



OCTOBER 2024

2024 COMMUNITY PRIORITIES ANALYSIS

COMMUNITY VOICES
ILLUMINATING OUR PATH
FORWARD



mi MINNESOTA
COUNCIL ON LATINO AFFAIRS



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ABOUT MCLA

The Minnesota Council on Latino Affairs, or MCLA, is dedicated to advising and informing the Governor and legislators on key issues affecting the Latino community in Minnesota. MCLA achieves this by monitoring state legislation and analyzing the impact of policies, procedures, laws, or regulations on Minnesota's Latino population. Additionally, MCLA conducts research and provides data on various policy areas that impact the Latino community in Minnesota.

One of MCLA's key roles is to amplify the voice of the Latino community in the legislative and policymaking process. MCLA serves as the link and bridge between the Latino community and government, agencies, and the nonprofit sector. The council's goal is to empower the Latino population by incorporating their voice in legislative and policymaking processes so they can thrive as strong, visible, and independent Minnesotans.

Another important role is to act as a referral agency, ensuring that Latinos in Minnesota are connected with the appropriate services and programs provided by state, local, and community resources.

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MCLA BOARD

The make up of MCLA consists of 11 council members, 4 members of the Minnesota Legislature, and staff. The MCLA members play an advisory role and support staff in setting the agency's strategies. Each member is appointed by the governor for a term of four years. Members are appointed to represent each of the state's eight congressional districts, and three additional at-large members are appointed; all with voting rights.

The other unit of MCLA's board are the representatives from the Minnesota Legislature. During each session, the leadership from the state Senate and House appoint two members from each chamber to serve on the council; all with voting rights.



The current Board of Directors includes:

- Alejandra Bejarano - Member, Congressional District 1
- Rosa Pérez - Member, Congressional District 2
- Elvis Rivera - Treasurer, Congressional District 3
- Marco Hernandez - Vice Chair, Congressional District 4
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- Ivette Izea-Martinez - Chair, At-Large Member
- Ronald Salazar - At-Large Member

Legislative Representatives on the Council:

- Senator Gene Dornink - District 23
- Senator Alice Mann - District 50
- Representative Mike Wiener - District 5B
- Representative María Isa Pérez-Vega - District 65B

For more information about the board members, visit:

<https://mn.gov/mcla/about-us/board/members/>

ABOUT THE CONSULTANTS

This study was conducted by two Latina first-generation immigrants, **Isabel Marsh and Cristina Rodríguez**. The consultants are the founders of **Lighthouse Global**, a firm specializing in **research, program evaluation, strategic planning, and communications**. You can find more information about their work at the following link:

<https://www.lighthouseglobal.co/>





EXECUTIVE SUMMARY

Hispanic and Latine Demographics in Minnesota

The Hispanic and Latineⁱ population in Minnesota has grown by 38% since 2010, now totaling 345,640, or 6.1% of the state's population. Latines are a youthful community, with 30% under the age of 15, and have the state's highest labor force participation rate at 77.5%. Despite this, they face significant challenges, with an unemployment rate of 3.7% and a median household income of \$64,102, which is \$13,618 lower than the median income for all Minnesotan households (\$77,720). Educational attainment gaps remain, as over half of Latine adults have a high school diploma or less, but progress has been made with a 60% increase in bachelor's degrees since 2015. Additionally, 57% of Latine households own homes, up from 39% in 2011, though disparities in homeownership persist.

Community Listening Findings

Community members expressed deep appreciation for their community's welcoming, diverse, and supportive environment, describing them as safe havens where they feel a strong sense of belonging, hope, and commitment to its future growth. They also identified issues that if addressed could strengthen their communities' growth and resilience and would benefit all. Those issues include:

Affordable housing

The housing crisis in Greater Minnesota is severely impacting everyone, especially low-income and immigrant families facing rising rents, stagnant wages, and poor housing conditions. Surveyed Latine community members ranked affordable housing as their top need, with many enduring high rents, restrictive leasing, and substandard housing. Language barriers and upfront rental costs add further strain, while multigenerational households face obstacles like occupancy limits.

Recommendations: Community suggestions include tenant advocacy services and Spanish-language resources, collaboration with local governments to revise zoning laws for more affordable housing and tailored financial education.



Access to Jobs with living wages and career growth

Latine workers, essential to Minnesota's agriculture, construction, and other key sectors, face persistent challenges in achieving fair employment and economic mobility. Despite their contributions, many work jobs with low and stagnant wages, limited job advancement, and a lack of protection, even for those with high education levels. Barriers such as federal immigration restrictions, unrecognized foreign qualifications, and language limitations further compound these difficulties, often confining Latine workers to low-paying roles without opportunities for growth.

Recommendations: To address these issues, community members recommended streamlined certification for foreign-trained professionals, stronger labor protections, wage equality, and expanded bilingual workforce development programs.

Childcare affordability

Affordable childcare is crucial for family stability and economic advancement, but high costs, limited subsidies, and lack of flexible options place economic strain on many U.S. households, especially women, who often reduce workforce participation to meet caregiving needs. Latine families in Minnesota face even greater challenges, as culturally relevant childcare is scarce, and high costs consume about 18% of their income, with many earning too much for state assistance but still struggling to afford care. Higher-educated Latine individuals report greater childcare needs as they balance careers and family responsibilities.

Minnesota's wage gap, where Latinas earn \$0.58 for every dollar white men earn, further restricts economic opportunities, pushing many families to rely on women for unpaid caregiving roles. The low wages for Latinas in childcare jobs also limit access to training and resources that could improve culturally relevant services.


Recommendations: To address these issues, community recommendations include expanding subsidies for middle-income families, creating more flexible childcare options, and compensating in-home caregiving. Policy support, such as tax credits for families and incentives for employer-provided childcare, is also recommended to improve access and support for diverse family needs.

Tax Equity and Equality

Immigrants, including undocumented individuals, play a significant economic role by contributing through various forms of taxation, which support essential public services in Minnesota. In 2022, undocumented immigrants in the state contributed approximately \$221.7 million in taxes, a figure that could increase to \$293.8 million if granted legal status, which could result in higher tax compliance.

Despite these contributions, immigrants have traditionally been excluded from many benefits due to legal restrictions or limited awareness. Recent 2023-2024 Minnesota law changes now allow taxpayers with Individual Taxpayer Identification Numbers (ITINs) to qualify for certain state tax credits and refunds. However, many community members remain unaware of these changes; 74% of survey respondents did not know ITINs could be used for benefits like tax credits, housing assistance, and utilities.





Recommendations: Community discussions revealed the need for more information about recent tax reforms to aid families with mixed documentation statuses (e.g. the Child Tax Credit or the Workers Tax Credit). This segment of the population often faces unique barriers to accessing benefits despite their fiscal contributions. Many respondents expressed the importance of financial literacy and the need for accessible education on taxes, credit, and other financial topics, which could enhance economic security.

Transit


In Greater Minnesota, rural areas like Rochester, Willmar, and Moorhead face significant barriers due to limited transit options, long distances, and harsh winters. Many individuals depend on friends and family for transportation, leading to missed work and essential activities. Survey results indicate that 34% of respondents identified transportation access, particularly in rural areas, as a major concern. Expanding rural transit services could enhance access to healthcare, improve job retention, and reduce reliance on public assistance. Studies show that every dollar invested in transit yields \$2.50 in benefits, demonstrating a strong return on investment.


Recommendations: Community members stressed the importance of language accessibility and expanding transit networks to better serve rural areas. Providing transit information in multiple languages would aid non-English speakers, while extending bus routes would connect more residents to essential services. Consultants recommend developing community-based ride-sharing programs in partnership with local organizations to enhance reliability. Increasing outreach and marketing efforts through culturally relevant campaigns would raise awareness of transit options.

Health and Wellbeing

Healthcare access disparities continue to affect Latine populations, with high uninsured rates persisting despite initiatives like the Affordable Care Act (ACA). Nationally, the uninsured rate for Latinos decreased from 33% in 2010 to 18% in 2022, while in Minnesota, it dropped from 26% to 17%. However, language barriers, limited culturally competent care, immigration status restrictions, and geographic challenges still hinder access to healthcare, resulting in unmet needs and poor health outcomes. Language barriers impede understanding of diagnoses and treatment, leading to miscommunications and reduced adherence to care. Many community members reported that immigration status further complicates access to insurance, with undocumented individuals often left without coverage options. A significant gap remains as lawfully present immigrants face waiting periods, and undocumented individuals remain ineligible for Medicaid and ACA Marketplace options. Respondents in Willmar expressed a strong desire for health insurance that would allow undocumented residents to buy into coverage, reflecting a critical need for options to bridge these gaps. Minnesota plans to address this by extending MinnesotaCare eligibility to undocumented individuals starting in 2025, yet awareness of this change remains low.

Geographic barriers also present significant challenges, particularly in rural areas where residents often travel long distances for healthcare services. Community members from Moorhead and Rochester cited difficulties accessing specialized care, such as mental health, dental, and vision services. Additionally,





crossing state lines for care can expose residents to differing medical debt protections, which increases financial risks.

Recommendations: Community members recommend supporting Latine organizations to bridge healthcare gaps and facilitating access to essential services. Consultants advocate for expanding culturally and linguistically appropriate services, increasing awareness of the upcoming MinnesotaCare expansion, and coordinating medical debt protections across state lines to protect residents seeking care. Financial counseling services are also crucial to assist Latine communities in navigating medical debt.

Other issues to consider regarding health and wellbeing include:

- **Access to healthy and culturally relevant foods** is essential for overall well-being, yet barriers such as limited transportation, high food costs, and a lack of affordable options persist. Recommendations include subsidizing healthy foods, developing community gardens, and organizing cultural food fairs to promote inclusivity and access to nutritious options.
- **Senior Support:** Seniors within the Latine community serve as cultural mentors and family anchors. However, they face challenges such as language barriers, limited access to culturally sensitive care, and difficulties navigating complex service systems. Feedback from community conversations indicates a strong need for improved healthcare access, affordable housing, and social engagement opportunities for seniors. There is a particular emphasis on the need for retirement and assisted living facilities to enable elderly migrants to age with dignity while alleviating caregiving pressures on younger family members.


Lifelong learning

Education is a critical pathway for economic mobility, personal growth, and community well-being, especially for Minnesota's Latine community. However, Latine students face unique challenges, including financial constraints, unsupportive learning environments, language barriers, a lack of culturally relevant education, and limited access to extracurricular activities. These barriers have contributed to an educational gap for Latine individuals in Minnesota.

Financial constraints are a major challenge, with 67% of respondents identifying them as the top barrier to academic success. Many Latine students balance school and work or caregiving duties, which limits their time for academic pursuits. Awareness of financial aid, such as Minnesota's North Star Promise program, remains low within the community, indicating a gap in outreach efforts. In unsupportive learning environments, many Latine students encounter limited academic support, bullying, and discrimination, which hinder engagement and success.

Language barriers affect both students' academic progress and family involvement, as 39% of respondents noted language challenges and 36% reported a lack of bilingual support. This also impacts parental engagement, with over half of respondents indicating that language constraints prevent family members from actively supporting their children's education.





A disconnect between Latine students and school staff or curriculum is another significant barrier, with 55% of respondents emphasizing the need for culturally relevant education. This disconnect leads to feelings of alienation, and Latine parents often lack guidance on supporting their children's education. Adult learners, juggling work and family responsibilities, benefit from flexible, culturally tailored programs that support career advancement and address the challenges of acquiring job-oriented language skills.

Limited access to extracurricular activities is also a challenge for Latine students, with 26% indicating that financial barriers, transportation issues, and lack of availability hinder participation in these growth opportunities.

Recommendations: To address these barriers, community members recommend expanding bilingual academic support, increasing culturally relevant family engagement programs, and enhancing transportation options for extracurricular activities. Educational institutions can support Latine adult learners by providing flexible, culturally tailored programs in high-demand sectors. Consultants suggest a bilingual outreach campaign to improve awareness of financial aid options like the North Star Promise, ensuring that Latine families have access to resources that support academic success and economic mobility.


