed during these meetings and special guests share their own experiences related to the current topic.

2. **Keynote lectures**: The lectures cover topics not related to those covered in DreamBuilder, but that are valuable during the development of a business.

3. **A pitch competition**: This competition consists of a three-minute virtual presentation of each participant’s business plan to a jury. The objective of this competition is to develop public speaking skills, put into practice the knowledge acquired during the program and encourage participants to work on their business plans.

4. **A mentorship program**: Participants meet with Hispanic leaders to receive guidance regarding their businesses.

A total of 16 women between the ages of 27 and 52 from different regions in Mexico participated in the first entrepreneurship program. Most of the women were looking to get into the food and beverage industry.

Laura Skidmore was one of the 16 participants in the inaugural program. Her dream was to expand her childcare service from 10 to 50 kids. To accomplish that goal, Laura worked very hard during the six months of the program to understand the different sources of financing available and to learn how to negotiate a contract before leasing a property.

Signing the letter of intent of collaboration between the Consulate General, the AZHCC and Thunderbird School of Global Management to initiate the second edition of the DreamBuilder Program. (l-r): Monica S. Villalobos, President & CEO of the AZHCC; Luis Gutierrez, Titular del IME; Jorge Mendoza Yescas, General Consul; and Dr. Sanjeev Khagram, Director of the Thunderbird Global School of Management at Arizona State University. 

Photo by Life Photography Arizona, courtesy of Consulate General of Mexico.
PROVIDING MEXICAN WOMEN WITH THE TOOLS TO SUCCEED

By participating in the program, the women accomplished these tasks:

- Developed a complete and personalized business plan (100% of the participants);
- Registered their business in Arizona (78%);
- Created a website for their business (78%);
- Improved their customer acquisition strategy (78%); or
- Signed a leased or acquired a space for their business (34%).

Another positive result from the first edition of the program was the friendships that participants built. Claudia Nevarez and Miriam Coss became close friends and have been working together ever since.

Claudia sells party supplies and crafts and Miriam provides pastries for special occasions. They soon realized that their businesses complemented each other. Customers frequently ask Claudia if she knows someone that can provide pastries for an event and she often refers Miriam for the job. This is a successful case where their friendship also has become a significant business relationship that goes beyond the personal dimension.

The first edition of the Consular Entrepreneurship Program for Women of Mexican Origin in Arizona was a huge success. As a result, Mexico’s Secretariat of Foreign Affairs has decided to implement the program in six Mexican consulates in the United States: Omaha, Las Vegas, Los Angeles, Orlando, Dallas and Houston and also throughout the entire Mexican consular network in Canada.

They will replicate the model created by the Consulate General of Mexico in Phoenix. The impact in the broader Hispanic community will be significant. In the medium term, the program will also be offered at the Mexican consulates in Tucson, Yuma, Douglas and Nogales.

While Hispanic women are gaining more ground in the business world, there is still a long way to go. Society must recognize the important role of this demographic segment in the U.S. economy and in the prosperity of our communities.

Part of the reason for the program’s success in Phoenix can be attributed to the many allies of the Consulate General of Mexico in Phoenix, such as the Arizona Hispanic Chamber of Commerce and the Thunderbird School of Global Management at Arizona State University, as well as all the mentors, panelists and sponsors that acknowledge the contributions of Hispanic women to society. All business leaders who want to have a positive impact in the life of women entrepreneurs are welcome to become a part of this entrepreneurship initiative.

Fueled by the strong interest from Mexican women in the region, the second edition of the Consular Entrepreneurship Program for Women of Mexican Origin in Arizona began this month (October 2021) and will continue through April 2022, helping a new generation of women entrepreneurs prepare to turn their dreams into reality.

The Consulate General of Mexico in Phoenix focuses on building and strengthening the international relations of Arizona and Mexico through a range of consular services that promote the interests of Mexican citizens and the Mexican community in Arizona.

MORE INFO

CONSULATE GENERAL OF MEXICO IN PHOENIX
320 East McDowell Rd.
Phoenix, AZ 85004
602-242-7398
WEBSITE
Imelda Hartley was born in Sinaloa, Mexico and came to the United States at the age of 13. She moved to Phoenix 25 years ago to be closer to the border and her extended family in Mexico.