Immigration and belonging

For Latine immigrants in Greater Minnesota, integration may involve more than relocation; it could require overcoming social isolation, discrimination, limited institutional representation, and restricted access to resources and activities. Addressing these challenges would significantly enhance well-being, nurture belonging, and support Latine immigrants' contributions to their communities.

Social isolation is a common issue, with many Latine immigrants arriving without local connections. Participants in cities like Rochester and Willmar described the difficulties of adapting without a support network, while others in Moorhead emphasized balancing cultural integration with preserving Latino heritage. Discrimination is another significant barrier, with community members in Willmar noting resistance from residents, which hinders acceptance, work opportunities, and deepens social divides. Survey data indicates that 35% of respondents view addressing discrimination as a top priority, underscoring the need for initiatives promoting cultural understanding and inclusive policies.

Limited representation in institutions such as schools and government also impact Latine communities. Lack of Latine teachers and officials leaves community members feeling unrepresented and disconnected, reducing their influence in shaping policies that affect them. Moreover, participants in Rochester and Willmar noted a widespread lack of awareness about community resources, with misinformation or limited knowledge about available services creating barriers to access.

Access to cultural events and winter activities also emerged as a gap, with participants from Rochester and Moorhead identifying the absence of a cultural center as a loss for celebrating and preserving Latine heritage. Winters further limit engagement, as few indoor facilities exist for family activities, heightening isolation during colder months and challenging those unaccustomed to harsh winter conditions.





Recommendations: To address these issues, community recommendations include establishing local mentorship systems to support new immigrants, organizing cultural exchange events to create mutual understanding, and advocating for Latine representation in decision-making. Expanding visibility for Latine-owned businesses through local marketing and events would also strengthen community ties. Consultants suggest targeted outreach on discrimination and resources, increased Latine representation in government and businesses, and creating social integration programs to ease cultural transitions. Investing in infrastructure, such as cultural centers and winter-friendly recreational spaces, would promote year-round community engagement. Leveraging digital platforms and community events could also improve awareness of services, making it easier for Latine residents to access healthcare, education, and social support.

MCLA’s work awareness

In 2023 and 2024, the Minnesota Council on Latino Affairs (MCLA) led, co-led, or supported key initiatives to improve awareness, representation, fairness, and resources for Latine communities.



Awareness levels of these initiatives varied across communities, with Willmar showing the highest familiarity. The “Driver’s Licenses for All” law was widely recognized and celebrated for enhancing mobility and community integration, with 80% of survey respondents viewing its implementation as successful. However, awareness of benefits for ITIN holders was limited, though participants valued these benefits for enhancing financial stability, social inclusion, and access to housing and essential services.ⁱⁱ

The “Increased Teachers of Color Act” resonated with communities in Willmar and Moorhead, highlighting the need for diverse educators to promote student engagement and representation. Community members also emphasized the importance of supporting Latine organizations like Achla, COPAL, and CASA, noting the need for increased funding to expand their impact. Other discussed initiatives included violence prevention for women, the Child Tax Credit (seen as beneficial but in need of expansion), and a hair technician license program to reduce industry entry barriers.

For future priorities, the Latine community’s top legislative goals include increased representation in legislative processes, expanded healthcare access, and additional funding for Latino-focused programs. Anti-discrimination policies are also crucial, alongside support for education, affordable housing, mental health services, and year-round energy assistance. Respondents voiced a strong desire for civic engagement, calling for organized advocacy and active participation in legislative matters to empower their community.

INTRODUCTION

Minnesota's dynamic social and cultural fabric is enhanced by the diverse contributions of its communities, with the Hispanic and Latine population playing a key role in shaping both the state's past and its future. From the early migrant workers who toiled in the sugar beet fields to the growing influence of Latine business owners, educators, artists, and leaders, Latines have been pivotal in Minnesota's growth. As the community expands, it becomes increasingly important to explore their perspectives, the challenges they encounter, and their hopes for the future.




The community members consulted expressed a profound admiration for the strengths of their communities, describing a deep sense of belonging, hope, and peace that defines their experiences. They highlighted the welcoming atmosphere and the rich diversity of races and ethnicities that create an environment where everyone—particularly social and racial minorities—feels valued and accepted. For many, their community is more than just a place to live; it is a haven where they can raise their families with confidence, knowing they are supported. This sense of safety and peace fuels their hope for the future and inspires them to contribute to their community's continued growth and success.

Latines in Minnesota share the struggles faced by middle-class Americans across the country. Despite being hardworking contributors to the economy, they often find it difficult to afford necessities like housing, childcare, healthcare, and nutritious foods. These financial pressures reflect broader trends affecting middle-income households, where wages have not kept pace with rising costs, leaving Latines, like their counterparts, grappling with economic uncertainty while striving to provide for their families.

Participants consulted in the community conversations and survey offered the Council recommendations that resonate deeply with the principles of human rights, particularly in relation to dignified work, access to healthcare, and education. They emphasized the right to work under just and favorable conditions, advocating for labor equity and fair wages that would allow individuals and their families to live with dignity. They highlighted the need for protection against unemployment and the importance of equal pay for equal work, ensuring that no one is left behind due to discrimination. The call for the right to rest and reasonable working hours particularly for TN Visa workers.

In terms of access to health and well-being, participants identified the urgency of expanding healthcare access. They also emphasized the need for social protections, especially for children and senior Latines, advocating for a safety net that supports individuals in vulnerable situations.





Additionally, in regard to education, participants called for greater access to educational opportunities, particularly for adults, recognizing that education is key to personal development, social mobility, and eliciting respect for human rights and freedoms. Their recommendations reflect a vision where everyone, regardless of background or circumstance, can fully participate in the cultural, social, and economic life of the community, contributing to a more equitable and inclusive Minnesota.

METHODOLOGY

Research Objectives

The primary objective of this study was to assess the awareness, perceptions, and priorities of Latino communities in Minnesota regarding recent legislative changes and socio-economic issues, to inform and guide the Minnesota Council on Latino Affairs (MCLA) in advocating for policies that effectively address the community's needs and enhance their well-being.


- Provide community members with information about MCLA's mission, legislative updates, ongoing programs, and recent Minnesota laws, including the Driver's License Restoration, Increase Teachers of Color Act, the North Star Promise program, and the North Star Act.
- Understand the experience of the Latine community in Minnesota.
- Evaluate the community's awareness of MCLA's initiatives, the new Minnesota driver's license law, the North Star Promise program, The North Star Act, the increased teachers of color Act, and their understanding of the benefits available to ITIN holders.
- Identify the priority topics for the next legislative agenda, particularly in the areas of economic development, education, jobs, immigration, health, and the overall well-being of the community.


Latine

In this report, the word Latine will be used to refer people with heritage from Latine America. The term "Latino or Latina," recognized by the Royal Spanish Academy, has been criticized for lacking inclusivity regarding gender diversity, leading to alternatives like "Latinx" and "Latine." "Latinx," emerging in the early 2000s, gained popularity in the U.S., especially within AfroLatinx and indigenous groups, as a gender-neutral term challenging traditional gender norms. However, it faces resistance; a 2019 Pew Research survey showed only 3% of Latines use it, and many feel it disregards linguistic integrity. "Latine" is seen as a culturally grounded alternative, aligning better with Spanish linguistic roots while remaining gender neutral.ⁱⁱⁱ

Paradigm used

This study was grounded in a constructivist paradigm, which asserts that knowledge is not passively received but rather actively constructed by individuals through their experiences and interactions within specific social and cultural contexts. This paradigm aligns with the understanding that reality is subjective and shaped by each person's perspective, influenced by their unique background and environment. The





research emphasizes the importance of participants' subjective interpretations, aiming to uncover the complex and contextualized meanings they ascribe to their experiences.^{iv}

Approach

This study employed a mixed methods approach, integrating quantitative and qualitative analyses to achieve a comprehensive understanding of the research questions.

Techniques

The study used both an online survey and a series of three community listening sessions conducted in Rochester, Willmar, and Moorhead, Minnesota. The online survey allowed for broad data collection across diverse participants, capturing quantitative insights that informed the scope of the research. The listening sessions provided a qualitative dimension, providing community members with a space to share in-depth perspectives and experiences in an open forum.

Tools

Quantitative data was systematically analyzed using Stata, enabling rigorous statistical examination of patterns and trends within the dataset. Qualitative data was processed through Dedoose, a specialized software for mixed methods research, facilitating a robust coding process and in-depth thematic analysis.


Community Listening Sessions

Lighthouse Global facilitated three community listening events to gather perspectives directly from Latine communities: Rochester, Willmar, and Moorhead. The first event took place on August 31st in Rochester, where a total of 20 participants engaged in a Spanish-language discussion with translation services available for non-Spanish speakers. One member of the state legislature also attended. The second event, held in Willmar on September 26th, saw an impressive turnout of 31 participants and included representation from one member of the House of Representatives, and various community organizations. The final session, was held in Moorhead on October 6th with 20 participants in attendance. Lighthouse Global extends its gratitude to the partners that contributed to the outreach and successful participation, including COPAL (Communities Organizing Latine Power and Action), ACHLA (Alliance of Chicanos, Hispanics, and Latin Americans), Purpose Artisans, Woodland Centers, Spurs Bar and Grill, and Cultura, Amigos, Salud y Ambiente (CASA).

During the community listening session in Moorhead, success meant creating a space that resonated with participants from diverse backgrounds. Attendees included individuals from various Latin American countries—primarily Mexico, Guatemala, and El Salvador, with representation from Peru, Ecuador, Chile, Puerto Rico, and Colombia—as well as some participants from the United States with and without Latine or Hispanic heritage, alongside a few Indian participants. Notably, some participants traveled from Fargo, North Dakota, to join the session. This diversity brought a richness of perspectives, allowing the community to share and listen across different cultural contexts, nurturing a deeper understanding of shared challenges and aspirations.

Limitations





The community conversations and survey provided valuable insights into the experiences and needs of diverse participants, though several limitations should be acknowledged along with the measures taken to mitigate their impact.

First, the survey's digital-only distribution introduced self-selection bias, favoring individuals with internet access and digital literacy. This bias may underrepresent certain groups, such as older adults or those without reliable digital access. Outreach efforts included sharing the survey link through multiple channels, including WhatsApp, Facebook, and email, as well as through community organizations, in an attempt to reach as wide an audience as possible. However, representation gaps persisted despite these efforts. Individuals with limited time, transportation options, or comfort in public settings may not have been able to participate in person or complete the survey. To address this, we held community conversations at accessible locations, scheduled sessions at various times, and provided virtual participation options to broaden the range of participants. While this helped, some groups may still be less represented in the findings.


Moreover, the survey completion rate revealed an attrition factor, with 86 incomplete responses out of 295, leaving 209 fully completed surveys. This attrition, combined with self-selection bias, suggests that the sample may not fully capture the diversity within the Latine community. A technical glitch in the Spanish version of the survey also prevented it from capturing respondents' country of origin, leading to incomplete demographic data for some Spanish-speaking participants. To address this, facilitators encouraged participants to share their background verbally during the community conversations, allowing us to capture this information to some extent and add valuable context to the data.

The survey also included a "Prefer not to answer" option, which provided flexibility but may also indicate a lack of familiarity with certain issues. Some participants might have selected this response due to limited awareness rather than a true absence of opinion. To mitigate this, facilitators in community conversations provided background information on complex topics and encouraged participants to share their perspectives, helping to clarify issues and reduce instances where lack of awareness may have influenced responses.

Language and cultural barriers posed additional challenges. Despite translation efforts, some participants may have struggled to express their perspectives fully, especially if they were less familiar with the primary language used in the conversations or survey. To address this, interpreters were provided during community conversations, allowing participants to communicate in their preferred language and creating a more inclusive environment.

Group dynamics and power imbalances during community conversations may have influenced the flow of discussion, with some individuals potentially dominating the conversation while others remained quieter. Facilitators were trained to be mindful of these dynamics and used structured formats, such as small group discussions and rotating speaking roles, to ensure equitable participation and to help quieter voices be heard.

In the public setting of the community conversations, privacy concerns may have limited some participants' willingness to share personal or sensitive insights, leading to more surface-level feedback.



Facilitators assured participants of confidentiality and set clear expectations for respect and privacy within the group, encouraging more candid sharing.

Finally, time constraints also posed a limitation, as each session had limited time to explore complex topics in depth. To address this, we prioritized the most pressing themes and used structured activities for efficient yet meaningful discussions. Additionally, participants were invited to provide follow-up comments through written feedback, which allowed them to share insights they couldn't express during the limited session time. In sum, these limitations and mitigations indicate that, while the findings offer valuable insights, they may not fully represent the broader Latine community's experiences.

1. LATINE DEMOGRAPHICS IN MINNESOTA

The following demographic data provides an in-depth look at the Latine community in Minnesota, offering insights into population growth and geographic distribution, age distribution, and socioeconomic indicators. The analysis presented in this section is based on two 2023 reports “A Portrait of Hispanic/Latine Minnesotans: Demographics and Social Economic Characteristics”, and “Hispanic and Latine Minnesotans: An Analysis of Employment, Educational and Other Economic Trends and Disparities Related to the Labor Force”. These reports provide a contextualized and focused analysis specific to Minnesota's Latine community and rely on data from the 2020 U.S. Census and the 2021 American Community Survey (ACS), as well as other key datasets.

1.1. *Population Growth and Geographic Distribution*

Total Population: Hispanic and Latines are the third-largest racial or ethnic group in Minnesota. As of the 2020 Census, there are 345,640 Latines in Minnesota, accounting for 6% of the state's total population. The Latine population has grown by 38% since 2010, contributing nearly a quarter of the state's overall population growth.^v

Ethnic Origins: According to the 2021 American Community Survey (ACS), the majority of Minnesota's Latine population is of Mexican origin (60%), followed by residents of South American origin (12%, primarily Ecuadorian and Colombian), Central American origin (11%, primarily Guatemalan and Salvadoran), and Puerto Rican (5%). Of the 345,640 Latines in Minnesota, about 214,000 (68%) were born in the U.S. and approximately 100,000 (32%) are foreign-born. Among those who are foreign-born, 33,000 have become naturalized U.S. citizens (11% of the total Latine population). Additionally, in 2019 79% of all Latines in Minnesota were U.S. citizens, either by birth or naturalization.^{vi}

Regional Concentration: The majority of Latines in Minnesota live in the Twin Cities metro area (65%). However, there are also significant Latine populations in Greater Minnesota.^{vii} Notably, Nobles County



has the highest concentration, with nearly one-third of residents identifying as Latine. Other counties with significant Latine populations include Watonwan (30%) and Kandiyohi (13%).^{viii}

Growth by Region: Southwest Minnesota saw the largest growth in Latine population at 49.3% from 2010 to 2020, followed by Northwest Minnesota with 52.6% growth.

1.2. *Age Distribution*

Youthful Population: The Latine population in Minnesota is notably younger than the state's overall population. Nearly one-third of Latine Minnesotans (30%) are under the age of 15, compared to less than one-fifth of the state's population (19%). Additionally, only 4% of Latines are aged 65 and older, which is much lower than the 17% seen in the state's population. Furthermore, 41% of Latines fall within the prime working age range of 25 to 54, slightly higher than the 38% in the state's population.

1.3. *Labor Force Participation and Employment*

Highest Labor Force Participation: Latine Minnesotans has high labor force participation rate in the state at 79% in 2024. This is higher than the overall labor force participation rate in Minnesota, which was 68% in 2024.

Key Industries: Latine workers concentrate in essential industries, and their participation has been growing substantially. The industry employing the most Latines is manufacturing, where 26,500 Latine workers make up 9% of its total workforce. In the food manufacturing subsector specifically, Latines represent 25% of its workforce, with 11,685 workers. Additionally, there has been significant growth in other sectors, including healthcare and social assistance (20,659 workers, a 342% rise), retail trade (15,183 workers, a 155% rise), and accommodation and food services (18,539 workers, a 102% rise) between 2000 and 2021.

Unemployment: The unemployment rate for Latine Minnesotans was 3.7% in 2024, compared to 3% for the Minnesota population.^{ix}

1.4. *Education*

Educational Attainment Gaps: There are significant disparities in educational attainment, in 2021 54% of Latine adults, had a high school diploma or less, twenty-four percentage points higher than the 30% for the overall Minnesota population. Additionally, only 22% of Latine adults hold a bachelor's degree or higher, a 16-percentage point gap with 38% of all Minnesotans.^x

Education Attainment Growth: Despite the gaps, educational attainment has improved for Latines. From 2015 to 2021, the number of Latine adults with a high school diploma increased by 40%, and those with a bachelor's degree or higher increased by 60%. Minnesota's Latine population has a higher percentage with a bachelor's degree or higher (22%) compared to the U.S. average for Latines (20%).

1.5. *Income and Economic Indicators*

Median Household Income: Latine households in Minnesota have a median income of \$64,102 in 2021, which is \$13,618 lower than the median income for all Minnesotan households (\$77,720). Despite this



disparity, Latine household incomes have grown by 70% over the last decade, the seventh highest increase in the country.

Poverty Rate: The poverty rate^{xi} for Latine Minnesotans was 15% in 2021, compared to 9% for the overall Minnesota population. This rate is lower than the national average for Latines (18%) and ranks Minnesota 9th lowest for Latine poverty rates among U.S. states.

Homeownership: In Minnesota, 57% of Latine households own their homes, compared to 73% of all households in the state. Over the past decade, the homeownership gap has narrowed, with the ownership rate increasing by 18 percentage points, from 39% in 2011 to 57% in 2021.

1.6. *Health Indicators*

Life Expectancy: The life expectancy for Latine Minnesotans was 83.4 years in 2018, which is higher than the state average of 80.9 years and second only to Asian/Pacific Islanders in Minnesota.

Health Insurance: In 2021, one in five Latines in Minnesota lacked health insurance, resulting in an uninsured rate of 15%, which is over three times higher than the state's overall uninsured rate of 5%.

1.7. *Business Ownership*

Latine-Owned Businesses: There are 1,768 Latine-owned firms in Minnesota, employing over 17,200 people. Latine business ownership grew by 75% from 2012 to 2019, far outpacing the state's overall business growth rate.

Self-employed Latines: Among all self-employed (non-employer firms) Minnesotans 3% are Latine (10,500).

1.8. *Political Engagement*

Latine Voters: The number of Latine voters in Minnesota has grown substantially. By 2021, 42% of the Latine voting-age population was eligible to vote, with an estimated 146,500 Latine voters. The Latine voting-age population has increased by 82% since 2010.



2. KEY FINDINGS



2.COMMUNITY LISTENING SESSIONS AND PUBLIC SURVEY FINDINGS

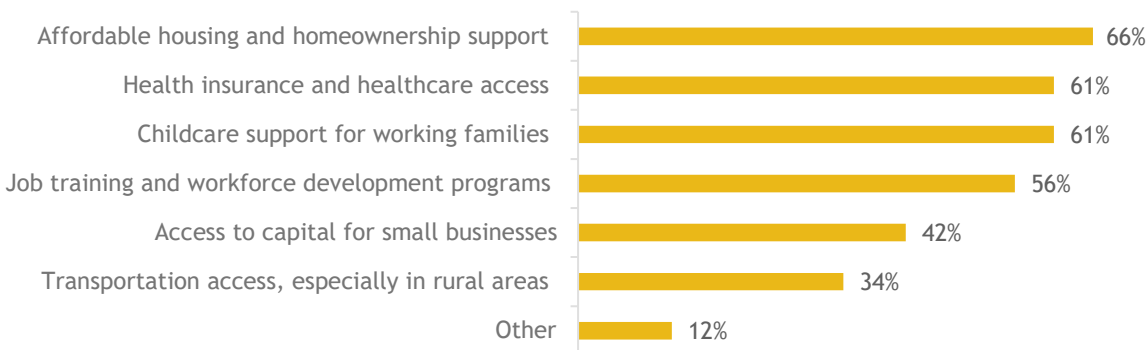
2.1. PROSPERITY AND FINANCIAL STABILITY

2.1.1. Homeownership and Affordable Housing

The current housing crisis affects everyone in the U.S., as both buying a home and affording rent are becoming increasingly difficult. The Latine community in Greater Minnesota is no exception, facing the compounded effects of high mortgage rates, rising rents, and wage stagnation. These challenges on top of barriers like limited credit access, discriminatory lending, and less generational wealth cause Latine homeownership rates to be significantly lower than the overall Minnesota rates. ^{xii xiii} Furthermore, rising rents and stagnant wages have left renters in the Latine community -and beyond- struggling to afford necessities. This issue worsens by restrictive rental requirements and poor-quality housing, forcing many Latine families into inadequate living conditions. In fact, 66% of survey respondents rated affordable housing and home ownership as the most urgent economic need for the Latine community in Minnesota (see Figure).



Figure 1: Minnesota. Most Urgent Economic Needs within the Latine communities, 2024.



n=209

Question: What are the most urgent economic needs within the Latino/Latine communities in Minnesota that should be addressed through legislative action?

Note: Multiple selection, results will not add 100%


Source: Minnesota Council of Latino Affairs. 2024. Community Listening Session Online Survey.

Homeownership

Latine homeownership rates stand at 49%, 28 percentage points lower than Minnesota's overall rate of 77%. Systemic barriers and economic challenges, including lower average income levels, limited generational wealth, and reduced access to credit for down payments and closing costs, drive this disparity. Communities consulted frequently raised this issue. In Willmar, for instance, participants highlighted how limited credit access and discriminatory lending practices create substantial barriers to homeownership for immigrants, worsening the housing crisis. Without loans or credit, immigrants struggle to secure stable housing, start businesses, and advance economically. One participant expressed frustration, stating, "Financing not available for immigrants," reflecting the widespread challenges faced by the Latine community in Greater Minnesota.

Similarly, in Moorhead, participants emphasized the need for education about the U.S. financial system to help Latines access credit and navigate financial institutions. They noted the lack of banks catering to Latine-specific needs, as well as the need for lower interest rates to make financial services more accessible. Many within the Latine population consists of first- and second-generation immigrants who often lack familiarity with the homebuying process, further widening the gap in homeownership rates.^{xiv}

When asked, in the survey, what should be the top legislative priorities to support Latino/Latine Minnesotans? Latines also included affordable housing in their answers. In community conversations, participants emphasized the need for legislative action to address these challenges. In Rochester, they called for policies to make housing more accessible and affordable, especially for those facing economic hardships. In Willmar, participants proposed reforms to housing zoning regulations to promote the development of affordable housing, shifting the focus away from incentives that primarily benefit large contracting companies and instead aiming to empower families to achieve homeownership. Another recommendation to increase homeownership was the introduction of a family housing tax relief program, which would provide tax credits to first-time homebuyers. It is important to note that while existing



credits may already provide some relief, requirements for applicants may limit their ability to benefit from the program. For instance, individuals filing with an Individual Taxpayer Identification Number (ITIN) to the Minnesota Working Family Credit were ineligible for the tax credit in 2022 and earlier.^{xv}

“Rent is expensive, and buying a house is even more so. I went through it myself, phew, it was tough, and that’s with my kids and me having our legal documents. We couldn’t do it.” - Rochester Participant


Affordable housing for renters


Renters, especially those from low-income and immigrant backgrounds, are being hit harder by inflation, unlike homeowners who usually have fixed mortgage rates. In the U.S., Rent prices have surged, increasing by 11% in 2022 alone and rising 22% compared to pre-pandemic levels.^{xvi xvii} In Minnesota, 43% of Latines are renting, leaving them vulnerable to rising housing costs. These statistics align with the experiences shared by Latine community members, who reported struggling with unaffordable rents and substandard housing. Many of the Latines consulted work in low-wage jobs with stagnant pay, making them especially vulnerable to rising living costs.^{xviii}

Furthermore, restrictive rental requirements are a significant barrier for many Latine families, particularly low-income and immigrant households, seeking affordable and stable housing. These requirements could include (1) high income and credit score thresholds, (2) extensive documentation such as proof of legal residency, (3) occupancy limits that do not accommodate multigenerational households, (4) language barriers that make the rental process challenging to navigate, (5) large upfront costs, and (6) background and eviction checks. These requirements exacerbate existing housing challenges for the Latine participants consulted, such as rising rent prices and limited housing options, making it even more difficult for vulnerable communities to secure suitable accommodations.