In 2015, Imelda started her first company, Imelda’s Happy Tamales, to financially support herself and her family. Later, she wanted to expand her business ventures to help domestic violence victims who were unable to escape their homes.

To grow Happy Tamales and add a side business to help other women succeed, Imelda has taken several courses on entrepreneurship and participated in the DreamBuilder program (see article on page 210) through the Consulate of Mexico in Phoenix. She was particularly impressed with the mentoring services offered through the DreamBuilder program. It was an added bonus that the program was offered in Spanish, her first language, because she felt it would be much easier to grasp and understand the material in her native language.

When she completed the DreamBuilder program, she was delighted to learn that everyone who completed the program also would receive a free one-year membership in the Arizona Hispanic Chamber of Commerce (AZHCC). That free membership helped her establish her second company: Xoco, which is the women empowerment company she wanted to start.

Hartley founded Xoco, which means “my little sister” in Nahuatl, the language of the Aztec and Toltec civilizations of Mexico, to help women who are just coming out of prison to develop the skills they need to reenter society and support themselves. Xoco will become an extension of Happy Tamales that will use plans designed by therapists and psychologists to empower women to reach their goals.

Xoco has already started helping women. When Hartley’s first client got out of prison, she had no resources at all to sustain herself, so Hartley offered her a place to stay. When the woman told Hartley that she knew how to cook and bake cookies, she asked her to make 100 bags of cookies and Hartley bought them from her on Amazon. Hartley provided financial resources as an investment and the first batch of cookies was a great success. In fact, cookie sales doubled after the second batch of cookies was put online.

Hartley was encouraged by the progress she saw her first Xoco client make—and knew then that it definitely was possible for women to break toxic cycles and take control of their lives.

“If we empower women,” Hartley says, “we can work toward breaking the cycle of poverty.”

The keys to empowerment are knowledge and education. Through education, women can gain the knowledge needed to critically examine their lives and recognize the changes that must be made to shed unhealthy relationships and lifestyles that are holding them back from fulfilling their dreams.

Through the AZHCC and the DreamBuilder program, Hartley realized the impact these resources had on the growth of her business. Although Happy Tamales is a “micro-company,” she has received offers from investors interested in doing business with her.

“Seeing investors believe in me and my product,” Hartley says, “makes me proud as a Latina, as a business owner and as a single mother.”

She hopes to continue to expand her business with additional resources and investments.

“Happy Tamales is a big dream,” she says.

One of her dreams includes building an industrial kitchen that also
IMELDA HARTLEY HAS VERY BIG PLANS

can be used as a community kitchen for women who want to learn how to cook. Hartley also plans to offer a daycare for parents who need a place to leave their children during work hours, but still be able to see them throughout the day.

“When the community comes together for a purpose that dignifies the life of people in a unique way that has a positive impact on our society, then we can proudly say that we have collaborated to solve a problem” Hartley says. “Let us open our hearts to those whose hearts have been broken by the violence of our society to offer them hope and a new beginning. Let us be mindful that domestic violence is not simply a domestic problem; it is the community’s problem, too.”

MORE INFO
IMELDA’S HAPPY TAMALEs
623-216-0681
imeldahartley@gmail.com
facebook.com/ImeldasHappyTamales

Imelda Hartley currently is the owner of three businesses: Imelda Happy Tamales LLC, Mujeres Empresarias Xoco LLC and Hartley Studio AZ LLC, all based in Phoenix.

NOTES
Arizona Town Hall educates, engages, connects and empowers people to resolve important issues through consensus, not division, using a process based on respectful dialogue that values diverse perspectives, builds relationships, and fosters leadership development.