(1) One of the most common restrictive rental requirements is the income threshold tenants must meet to qualify for housing. Landlords typically require tenants to have an income of two to three times the monthly rent, a standard many low-income Latine families struggle to meet, especially in areas where rent prices have surged. In Rochester, for example, participants noted that the rising cost of rent, combined with high-income requirements, puts affordable housing out of reach for many families. As rent prices increase faster than wages, Latine families who work in lower-paying jobs face significant barriers to qualifying for available housing. Additionally, strict credit score requirements further limit Latine renters' housing access. Many immigrant families, particularly those who have recently arrived in the U.S., may still need to establish a credit history, which makes it challenging to meet these criteria. Even for long-time residents with a credit history, low credit scores leave them unable to qualify for housing.

(2) Another major barrier for Latine renters is the requirement to provide extensive documentation, including Social Security numbers, proof of legal residency, and employment verification. For many immigrant families, particularly those with mixed-status households or who are undocumented, these requirements create insurmountable obstacles and leave them vulnerable to exploitation. For instance, in Willmar, participants shared stories of landlords exploiting the documentation status of immigrant tenants by charging high rents for spaces that have vermin and are not up to code, knowing that tenants are unlikely to report these violations due to fear of retaliation or deportation. These families may face





eviction threats or be forced to accept substandard living conditions because they cannot provide the documentation that many landlords demand.


(3) The lack of housing options that are suitable for large families presents yet another challenge within the current housing market. Current housing options limit the unique living arrangements of Latine communities, often characterized by multigenerational households that frequently pool resources to support one another. As evidenced by participants in Willmar, many available housing units are designed for smaller households and come with occupancy limits that prevent multigenerational families from living together.

(4) Language barriers further complicate the rental process for many Latine families. Rental applications, lease agreements, and communications with landlords are often only available in English, making it difficult for non-English-speaking Latine renters to understand their rights and obligations fully. This can lead to misunderstandings or exploitation by landlords who take advantage of tenants' limited language proficiency. In Moorhead, participants noted the need for more support services in Spanish or other relevant languages, further hindering Latine immigrants from navigating the rental market and securing housing. Additionally, they highlighted the difficulty of accessing bilingual advocates who could intervene to prevent unlawful evictions, leaving them particularly vulnerable.

(5) Other issues Latine renters face include navigating complex rental processes that often involve large upfront costs, such as security deposits, first and last month's rent, and various application fees. These financial burdens are particularly challenging for low-income families. (6) Additionally, background and eviction checks create further obstacles, especially for those with past financial difficulties or unstable housing histories. These checks can disqualify otherwise eligible tenants. Together, these barriers contribute to a cycle of housing insecurity and limit access to safe, affordable homes.

Addressing the housing barriers faced by Latine families in Minnesota, as well as other communities impacted by the housing crisis, is crucial for advancing social equity and upholding a fundamental human right. Housing is more than just shelter—it's where families find safety, dignity, and the freedom to build their future. Ensuring equitable access to affordable, quality housing is essential for strengthening both individual well-being and the resilience of entire communities.

Community members' recommendations:

- Advocate for expanding access to existing state or local agencies so that tenants can report abuses like unfair rent increases, substandard housing, and eviction threats without fear of retaliation, with resources available in Spanish and other relevant languages for non-English speakers.
 - Collaborate with local governments to revise zoning laws that restrict affordable housing development, prioritizing the creation of more housing options within city limits to reduce the need for families to live in substandard or distant accommodations.
 - Advocate for the establishment of community financial education programs tailored to Latines (beyond high school education), focusing on understanding credit, loans, and navigating financial institutions.
- 

- Push for partnerships with local banks to create financial products specifically designed to meet the needs of communities, including low-interest loans and accessible credit options.
- Encourage local governments to support initiatives that promote financial literacy and access to banking services, in the languages of the intended communities.

Consultants' recommendations:


- Work with local governments to contribute to home ownership programs and establish achievable targets that you can monitor to see program effectiveness for Latine families within the locality.
- Advocate for stronger state and local oversight to monitor and regulate landlords, ensuring compliance with housing quality standards and preventing exploitation.



2.1.2. Access to Jobs with living wages and career growth

Access to fair and equitable employment opportunities are top concerns for the consulted Latine participants. Although Latines in Minnesota have historically worked hard in sectors like farming, food production, and retail, their economic mobility—their ability to raise their income and gain financial stability—has often been restricted by systemic barriers and limited access to opportunities. Many participants in community conversations revealed that, despite the availability of jobs in the state, substantial barriers prevent them from accessing fair and equitable employment opportunities. Issues like lack of jobs with career growth potential, lack of well-paying jobs, language difficulties, and immigration-related restrictions, disproportionately affect them.

Latine workers' labor -regardless of their immigration status- is in high demand among businesses in Minnesota and has been for the last century. Latine immigrants have played a vital role in feeding Minnesota and contributing to its development since the early 1900s, as we learned through the community conversation in Moorhead. At that time, workers arrived in the state with seasonal migrant



visas, traveling to harvest crops -like sugar beets and potatoes- while often facing undignified housing conditions and discriminatory treatment.^{xix} Despite more recent difficulties in obtaining labor migrant visas and the persistent mistreatment, Latine workers continue to fill these essential roles, demonstrating resilience and commitment to their families and Minnesota communities.

Lack of jobs with career growth potential

A pressing issue raised by participants is the scarcity of jobs with career growth potential. These types of jobs are vital for Latine workers, but many face barriers that hinder access to them. Whether due to a lack of skilled job demand in Greater Minnesota, unrecognized foreign qualifications, or implicit bias in hiring practices, these challenges prevent them from fully utilizing their skills and advancing in their careers. This sentiment was echoed in community conversations by those facing underemployment despite having attained higher education in their home countries. Many feel their qualifications go unrecognized, limiting career growth and contributing to wage stagnation.

Offering job advancement for the Latine community would also address the issue of representation. When community members —especially young populations— see professionals who look like them in diverse and high-paying roles—whether as educators, healthcare professionals, or public officials—it expands aspirations and opens opportunities for future generations, showing them that they can succeed too.

“Better job opportunities for the entire Latino community.” - Rochester Participant


Lack of well-paying jobs


Participants expressed deep concern about the stagnant wages they receive, which makes it difficult to afford housing, food, childcare, and other necessities. The issue is not only that wages are low, but also their slow growth, which results in salaries barely keeping pace with the increasing costs of living. The stagnant wages Latine workers receive are due to a combination of factors, including the types of jobs they hold, which are often low-wage jobs in sectors like food processing, hospitality, and construction. While these industries are essential to the state’s economy, they frequently offer minimal pay, limited benefits, and little room for advancement. According to Pew Research, many Americans believe these jobs are filled primarily by immigrants because they are seen as less desirable.^{xx}

The high inflation rates experienced in the U.S. in recent years have further diminished the purchasing power of already low salaries. Many participants pointed this out during conversations. Community members lamented feeling trapped in a cycle of long hours with little reward, struggling to afford necessities. This adds to their stress and diminishes their quality of life, reflecting the broader experience of many low- and middle-income Americans who face similar challenges.^{xxi}

Language difficulties in the workplace

Language barriers significantly hinder workers' ability to communicate effectively in the workplace and assert their rights. This is of particular importance for the Latine community, as for most of them English is their second language and might not be fully fluent at it (about 3 in 5 Latine Minnesotans speak Spanish at home and about half of the state’s Latines speak Spanish and English well).^{xxii} Language barriers restrict





access to critical resources and information about labor protections, benefits, and advocacy groups, leaving workers unaware of their rights and support options. In addition, language barriers, coupled with cultural traditions (respect for authority, strong work ethic, and a desire to maintain harmony) often leave Latine workers hesitant to voice concerns about unfair treatment, unsafe conditions, or wage issues, further marginalizing them.

Immigration-related restrictions

Most nonimmigrant visa workers face significant challenges that deepen their vulnerability and perpetuate economic inequities. Latine workers on these types of visas, such as TN visas,^{xxiii} also experience these challenges. The literature consulted shows, for instance, that while TN visas are a good way to supply professional labor in industries like agriculture,^{xxiv} the lack of oversight in the program leads to exploitation, wage theft, and mistreatment of workers.^{xxv} The absence of adequate regulation allows employers to exert undue control over TN workers, exacerbating vulnerabilities and reinforcing systemic inequities in the workplace.

During conversations with the community, participants highlighted unfair working conditions, such as inequitable pay practices, and lack of holiday recognition. In addition, due to their limited legal status under federal regulations, many fear retaliation, job loss, or deportation if they report mistreatment, resulting in lower wages and fewer benefits compared to their U.S. citizen counterparts in similar roles. Furthermore, spouses of temporary migrant workers also face frustration, as visa restrictions prevent them from applying their professional skills, limiting their economic contributions to their families and communities, as learned from a participant in Willmar.


“Address conditions for Mexican professionals on TN visas, ensuring labor rights are respected.” - Rochester Participant


“Even though I have residency permission as the spouse of a worker with a TN visa, my visa doesn’t allow me to work, and I have a lot to offer.” – Wilmar Participant

Addressing the barriers faced by Latine workers in Minnesota is not just a matter of economic justice but a necessary step toward a more inclusive and resilient economy. As the state's Latine population continues to grow and labor force participation remains high, ensuring equitable access to good-paying, advancement-oriented jobs will be vital in supporting the broader community and economy. By removing systemic obstacles and creating pathways to success for Latine workers—through recognizing foreign qualifications, addressing wage disparities, and improving working conditions—Minnesota can tap into the full potential of its workforce. This will not only uplift individuals and families but also contribute to the state's long-term economic prosperity.

Recommendations

Community members’ recommendations:

- Advocate for streamlined processes for immigrants with foreign degrees (e.g., psychologist, engineers, doctors, nurses, business administrators) to obtain professional licenses in the U.S. This would also address the issue of representativeness.
- 

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- Push for stronger labor laws that protect immigrant workers, particularly those with TN visas, from exploitation and unfair working conditions.
 - Advocate for wage equality legislation to close the pay gap for immigrant workers, ensuring fair compensation regardless of immigration status or job sector.
 - Promote policies that provide job-training programs in Spanish or bilingual formats to help non-English speakers gain the skills needed for better job opportunities.

Consultants' recommendations

- Work with educational institutions to create bridge programs that help Latine workers meet certification requirements.
- Create partnerships with labor organizations to provide education on labor rights, focusing on non-English speakers and immigrant communities.
- Advocate for state-funded workforce development programs that focus on technical skill certifications, entrepreneurship, and access to higher-paying jobs in diverse industries.

2.1.3. Childcare affordability


Affordable childcare is essential for family stability and economic advancement, enabling parents to pursue their careers while ensuring their children are nurtured for a healthier future. The shortage of affordable childcare—driven by high operational costs, limited supply underfunded subsidies, restrictive eligibility limits, regulatory expenses, and a lack of flexible options—places a substantial economic strain on U.S. households. Furthermore, the lack of widespread paid family and a broader support network, or “village,” places a substantial economic strain on families, particularly on women. Due to these circumstances, many U.S. families, are forced into difficult decisions, typically resulting in restricting women’s workforce participation and deepening economic instability.

For Latine households, these problems are magnified by the lack of culturally relevant childcare options and the limited [or lack of] family support that can contribute to childcare. According to a survey by the Institute for Family Studies, more than half of Latine parents prefer their kids to be cared for by parents or family members.^{xxvi}

High Childcare Costs

The high costs of childcare strained Latine households in Minnesota. With an annual average childcare cost of between \$10,000 and \$12,000 per child in Minnesota. Latine households with one child spend about 18% of their income (median income of \$64,102) on childcare. The financial burden Latine families face is heavy given that, Latine households have on average 2.6 kids, and still need to provide for housing and basic needs, among others. This is supported by survey findings indicating that 61% of Latine respondents identified affordable childcare as one of the community’s most urgent needs (Figure 1).