In addition to addressing statewide topics indentified by its members, Arizona Town Hall offers professional facilitation and training services to governments, organizations, and businesses.
CHAPTER 13: SOCIAL JUSTICE

CHARTS | 216–220

- Discrimination Claims in the United States
- Socioeconomic Issues: LGBTQ+ Latinx Vs. Non-LGBTQ+ Latinx
- National Wage Disparities in 2019
- All U.S. Women Earn Much Less Than White Men With Equal Education
- Presidential Election Turnout by Race/Ethnicity (2008–2020)
- Roughly 1 Out of 3 Latino Households Reported an Incident of Excessive Force by Law Enforcement
- U.S. Hispanics and Blacks have a Higher Risk of Police Homicide Than U.S. Whites
- U.S. Incarceration Rates

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CREATE A WELCOMING SPACE
BY MICHAEL MAZZOCCO

Respecting a person’s choice of personal pronouns in an important step toward equity and inclusion.

IN FOCUS | 222

ALIENTO HELPS FAMILIES ADDRESS THEIR IMMIGRATION ISSUES
BY CATALINA PEREZ

Reyna Montoya has lived the nightmare of being undocumented so she established a company to help others with what she has learned along the way.
### Discrimination Claims in the United States

#### By Race/Ethnicity and Gender

<table>
<thead>
<tr>
<th>Category</th>
<th>2018</th>
<th>2019</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Race</td>
<td>32%</td>
<td>33%</td>
<td>33%</td>
</tr>
<tr>
<td>National origin</td>
<td>9%</td>
<td>10%</td>
<td>10%</td>
</tr>
<tr>
<td>Sex</td>
<td>32%</td>
<td>32%</td>
<td>32%</td>
</tr>
<tr>
<td>Religion</td>
<td>4%</td>
<td>4%</td>
<td>4%</td>
</tr>
<tr>
<td>Color</td>
<td>4%</td>
<td>5%</td>
<td>5%</td>
</tr>
<tr>
<td>Retaliation - all statutes</td>
<td>52%</td>
<td>54%</td>
<td>56%</td>
</tr>
<tr>
<td>Retaliation - Title VII only</td>
<td>40%</td>
<td>41%</td>
<td>42%</td>
</tr>
<tr>
<td>Age</td>
<td>22%</td>
<td>21%</td>
<td>21%</td>
</tr>
<tr>
<td>Disability</td>
<td>32%</td>
<td>33%</td>
<td>36%</td>
</tr>
<tr>
<td>Equal Pay Act</td>
<td>1%</td>
<td>2%</td>
<td>2%</td>
</tr>
<tr>
<td>Generic information</td>
<td>0%</td>
<td>0%</td>
<td>1%</td>
</tr>
</tbody>
</table>

Note: Individuals often file charges claiming multiple types of discrimination; therefore, each category represents the percentage from total claims and the sum of percentages will be greater than 100%.


### Socioeconomic Issues:

#### LGBTQ+ Latinx vs. Non-LGBTQ+ Latinx

<table>
<thead>
<tr>
<th>Category</th>
<th>LGBTQ+</th>
<th>Non-LGBTQ+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unemployed</td>
<td>9%</td>
<td>8%</td>
</tr>
<tr>
<td>Uninsured</td>
<td>24%</td>
<td>29%</td>
</tr>
<tr>
<td>Food insecure</td>
<td>31%</td>
<td>23%</td>
</tr>
<tr>
<td>Income &lt; $24K</td>
<td>34%</td>
<td>36%</td>
</tr>
</tbody>
</table>

Source: LGBT Demographic Data Initiative, The Williams Institute, UCLA School of Law, January 2019

[https://williamsinstitute.law.ucla.edu/visualization/lgbt-stats/?topic=LGBT&characteristic=hispanic#about-the-data](https://williamsinstitute.law.ucla.edu/visualization/lgbt-stats/?topic=LGBT&characteristic=hispanic#about-the-data)
NATIONAL WAGE DISPARITIES IN 2019
BY RACE/ETHNICITY AND GENDER

ALL U.S. WOMEN EARN MUCH LESS
THAN WHITE MEN WITH EQUAL EDUCATION

Source: AAUW, The simple truth about the gender pay gap (2020)
www.aauw.org/resources/research/simple-truth/
PRESIDENTIAL ELECTION TURNOUT BY RACE/ETHNICITY (2008–2020)

ROUGHLY 1 OUT 3 LATINO HOUSEHOLDS REPORTED EXCESSIVE FORCE BY LAW ENFORCEMENT

HAVE YOU OR ANYONE IN YOUR HOUSEHOLD EXPERIENCED AN INCIDENT OF EXCESSIVE FORCE BY LAW ENFORCEMENT?