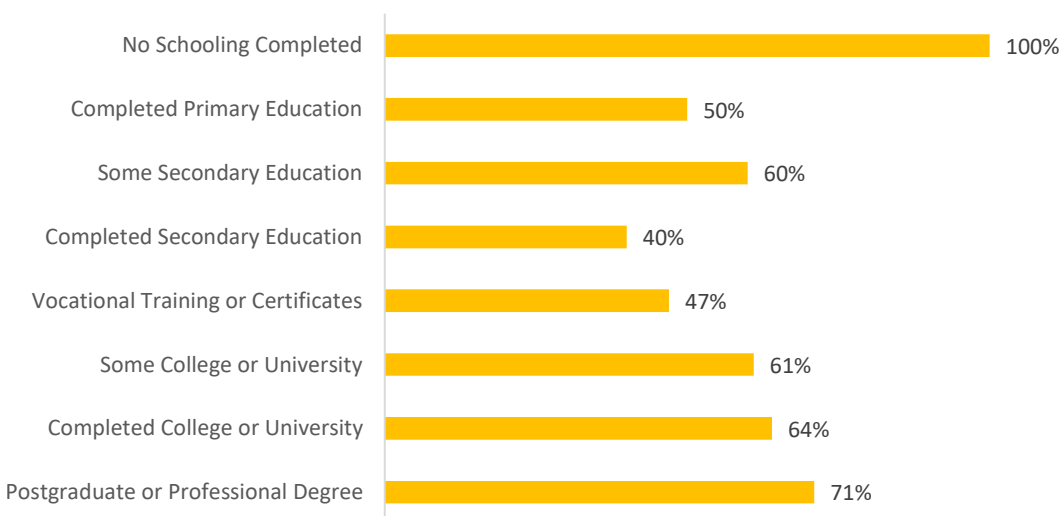
Middle-class families in Minnesota face significant financial strain due to the high costs of childcare and limited affordable options, leaving them ineligible for subsidies yet burdened by expenses that impact their financial stability.^{xxvii} Community conversations revealed that this financial burden leaves many



families earning too much to qualify for state assistance but not enough to cover childcare along with housing and food.

Additionally, survey data revealed a relationship between education level and the need for childcare support among respondents. Overall, 62% of respondents indicated a need for childcare support, with a higher demand seen among those with college or postgraduate education. Specifically, 71% of individuals with a postgraduate or professional degree and 64% of college graduates reported needing childcare, indicating that those with advanced education may experience a greater demand for childcare resources as they balance professional and family responsibilities (see Figure 2). Interestingly, all respondents with no schooling completed required childcare support, although this was a very small sample. These findings suggest that the need for childcare support increases with higher educational attainment, potentially reflecting the career-family balance challenges faced by those pursuing advanced professional opportunities.

Figure 2: Childcare Support Needs by Education Level, 2024.



n=206

Source: Minnesota Council of Latino Affairs. 2024. Community Listening Session Online Survey.

Economic Strains on Women

Minnesota's wide wage gap places steep financial barriers on Latinas, who are overrepresented in low-wage jobs and underrepresented in high-paying fields.^{xxviii} Ranked 23rd nationally, Latina workers in the state earn just \$0.58 for every dollar white men earn in full-time, year-round roles. With such gap, Latine families may opt for the women to leave her job and take on caring responsibilities. During community conversations, one participant stated, *"families have to choose between work and meeting their children's needs."* This persistent wage gap exacerbates financial challenges, limiting Latinas' lifetime earnings, savings, and financial stability.

Moreover, Latinas represent nearly 1 in 5 childcare workers nationally, yet low wages—around \$13.22 per hour—make it difficult for them to meet basic financial needs. In Minnesota, this financial strain on Latina childcare workers limits access to culturally relevant care, as underpaid providers often lack

resources for training, bilingual support, and culturally tailored services essential to family engagement and early learning in diverse communities.^{xxix}

Recommendations

Community members' recommendations:

- Increase funding for childcare subsidies targeted at middle-income families who earn too much for traditional assistance yet struggle with high childcare costs. This could involve creating sliding scale subsidies based on income to ensure equitable access.
- Encourage the creation of flexible childcare arrangements, including extended hours and weekend services, to accommodate parents with non-traditional work schedules. This could include partnerships with local businesses to offer onsite childcare for employees.
- Explore models that compensate parents for providing care at home, such as payment for caregiving roles within family structures. This can help families who choose to care for their children directly while providing financial support.

Consultants' recommendations:

- Support policy changes at the state and federal levels that prioritize childcare funding, such as advocating for tax credits for families or incentives for businesses that provide childcare benefits to employees.

2.1.4. Tax Equity and Equality

Immigrants, regardless of their documentation status, play a crucial role in the economy by contributing through various forms of taxation, including income taxes, sales taxes, and property taxes. These fiscal contributions are vital for supporting public services and community infrastructure in the state. According to the report “Tax Payments by Undocumented Immigrants” by the Institute on Taxation and Economic Policy, undocumented immigrants in Minnesota contributed approximately \$221.7 million in state and local taxes in 2022. Granting legal status would increase fiscal contributions by enabling higher wages and improved tax compliance, potentially raising contributions to \$293.8 million—an increase of \$72.1 million.

Despite their fiscal contributions, many immigrants have historically been excluded from essential benefits, such as tax credits and social services, often due to legal restrictions or a lack of awareness about their eligibility. Furthermore, in households with mixed immigration status, there are restrictions that affect how benefits are accessed. While the immigrating spouse may hold a different documentation status, the household as a whole suffers from the limitations imposed by these disparities.^{xxx} These limitations include the inability to file as Head of Household due to tax status restrictions, which can prevent families from claiming critical tax benefits like the Child Tax Credit or Earned Income Tax Credit. Additionally, mixed-status families may be ineligible for various public services, such as healthcare and food assistance, exacerbating existing inequalities and leading to significant economic instability. This situation can result in financial challenges and a lack of access to essential resources that could otherwise

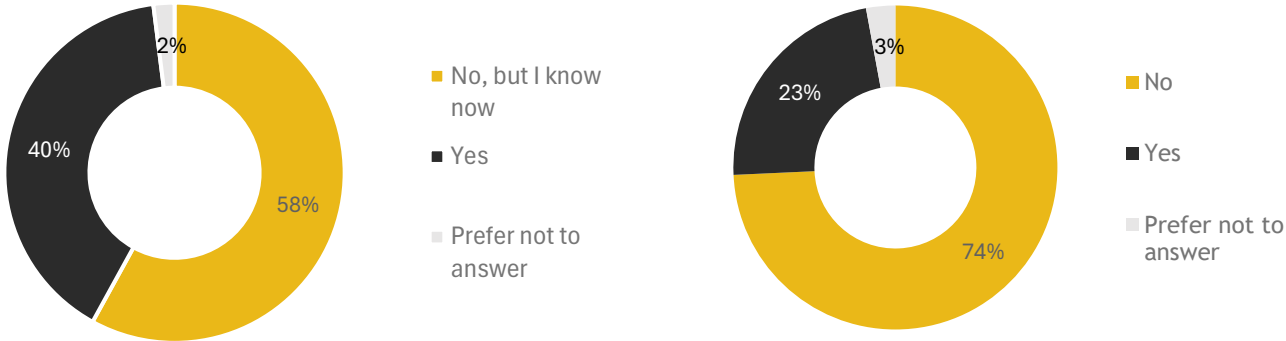


support the family's well-being, ultimately hindering their upward mobility and perpetuating cycles of poverty.

Minnesota has made significant strides in addressing these exclusions particularly with state law changes in 2023. Taxpayers who file with an ITIN can qualify for additional Minnesota tax credits and refunds, including the Child and Dependent Care Credit, K-12 Education Credit, and Renter's Property Tax Refund. Furthermore, starting in 2023, they may also be eligible for the Child Tax Credit, Working Family Credit, and Homeowners Property Tax Refund, provided their residence has homestead classification.

However, community conversations and survey data reveal that many individuals remain unaware of these law changes and how they can benefit from them. For instance, participants in Willmar emphasized the urgent need to reform tax credits for mixed documentation status families and illustrated the challenges these families face in accessing tax benefits (such as credits for dependents or earned income tax credits). Similarly, participants in Rochester expressed broader concerns about equity and equality in tax payments, suggesting that certain groups—particularly immigrants and lower-income families—may be disproportionately affected by the tax system. The survey results also revealed a significant gap in awareness regarding the use of Individual Taxpayer Identification Numbers (ITINs) for accessing benefits. A substantial 74% of respondents indicated they were not aware that ITINs could be used to apply for benefits such as tax credits, housing, rent assistance, and public utilities, highlighting a need for greater community education. Meanwhile, 23% of respondents did know about these available benefits, suggesting that some information is reaching the community, though not comprehensively (see Figure 3).

Figure 3: ITIN holder benefits awareness and applications




n=209

Questions: Are you aware that Individual Taxpayer Identification Number (ITIN) holders can use their ITIN to apply for benefits such as tax credits, housing, rent, and services such as public utilities? Have you (or someone you know) used an ITIN to apply for benefits?

Source: Minnesota Council of Latino Affairs. 2024. Community Listening Session Online Survey.

The survey data reveals that 74% of respondents have not used an ITIN to apply for benefits, suggesting that a significant portion of the community may either be unaware of or face barriers in accessing ITIN-





related benefits. Conversely, 23% of respondents have used an ITIN to apply for benefits, indicating that a smaller, yet notable, segment of the community is engaging with available resources.

This gap in understanding highlights the critical need for targeted outreach and education efforts to ensure that Latines can fully access the support available under Minnesota's tax system. This resonates with participants' recommendations. For instance, one survey respondent highlighted the importance of *“creating programs that explain things like how to fill out taxes, how to apply for college, how credit card rates work; real-life things that aren't taught in schools,”* evidencing a perceived gap in practical financial education. Others voiced concerns related to financial stability and tax-related policies, such as the need for *“financial security: funding for retirement training for mixed-status families.”* Additionally, there is mention of *“awareness of resources and simplification of access and processes to those resources,”* suggesting that the complexity of existing financial and tax systems may discourage engagement and access to benefits.


Consultants' recommendations:


- **Enhance Outreach and Education:** Develop targeted outreach programs to educate immigrant communities about their eligibility for tax credits and the recent legislative changes. This can include workshops, informational pamphlets, and multilingual resources to ensure accessibility.
- **Collaboration with Community Organizations:** Partner with local organizations that serve immigrant populations to disseminate information about tax benefits and provide assistance with the application process. These organizations can help bridge the gap between the government and the communities in need.
- **Conduct Regular Assessments:** Implement regular assessments of the impact of tax policies on mixed documentation status families. This can help identify ongoing barriers and inform future policy adjustments to promote equity.
- **Public Awareness Campaign:** Launch a public awareness campaign to educate the broader community about the significant contributions of immigrants to the economy through taxes. This campaign can highlight data on tax payments made by immigrants, including specific statistics, and share personal stories that illustrate their economic impact. Engaging media outlets and social media platforms can amplify these messages.

2.2. TRANSPORTATION

2.2.1. Improved and Accessible Transit

Access to transit is essential for connecting communities to healthcare, employment, and education. However, in Greater Minnesota, significant challenges arise due to long distances, sparse transit networks, and harsh winters, which limit mobility for many, especially underserved populations like the Latine community.^{xxxi} These barriers disproportionately impact individuals living in rural areas such as Rochester, Willmar, and Moorhead, where public transit options are limited or inaccessible. Community members consulted in these areas described how the lack of reliable transit prevents them from accessing essential services, including healthcare, education, and employment, which are crucial for economic stability and personal growth. Furthermore, 34% of survey respondents identified





“transportation access, especially in rural areas” as a concern, highlighting that a significant portion of the population struggles with transportation options despite it being a somewhat less frequently raised issue (Figure 1). Expanding and improving public transit in Greater Minnesota could generate meaningful benefits for these communities and beyond. Expanding and improving public transit in greater Minnesota could result in several benefits for all.

For Latine residents, especially those who rely on public transit for work, the absence of convenient bus routes forces them to depend on others for transportation, reducing their independence and increasing the likelihood of missing work or appointments. In Moorhead, participants emphasized the difficulties of relying on friends or family members for rides, which is often unreliable and unsustainable. Additionally, language barriers further exacerbate these transportation challenges, as many Latine residents struggle to access transit information due to a lack of multilingual resources. In cities like Willmar, participants called for transit-related information (such as transit schedules and system news/updates) to be available in multiple languages, including Spanish, to ensure equitable access for non-English speakers.

“Language accessibility & advertising (in all languages)” – Willmar Participant


Limited transportation access perpetuates broader economic inequities, restricting Latine individuals from pursuing higher-paying jobs located outside their immediate area, contributing to limited upward mobility and stagnant wages. Expanding and improving transit services, increasing bus routes, and addressing language accessibility could result in benefits including enhanced access to healthcare, reduced reliance on public assistance, improved job retention, and greater economic participation. For example, rural transit in Greater Minnesota has been shown to generate **\$107 million** in healthcare-related benefits and **\$19 million** in public assistance cost savings. Additionally, transit systems in the state have a benefit-cost ratio of **2.5 overall**, meaning every \$1 spent on transit results in \$2.50 in benefits, demonstrating the potential for a high return on investment through expanded services.^{xxxii}


Recommendations

Community members’ recommendations

- **Enhance Language Accessibility:** Provide transit-related information, such as schedules and system updates, in multiple languages (including Spanish) to bridge language gaps that limit access.
- **Expand Rural Transit Networks:** Increasing bus routes and stops in rural areas such as Rochester, Willmar, and Moorhead to enhance access for residents who depend on public transit for essential services like healthcare, employment, and education. Expansion should be intentional, focusing on partnerships with entities that provide community services or jobs, ensuring access and usage by people in underserved areas.

Consultants’ recommendations

- **Promote Community-Based Ride-Sharing Initiatives:** Collaborate with local organizations to establish reliable ride-sharing programs, particularly for communities where bus routes are
- 



limited. These initiatives could reduce the dependence on family and friends for transportation and increase trip reliability.

- Expand Marketing and Outreach: Increase awareness of transit services available by working with community organizations to promote transit options through culturally relevant outreach. This approach could involve targeted advertising, social media outreach, and informational sessions in accessible community spaces.

2.3. HEALTH AND WELLBEING

2.3.1. Health Care Access and Insurance

Healthcare access disparities persist for Latine populations, who still experience high uninsured rates despite policy efforts like the Affordable Care Act (ACA), which helped reduce uninsured rates from 33% in 2010 to 18% in 2022 in the U.S. In Minnesota, the uninsured rate for Latinos dropped from 25.9% to 17.3%, though challenges remain due to language barriers and limited culturally competent care, immigration status restrictions, and geographic issues continue to significantly impact access to healthcare.^{xxxiii} These barriers lead to unmet healthcare needs and poorer health outcomes.

Language barriers significantly impact Latine communities' access to healthcare, creating challenges in understanding diagnoses, treatment options, and care instructions. Without adequate bilingual providers or interpreters, communication gaps lead to misunderstandings, misdiagnoses, and decreased adherence to treatment, while also adding stress and discomfort that discourages patients from seeking timely care. This lack of support often delays preventive care, reduces trust in healthcare institutions, and highlights the urgent need for culturally and linguistically responsive services to ensure Latine patients receive effective, accessible, and inclusive healthcare.^{xxxiv}

Some community members during community conversations mentioned that immigration status restrictions also restrict access to healthcare insurance. Their experience reflects that of other Latine communities across the U.S., where limited eligibility for federal programs and private insurance options frequently leaves lawfully present immigrants without sufficient healthcare coverage.^{xxxv} Furthermore, lawfully present immigrants frequently face long waiting periods even when they meet eligibility criteria. Undocumented immigrants remain ineligible for both Medicaid and ACA Marketplace options, leaving many without viable healthcare insurance options. In response to these challenges, participants in Willmar voiced support for a health insurance option that would allow undocumented residents to buy into coverage, helping bridge this critical gap. Minnesota is taking steps to meet this need. Starting in 2025, individuals without legal status will be eligible for MinnesotaCare.^{xxxvi} Despite this, two in five survey respondents are unaware of the January 1, 2025, launch, while one-third have heard of it but believe they will not need it. (Figure 4).

“Develop a health insurance program for undocumented citizens (that they can buy into).” – Willmar Participant


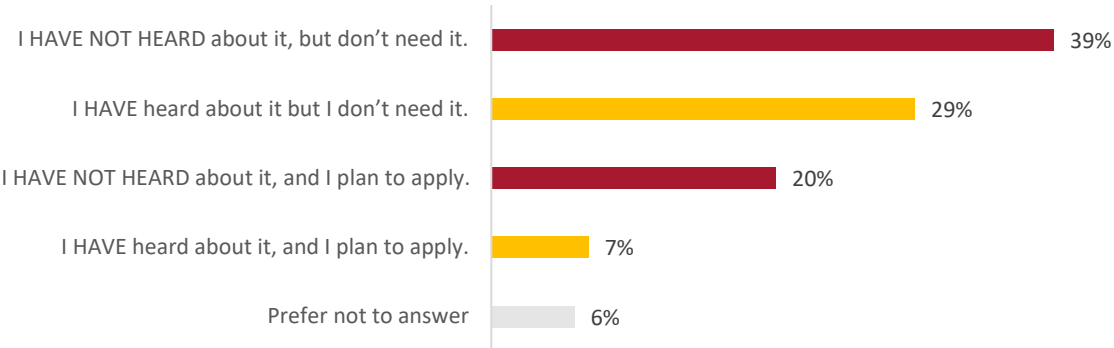




Figure 4: Awareness of the expansion of Minnesota Care to immigrants regardless of status, 2024.



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Question: Have you heard about the expansion of Minnesota Care to immigrants regardless of status?
Beginning on January 1, 2025, eligible Minnesotans under certain income levels and regardless of immigration status, will be able to purchase health insurance under the Minnesota Care program.
Source: Minnesota Council of Latino Affairs. 2024. Community Listening Session Online Survey.

Geographic barriers pose significant challenges to healthcare access for many Latine communities, especially in rural or remote areas where healthcare facilities are scarce, often requiring residents to travel long distances for even basic services or specialized care.^{xxxvii} For instance, participants in Moorhead and Rochester highlighted difficulties in accessing specialized services, including mental health, dental, and vision care. For border towns like Moorhead, crossing state lines for specialized care can pose additional financial risks due to differing state protections. Although Minnesota has passed legislation like the Medical Debt Fairness Act,^{xxxviii} which provides safeguards such as preventing medical debt from affecting credit scores and establishing protections from unethical collections, neighboring states may not offer the same protection. This discrepancy can leave individuals vulnerable to debt collection practices when seeking care across state borders.

Recommendations

Community members' recommendations

- **Support Community Organizations to Bridge Healthcare Gaps:** Provide funding to Latine community organizations to connect immigrants with essential healthcare services. These



organizations can help individuals find and access specialized care and preventive services, especially in areas where healthcare options are limited, improving overall access and support.

Consultants' recommendations

- **Continue and Expand Support for Culturally and Linguistically Appropriate Services (CLAS):** Allocate resources to fully implement CLAS standards, ensuring bilingual staffing, interpreter services, and cultural competence training. Increasing awareness of this program among community-based organizations and specialized providers in Greater Minnesota will help Latine patients navigate healthcare with greater trust and accessibility, promoting equitable and responsive care across the region.
- **Support Outreach for MinnesotaCare Expansion:** With MinnesotaCare expanding to cover undocumented residents in 2025, increase awareness efforts about this option, especially in Latine communities. Collaborate with community organizations to share information and clarify eligibility to maximize enrollment and healthcare access.
- **Coordinate Protections Across State Lines:** Collaborate with neighboring states to harmonize medical debt protections, especially in border towns. Minnesota's Medical Debt Fairness Act could serve as a framework for these protections, reducing the financial risks residents face when seeking specialized care outside the state.
- **Increase Financial Counseling Services:** Ensure Latine communities, particularly those in rural and border regions, have access to financial counseling to help navigate medical debt options and avoid unnecessary financial hardship when seeking necessary out-of-state care.

2.3.2. Access to food


Access to healthy and culturally relevant foods is essential for maintaining overall health and well-being; however, consulted community members identified barriers to food access like limited transportation, high food costs compounded with stagnant wages, and limited availability of affordable, nutritious options. This resonates with the experience of many Americans. This resonates with the experience of many Americans, with 13.5% of households facing food insecurity. ^{xxxix}

Recommendations

Community members' recommendations

Lower Prices on Essential Healthy Foods through Subsidies and Tax Credits: Partner with local governments and food retailers to subsidize fresh produce, whole grains, and other staples, reducing the cost of nutritious foods in grocery stores. Tax incentives for stores that lower prices on basic healthy items can make these options more accessible to low-income families.

Develop and Support Community Gardens for Self-Sufficiency in Latine Communities: Establish community gardens where Latine residents can cultivate their own fruits and vegetables, promoting self-reliance and access to fresh produce. Offer resources and culturally relevant training on effective gardening techniques, which may include workshops in Spanish or indigenous languages.



Create a Latine Food Fair: Organize cultural events celebrating Latin American heritage through food, such as a food fair showcasing diverse dishes from across Latin America. These events can promote inclusivity, celebrate cultural identity, and introduce the broader community to traditional and nutritious foods. Collaborate with local cultural organizations, vendors, and artisans to make this a recurring community event.

Consultants' recommendations

Enhance Transportation Options to Access Nutritious Food: Collaborate with local transit agencies or food hubs to establish reliable transportation options for Latine residents in rural areas, ensuring easier access to grocery stores, farmers' markets, and food distribution centers.

Support Local Farmers to Broaden Healthy Food Access: Offer resources, grants, and marketing support to local farmers to expand their capacity for growing and distributing a variety of nutritious, culturally relevant foods.

2.3.3. Support for Seniors

Senior community members are invaluable, especially in the Latino community, where elders play crucial roles as cultural bearers, mentors, childcare providers, and family anchors. However, they face unique challenges, such as language barriers, limited access to culturally sensitive care, and difficulty navigating complex service systems for age- and culture-specific support. In Minnesota, only **4.5% of Latines** are 65 years or older, compared to **16.8% of the overall population**,^{x1} yet during community conversations, they expressed a strong need for targeted support to help them maintain these essential roles.

Community Feedback on Support Needs

In Willmar, participants highlighted the need to improve senior support, focusing on enhanced healthcare access, affordable housing, and social engagement opportunities for older adults. Many seniors lack accessible, affordable healthcare, which exacerbates chronic conditions and limits independence. Participants also underscored the need for affordable housing, as rising costs strain those living on fixed incomes.

In Rochester, participants emphasized the need for targeted support for elderly migrants, citing additional barriers such as limited transportation, lack of language services, and the need for culturally informed healthcare providers. This feedback underscores the importance of an inclusive support system that addresses the specific needs of elderly migrants to enhance their well-being.

Access to Retirement and Assisted Living Facilities

A participant in Willmar voiced concerns about limited access to retirement homes or assisted living facilities for elderly migrants, expressing a desire not to become a burden on younger family members who already balance childcare and eldercare. This highlights the need for independent or assisted living options, allowing seniors to age with dignity and easing caregiving responsibilities for the younger generation. Accessible retirement and assisted living options would empower seniors to maintain autonomy while supporting family dynamics by alleviating caregiving pressures on their families.