Source: United States Census Bureau, Record High Turnout in 2020 General Election (April 29, 2020)

Source: Latino Decisions, Latino families have personal connections to the pain of the Black community due to similar experiences with police brutality (July 22, 2020)
U.S. HISPANICS AND BLACKS HAVE A HIGHER RISK OF POLICE HOMICIDE THAN U.S. WHITES

On average, 2.8 men are killed by police each day in the U.S.

- **U.S. Blacks** have a risk between 1.9 and 2.4
- **U.S. Hispanics** have a risk between 0.8 and 1.2
- **U.S. Whites** have a risk between 0.6 and 0.7

**U.S. Incarceration Rates by Race/Ethnicity**

<table>
<thead>
<tr>
<th>Year</th>
<th>White</th>
<th>Black</th>
<th>Hispanic</th>
<th>American Indian/Alaska Native</th>
<th>Asian</th>
</tr>
</thead>
<tbody>
<tr>
<td>2014</td>
<td>667</td>
<td>443</td>
<td>178</td>
<td>184</td>
<td>32</td>
</tr>
<tr>
<td>2015</td>
<td>640</td>
<td>378</td>
<td>178</td>
<td>180</td>
<td>30</td>
</tr>
<tr>
<td>2016</td>
<td>633</td>
<td>379</td>
<td>180</td>
<td>196</td>
<td>30</td>
</tr>
<tr>
<td>2017</td>
<td>617</td>
<td>366</td>
<td>187</td>
<td>185</td>
<td>26</td>
</tr>
<tr>
<td>2018</td>
<td>593</td>
<td>401</td>
<td>187</td>
<td>183</td>
<td>26</td>
</tr>
<tr>
<td>2019</td>
<td>600</td>
<td>420</td>
<td>184</td>
<td>176</td>
<td>25</td>
</tr>
</tbody>
</table>

Source:
- American Public Health Association, Risk of police-involved death by race/ethnicity and place, United States, 2012-2018 (August 08, 2018)
- U.S. Department of Justice, Jail Inmates in 2019, Table 2 (March 2021)
  [www.bjs.gov/content/pub/pdf/ji19.pdf](http://www.bjs.gov/content/pub/pdf/ji19.pdf)
### Dramatically More Men vs. Women are Incarcerated in the U.S. (2019)

<table>
<thead>
<tr>
<th></th>
<th>White</th>
<th>Black</th>
<th>Hispanic</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>385</td>
<td>2,203</td>
<td>979</td>
<td>1,176</td>
</tr>
<tr>
<td>Female</td>
<td>48</td>
<td>83</td>
<td>63</td>
<td>109</td>
</tr>
</tbody>
</table>

**Note:** Other includes Asians, Native Hawaiians, Other Pacific Islanders, American Indians, Alaska Natives and Persons of Two or More Races that are not broken out by race.

Source: U.S. Department of Justice, Prisoners in 2019, Table 10 (October 2020)

www.bjs.gov/content/pub/pdf/p19.pdf
CREATE A WELCOMING SPACE

GETTING A PERSON’S PRONOUNS RIGHT IS AN IMPORTANT STEP TOWARD EQUITY AND INCLUSION FOR EVERYONE

BY MICHAEL MAZZOCCO

Believe it or not, the use of they as a single pronoun, along with other gender neutral pronouns, is nothing new. According to a June 4, 2021 article in The Atlantic by Michael Waters, they is probably the oldest gender-neutral pronoun in the English language and “was, for centuries, a common way to identify a person whose gender was indefinite. For a time in the 1600s, medical texts even referred to individuals who did not accord with binary gender standards as they/ them. The pronoun’s fortunes were reversed only in the 18th century, when the notion that the singular they was grammatically incorrect came into vogue among linguists.”