“Advancing more support for elderly migrants.” -Rochester Participant

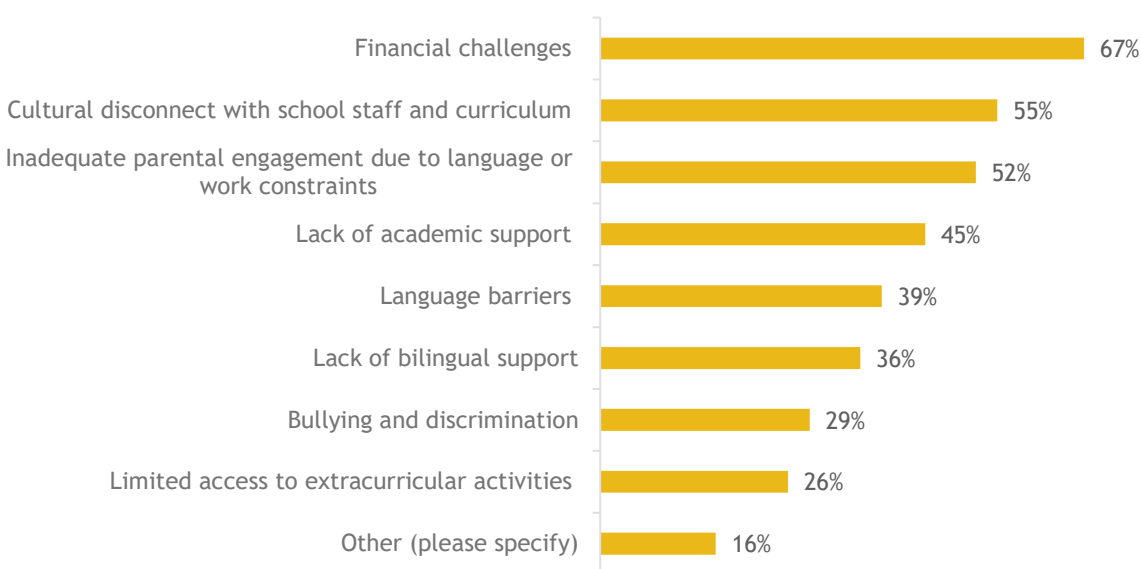


2.4. LIFELONG LEARNING

2.4.1. Barriers to access to education

Access to education is crucial for all to achieve economic mobility, personal growth, and community well-being. For Latine community members, educational opportunities open pathways to stable employment, enhance family support systems and strengthen cultural identity across generations. However, as shown in the demographic section, Latines in Minnesota show an educational gap as they continue facing barriers such as financial constraints, unsupportive learning environments, limited access to bilingual resources, culturally disconnected educational environments, and difficult access to extracurricular activities (see figure 6)

Figure 5: Main barriers preventing Latine students from succeeding academically, 2024.



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Question: What are the main barriers preventing Latine students from succeeding academically?

Note: Multiple selection results will not add 100%

Source: Minnesota Council of Latino Affairs. 2024. Community Listening Session Online Survey.

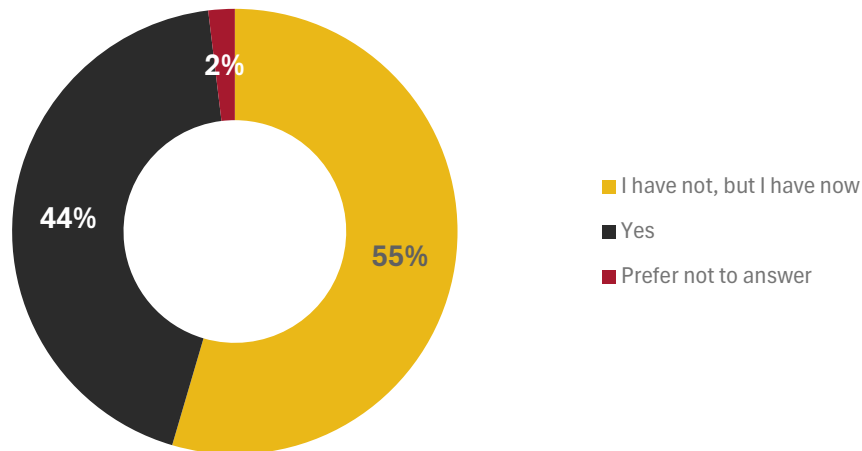
Financial constraints

Latine students, whether school-age or adults face significant financial challenges that impact their ability to succeed academically. For school-aged students, 67% of respondents identified financial constraints as the most critical barrier (Figure 4). One participant shared, *“Based on personal experience, the working poor do not have the privilege to dedicate time and resources to their children’s education.”* Financial hardships often mean families cannot provide adequate educational support, limiting students’ academic and extracurricular engagement.

The economic strain extends beyond tuition and school expenses. Many Latine students balance school with home responsibilities, such as caring for younger siblings or working to support their families, adding pressure and limiting study time.

Despite the high need for educational resources, awareness about programs designed to alleviate financial barriers still needs to be improved within the Latine community. For instance, while the North Star Promise program offers free college tuition to eligible Minnesota residents, only 44% of respondents were already aware of the program, a larger portion—55%—were not aware of it before this survey but are now informed. This indicates a substantial gap in initial awareness and suggests that many eligible individuals may not have known about the program's availability (Figure 7).

Figure 6: Knowledge of the North Star Promise program, 2024.



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Question: Have you heard about the North Star Promise?

The North Star Promise program offers free college tuition to Minnesota residents whose families earn less than \$80,000 a year. To qualify, fill out the FAFSA or Minnesota Dream Act Application. This program makes college more affordable at Minnesota State Colleges and Universities, University of Minnesota campuses, and Tribal Colleges.

Source: Minnesota Council of Latino Affairs. 2024. Community Listening Session Online Survey.


Unsupportive learning environments

For many school-aged Latine students, unsupportive learning environments add substantial barriers to academic success. A lack of academic support emerged as a significant barrier, with 45% of respondents highlighting this issue. Additionally, bullying and discrimination affect 29% of students, creating an unwelcoming environment that hinders engagement.

Language barriers

Language barriers are another significant obstacle for Latine students, affecting their academic progress and family involvement in education. 39% of respondents cited language barriers, while 36% noted a lack of bilingual support as critical issues. The absence of adequate language resources hinders students' ability to fully participate in class and understand academic material, often leaving them alienated.

Language barriers also limit parental engagement, with 52% of students reporting inadequate family involvement in education due to language and work constraints. One participant expressed, *"Inadequate parental engagement due to cultural differences and background. Many Hispanic families want the best*



for their children but don't know how to make it happen." This gap in family support affects students' success, as family involvement is a key factor in academic achievement.

Language barriers further complicate educational access for adult learners, particularly for those seeking to improve their English proficiency to enhance their job prospects. Many have called for greater financial support and more flexible English language programs to accommodate adults with different work schedules.

Culturally relevant education

The need for culturally relevant education was a recurring theme among participants, with 55% identifying a cultural disconnect between Latine students and school staff or curriculum as a significant barrier. This disconnect can lead to feelings of alienation and lack of support, as students may feel that their cultural identity is not reflected or valued within the educational system.

Participants highlighted the importance of culturally affirming guidance for both students and parents. One respondent noted, *"There is a need for parental education delivered by culturally affirming presenters,"* pointing out that many parents do not fully understand the pathways to higher education due to cultural and systemic barriers. This lack of understanding limits their ability to support their children's academic ambitions.

"Inadequate parental engagement due to cultural differences and background. Many Hispanic families want the best for their children but don't know how to make it happen. Cultural and other factors also contribute to this issue." – Survey participant

"Learning how the U.S. education system works. It is not the same as in Latin America. Understanding the available resources for academic help and college/associate degree opportunities." – Survey participant


The benefits of hiring teachers from diverse backgrounds, including those from out of the country, extend beyond representation. Participants noted that these teachers help newcomer students feel welcomed and relatable, which is crucial for their integration into the school community. Additionally, participants familiar with the Increased Teachers of Color Act mentioned that having teachers of color allows children to see themselves represented in various roles, instilling the belief that they can aspire to access different job positions and career paths in the future.

"Hiring teachers from out of the country helps our newcomer students to feel welcome." – Survey participant

Adult learners also face unique challenges in accessing culturally relevant educational resources. Traditional schedules and program structures may not align with the needs of adult learners juggling work and family responsibilities, making it difficult to attend classes or participate in training. Some participants emphasized the need for flexible schedules and programs that acknowledge Latine adults pursuing further education's unique cultural and practical needs.

Limited access to extracurricular activities






For Latine students, limited access to extracurricular activities significantly challenges their overall development. Some community listening session participants and 26% of respondents indicated that restricted access to sports, clubs, and other extracurricular programs hinders opportunities for personal growth beyond academics. However, financial constraints, lack of transportation, and limited program availability make it difficult for many Latine students to engage in these enriching experiences.

Recommendations

Community members' recommendations

- **Increase Academic Support Programs:** Expand after-school tutoring, mentorship, and academic support services tailored to the needs of Latine students. These programs should include bilingual support to assist students and ensure language is not a barrier to receiving help.
- **Encourage Family Engagement through Culturally Relevant Programs:** Develop family education workshops led by culturally affirming presenters to support Latine parents in understanding the U.S. educational system and effectively support their children's academic goals.
- **Increase Transportation Options for After-School Programs:** Partner with local transit agencies or community organizations to provide transportation options for Latine students participating in extracurricular activities, addressing a key barrier to engagement in these programs.
- **Partner with Educational Institutions to Provide Flexible, Culturally Relevant Programs in High-Demand Sectors:** Collaborate with colleges, technical schools, and workforce training centers to offer tailored programs for Latine adults, especially in sectors with high labor demand and potential for economic mobility, such as healthcare, technology, and skilled trades. Focus on flexible scheduling options, bilingual support, and culturally relevant content to help Latine adult learners gain the skills needed to succeed in these growing fields.

Consultants' recommendations

- **Expand Awareness of Financial Aid Programs:** Launch a culturally relevant outreach campaign to increase awareness of programs like the North Star Promise within Latine communities. Use bilingual communication channels to ensure families fully understand the available financial aid options.
- 



2.5. IMMIGRATION & BELONGING

The journey of immigration often comes with challenges beyond just relocating; it encompasses adjusting to new social environments, building connections, and navigating cultural differences. For Latine communities in Greater Minnesota, the struggle to feel a sense of belonging is intensified by social isolation, discrimination, a lack of representation in institutions, lack of awareness about community resources, and access to winter activities. Addressing these barriers could significantly enhance the well-being and integration of Latine immigrants, supporting them in feeling at home and continuing contributing to their communities.

2.5.1. Social Isolation

Many participants expressed the challenges of arriving in a new place without social connections, leading to feelings of isolation. In Rochester, for example, participants described the experience of starting over without a support network, leaving them feeling disconnected from their surroundings.

“It has been difficult arriving in an unfamiliar place alone. I do not know almost anyone.”
– Rochester Participant

Similarly, participants in Willmar echoed these sentiments, noting how social isolation affects their ability to settle into the community. In Moorhead, participants highlighted a need for balance—integrating into the local culture while preserving their heritage. They discussed adapting to local customs, such as climate and community practices, while keeping Latino traditions alive, bridging their roots and their new environment.

2.5.2. Discrimination

Discrimination is another barrier to belonging, participants highlighted, particularly in Willmar, where several community members noted resistance from Americans toward immigrants. Stereotypes and a lack of understanding of immigrant cultures create additional obstacles for Latine community members, making it harder to integrate and feel welcomed fully. Some participants also described a sense of exclusion from decision-making processes, exacerbating their division and isolation.

“There is resistance from Americans towards immigrants.” – Willmar Participant

In fact, 35% of survey respondents indicated that addressing discrimination would be a top priority if they held leadership roles, reflecting the pressing need for change. The persistence of discrimination and community division shows the importance of implementing programs and policies that promote inclusion, cultural understanding, and equal access to resources and opportunities.

2.5.3. Lack of Representation in Institutions

A recurring theme among participants in Willmar and Moorhead was the lack of representation across various institutions, which compounds feelings of exclusion and hampers community-wide inclusivity. The education system lacks teachers of color, affecting the sense of connection and belonging for minority students, who often benefit from seeing role models that reflect their backgrounds. Similarly, limited representation in government hinders diverse perspectives from influencing policies that address the needs of all community members.