We have since come full circle and people are beginning to include their pronouns in their email signatures or when they introduce themselves in meetings. Why do people feel this is important information? The answer is often emotional and intense, but ultimately it is about humanity and the need to be seen and heard.

Pronouns (I, me, he, she, herself, you, it, that, they, them, etc.) are words that take the place of a noun. In the sentence, “Joe saw Jill, and he waved at her,” the pronouns he and her take the place of Joe and Jill, respectively. That seems easy enough, right? Yes, but not everyone uses a pronoun that matches their outward appearance or their gender identity. When you provide your pronouns upfront, it allows you to self-identify instead of making people guess your identity or which pronouns you use.

It is not helpful to assume a person’s gender identity based on expression, which is typically shown through clothing, hairstyle and mannerisms. If you provide the opportunity for people to share their pronouns, you show that you do not assume that their gender identity is based on their outward appearance. Including pronouns is a first step toward respecting a person’s chosen identity and creating a more welcoming space for people of all genders.

Creating a welcoming space is what business should be all about. Whether you are building a website or a home, or selling a product or running a chamber of commerce, creating a welcoming space is the fastest path to success. In the Republic, Plato confessed to an understanding of the limits of intellectuals when he remarked that the world would never be set right until, in his words, “philosophers became kings, or kings became philosophers.”

What Plato meant when he wrote these words was that thinkers should stop imagining that ideas can change reality and recognize that only institutions—or “kingship” in this context—have any real power to influence the workings of the world. In modern times, the kings of our world are the business owners, right or wrong. They shape our society and the world we create within our communities. Business owners are society’s leaders, and community members look to business leaders for leadership. It is a responsibility not to be taken lightly, and business leaders should work hard to create an equitable society where all people of all genders are welcome and supported.

It is exactly why the leadership team at the Greater Phoenix Equality Chamber of Commerce encourages everyone to include their pronouns in their signature line, when on a Zoom call or when introducing themselves in a meeting. It lets LGBTQ+ community members who are in the room know that you see them and respect their humanity. It clearly communicates that they have entered a welcoming space.

Michael Mazzocco is Vice Chair for the Greater Phoenix Equality Chamber of Commerce (GPECC), an organization that supports and promotes the interests of the LGBTQ+ business community in the greater Phoenix area. Mazzocco’s preferred pronouns are he, his him.

CONTACT

GREATER PHOENIX EQUALITY CHAMBER OF COMMERCE
1101 N. Central Ave., #108
Phoenix, AZ 85004
480-648-9423
admin@equalitychamber.org
equalitychamber.org

RESOURCES

FROM THE ATLANTIC
Where Gender-Neutral Pronouns Come From

What’s Your Pronoun? Beyond He & She
By Dennis Baron
According to the American Immigration Council, the Deferred Action for Childhood Arrivals (DACA) program has given approximately 832,811 eligible young adults permission to work lawfully and attend school in the United States. Many of these young adults were brought to the U.S. when they were very young—and given no clear pathway to citizenship.

In 2012, DACA was created to provide temporary relief from deportation. To be eligible, these young adults must renew their DACA every two years. Although DACA has helped many young adults live without the constant fear of deportation, many still struggle with emotional healing.

This is where Reyna Montoya comes in. Montoya founded Aliento in 2016 to serve undocumented, DACA and mixed immigration status families and help them transform their trauma into hope by giving them access to a variety of resources.

Montoya was born in Tijuana, Mexico and experienced her first internal migration from Tijuana to Nogales when she was just 10. The move had a huge impact on her life because it was a very abrupt change to her daily life in Tijuana. A few months after moving the family to Nogales, Mexico, her dad moved across the border to Chandler, AZ. For the next three years, Montoya commuted between Nogales and Chandler on the weekends to visit her father. Eventually, her father was able to purchase a home in Mesa, AZ and the family was able to live together again.

Montoya grew up undocumented and, as she got older, realized the tremendous barriers her immigration status caused—from not being able to get in-state tuition for college to not being able to do more than one dual-enrollment class in high school. Although she followed all of her teachers’ recommendations for how to get ahead in school, it felt like she was never good enough because she did not have a U.S. social security number. At 17 years old, Montoya became deeply depressed by this difficult situation in which she was not accepted in the U.S.

“I did everything I was told and it was still not good enough,” Montoya says. “So my negative internal voice became very present in my life....”

Despite many obstacles, Montoya still got involved in student activism at Arizona State University (ASU), double majored and minored, got her master’s degree in secondary education, and...
became a high school teacher because she wanted to help other students who had similar backgrounds.

During this time, she noticed several of her students felt exactly like she had felt as a young woman. Many feared deportation, had anxiety and a lack of hope about the future. Concerned and wanting to help these young students, she took a leap of faith: Despite not knowing anything about business, she applied for a national fellowship. Her gamble paid off: Reyna was one of 16 fellows who were accepted. The support she received gave her the resources necessary to help her students and run Aliento full time.

Aliento means “breath” in Spanish.

“When you give aliento to someone,” Montoya says, “you are giving them words of encouragement.”

Aliento’s mission is to invest in local Latino communities and nurture them. The company focuses on the K–20 continuum and offers a range of programs for each age group—starting with the fellowship available to college and high school students. The majority students of color, including Latino students, must work a full-time or part-time job to pay for school or necessities. Many even have to choose whether to get an education or go straight into the workforce.

“For us, it’s important that we invest in their leadership,” Montoya says. “It’s not only about the skills that they’re building through the program. We are also putting our money where are values are.”

Most of the students that apply are first-generation U.S. residents. Although Aliento serves both undocumented and DACA recipients, many students are citizens but have undocumented parents, which also can be a barrier when it comes to applying for the Free Application for Federal Student Aid (FAFSA).

This year, their group will accept 20 fellows and Aliento has partnered with ASU, Maricopa Community Colleges and several high schools in the area. As they continue to grow, they also will receive fellows from Northern Arizona University in Flagstaff and the University of Arizona in Tucson.

“Leadership is enabling others to achieve a common purpose in the midst of uncertainty,” Montoya says.
ALIENTO HELPS FAMILIES ADDRESS THEIR IMMIGRATION ISSUES

Courses include professional development, cultural competency, mixed immigration status and community trauma. Understanding the complications that come from being in a mixed immigration status home is very important for this reason: In the state of Arizona, one in every nine students live in a mixed immigration household.

“We’re talking about a significant amount of the population that sometimes gets overlooked or underserved because of the lack of understanding,” Montoya says.

Aliento puts a lot of emphasis into making sure that these students feel both seen and heard.

“We don’t want to make heroes,” Montoya says. “We want to make structures and systems that are going to support all students regardless of where they come from.”

ADDITIONAL RESOURCES

AMERICAN IMMIGRATION COUNCIL
1331 G St. NW
Suite 200
Washington, D.C., 20005
202-507-7500
info@immcouncil.org
americanimmigrationcouncil.org

FIND AN IMMIGRATION LAWYER
www.ailalawyer.com

RENEW YOUR DACA
uscis.gov/humanitarian/renew-your-daca

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APS

Blue Cross Blue Shield Arizona

Cox

Fry's

Leslie's

PNC Bank

Raza Development Fund

SRP

University of Phoenix

Wells Fargo

Plata

Arizona Federal Credit Union

Bank of America

Comerica Bank

Desert Financial

JPMorgan Chase

PepsiCo

Quarles & Brady LLC

UniVision Arizona

Oro

Coca-Cola

Swire Coca-Cola, USA

PLATA

Amazon

Arizona State University

Banner Health

BBB

Equality Health

Freeport-McMoRan

Meritage Homes

NATIONAL BANK OF ARIZONA

PHOENIX BUSINESS JOURNAL

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Adelante Healthcare

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Hensley Beverage Company

HonorHealth

Intuit

Lavidge

Maricopa Community Colleges

SOUTHWEST GAS

State Farm

US Bank

USA

Veterans

Verizon

Cobre

BOK Financial

Chandler Arizona

Goodwill Industries

Ideas collide

MidFirst Bank

Norte

Promesa

SP "Light The World"

For more information, please visit www.azhcc.com