“Lack of representation in government branches.” – Willmar Participant



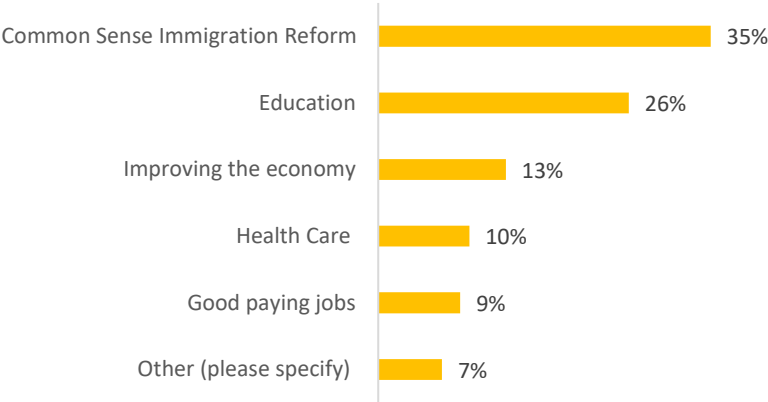


2.5.4. Lack of awareness about community resources

Participants in Rochester and Willmar highlighted a significant need for more awareness about available resources and support services within their communities. In Rochester, misinformation further complicates access, making it difficult for community members to find accurate information. Similarly, in Willmar, limited knowledge about support centers and resources prevents many Latines from utilizing valuable services.

“Not knowing all the support we all have.” -Rochester Participant

Figure 7: Personal priority if elected President in the United States of America. 2024



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Question: If you were elected president in the upcoming elections, what would be your top priority for the community?

Source: Minnesota Council of Latino Affairs. 2024. Community Listening Session Online Survey.

2.5.5. Access to cultural events

A few participants in Rochester and Moorhead highlighted a need for a cultural center and challenges related to cultural events as gaps in the cultural infrastructure of those cities. These barriers limit opportunities for community members to celebrate, share, and preserve their cultural heritage, which can contribute to feelings of isolation or disconnection.

“There is no cultural center.” – Rochester Participant

“Lack of activities for the Latine community.” – Moorhead Participant

2.5.6. Access to Winter Activities

A few participants in Rochester and Willmar mentioned that they face challenges finding appropriate spaces for activities during the colder months. The lack of indoor or weather-protected facilities limits opportunities for families to engage in recreational or social activities, which can contribute to social isolation and limit community engagement during winter. In Moorhead, participants echoed these concerns, noting that the extreme winter weather further exacerbates *transportation limitations* and creates challenges for Latine immigrants who are unfamiliar with such conditions.



“There aren’t places to go with children and families during the winter.” - Willmar Participant

Recommendations

Community members’ Recommendations

- **Support Systems:** Establish local initiatives that connect new immigrants with community mentors, helping them build relationships and adjust to their new environment.
- **Cultural Exchange Events:** Encourage cultural exchange events to nurture mutual understanding, reduce stereotypes, and promote respect between communities.
- **Inclusive Representation:** Advocate for Latine representation in community decision-making processes to ensure immigrant voices are included and respected.
- **Visibility for Latine Businesses:** Support initiatives to include Latine-owned businesses in local marketing efforts, such as city magazines and promotional events, to improve their visibility and create community connections.
- **Inclusive Decision-Making:** Advocate for Latine representation in government and business organizations to ensure diverse voices are part of critical decision-making processes.

Consultants’ Recommendations:

- **Implement Targeted Outreach and Education Programs:** Develop structured outreach initiatives that educate community members on discrimination, cultural contributions, and available resources, including partnerships with local organizations to ensure multilingual accessibility.
- **Enhance Representation and Visibility:** Recommend policies that increase Latine representation in government, education, and business, creating more visible role models and decision-makers within these sectors.
- **Develop Social Integration Programs:** Create programs that help newcomers build connections and navigate cultural differences, reducing social isolation and nurturing a sense of belonging.
- **Invest in Infrastructure for Cultural and Winter Activities:** Propose the establishment of cultural centers and winter-friendly recreational spaces, promoting year-round social engagement for families.
- **Increase Awareness of Services through Digital Platforms:** Leverage digital tools and community events to bridge information gaps, improving awareness of healthcare, education, and social services available to Latine communities.



2.6. MCLA'S WORK AWARENESS

2.6.1. MCLA'S work and initiatives supported in 2023 and 2024.

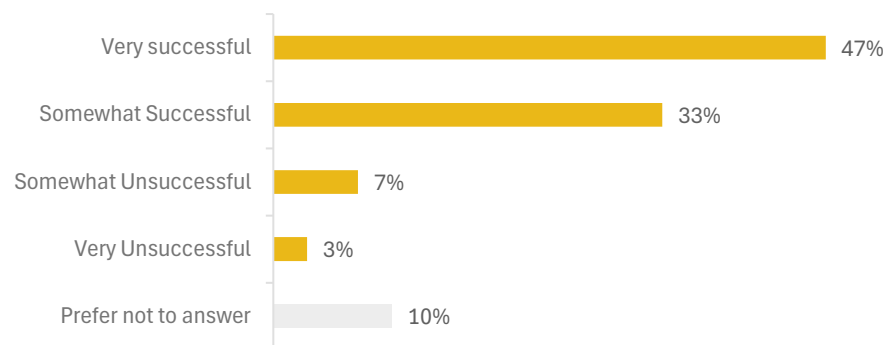
During the 2023 and 2024 legislative sessions, MCLA promoted and supported several initiatives. In community listening sessions, 64 participants were asked to vote on the initiatives they were familiar with. The table in Appendix 1 shows the total votes, representing awareness of each initiative in each community. The data reveals varying levels of awareness about MCLA-supported initiatives among Latine community members in Rochester, Willmar, and Moorhead, with Willmar showing the highest overall awareness.

Key initiatives, such as "Support for Latino Organizations" and "Working Family Tax Credit," were more widely recognized, particularly in Willmar, where these topics received significant attention. Rochester participants showed lower overall awareness, though initiatives like the "Increase Teachers of Color Act" and "Creation of a new Child Tax Credit (CTC)" were relatively well known. Awareness of niche programs, such as the "MN Secure Choice Program" and advisory roles for the "Office of New Americans," was low across all communities, suggesting these initiatives may need more targeted outreach.

Driver's Licenses for All

One widely recognized initiative across all communities was the "Minnesota Driver's License Law," also known as "Driver's Licenses for All." This success was the outcome of a broad coalition of Latino advocates and organizations, and this initiative always ranked among the top priorities surveyed by the Council for at least eight years. Many participants expressed heightened awareness of this law, emphasizing its positive impact on community integration and mobility. They noted that the law allows immigrants to drive safely and helps them meet essential responsibilities, such as obtaining insurance and caring for family needs. As one Willmar participant remarked, the law "helps immigrants safely drive, access to vehicle ownership, and the responsibilities of insurance," reflecting its value for community well-being. While the law is broadly seen as beneficial for community safety and immigrant integration (see Figure 9 **Error! Reference source not found.**), the presence of some ambivalence (10% neutral or negative and 10% withholding judgment) suggests underlying uncertainties or knowledge gaps.

Figure 8: Level of success of the Driver's Licenses for All, 2024.



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Question: How successful has the implementation of Driver's Licenses for All has been?
Source: Minnesota Council of Latino Affairs. 2024. Community Listening Session Online Survey.

Support to Latine Organizations

A few participants in Rochester and Moorhead are aware of MCLA's support for community organizations like Achla, COPAL, and CASA; however, they emphasize the need for increased funding and resources to enhance the impact of these organizations. While participants recognize the vital role these organizations play in providing essential services, such as covering health payments and offering various community benefits. They also stress that more comprehensive support is necessary to address the ongoing challenges faced by the Latine community.

Prevention of Violence Against Women

A few participants in Rochester and Moorhead mentioned their awareness of efforts focused on the prevention of violence against women, recognizing the importance of addressing this issue proactively.

Child Tax Credit

Some participants in Willmar expressed varying perspectives on the Child Tax Credit, recognizing its importance while calling for improvements. Many described the tax credit as a small and welcome cushion once a year, indicating that while it provides some financial relief, there is room for improvement to support families better. This acknowledgment of the credit's benefits reflects an awareness of its role in alleviating financial burdens for families, particularly low-income and documented families.

"Small and welcome cushion once a year. Needs more improvement." -Willmar Participant

Hair Technician License

In Moorhead, one participant recognized the positive impact of the Minnesota Council on Latino Affairs (MCLA) advocacy for reducing barriers to entry in the cosmetology industry, specifically by creating a new license for hair technicians. This initiative has the potential for many foreign-born technicians to obtain licenses to operate legally, empowering them to run their businesses and contribute to the local economy.

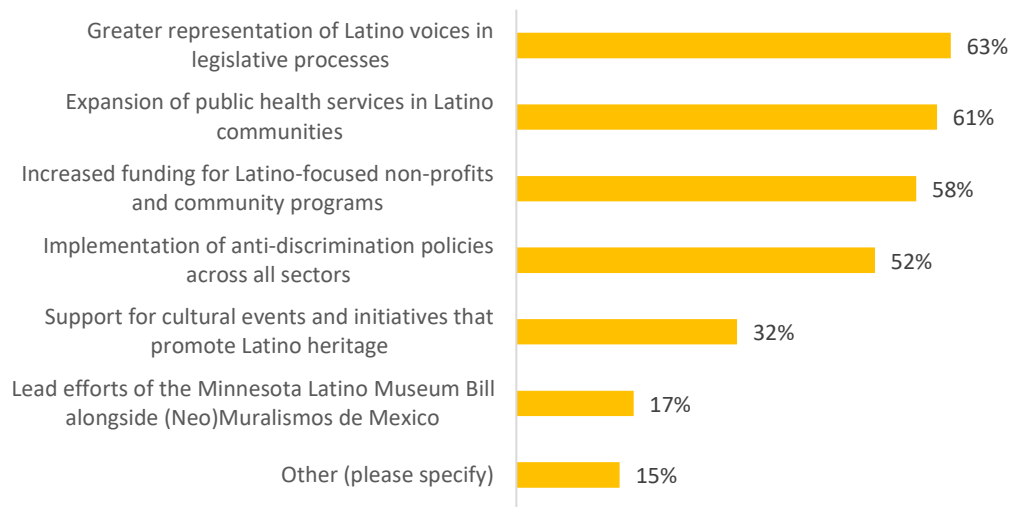
2.6.2. Top Legislative Priorities for MCLA to support Latine Minnesotans.

Survey respondents were asked to identify the most important legislative priorities for the Minnesota Council on Latino Affairs (MCLA) to support Latine Minnesotans in the upcoming session. The top priorities reflect a strong desire for increased legislative representation, expanded healthcare access, and enhanced funding for Latino-focused programs and nonprofits. These priorities resonate with findings presented in the previous sections, highlighting a consistent call for greater inclusion and improved access to essential services and resources that address the unique needs of Latine communities across Minnesota.

The top legislative priority, supported by 64% of respondents, was greater representation in legislative processes, highlighting the community's desire for a stronger voice in policymaking. Many also expressed

a wish to be actively involved, with comments like “*Get us involved in the process*” and “*organize the Latino voice/vote.*” Healthcare expansion was also important, with 61% supporting broader access to public health services. Funding for Latino-focused nonprofits and programs followed closely (58%), emphasizing the need for culturally responsive support. Anti-discrimination policies (52%) were significant as well, showing concerns about equality. Cultural support initiatives, such as promoting events (32%) and advancing the Minnesota Latino Museum Bill (17%), were valued but seen as secondary. Education access for Latino and multilingual students was frequently mentioned, with calls for ethnic studies, English support, and protections for undocumented students. Other priorities included affordable housing, childcare, mental and physical health services, and year-round energy assistance.

Figure 9: Top legislative priorities to support Latino/Latine Minnesotans, 2024.



n=209

Question: What should be the top legislative priorities to support Latino/Latine Minnesotans?

Source: Minnesota Council of Latino Affairs. 2024. Community Listening Session Online Survey.



CONCLUSION


Hispanic and Latine communities in Greater Minnesota confront a range of systemic challenges that limit their economic stability, social integration, and access to essential services. Despite their critical contributions to the state's economy, particularly in sectors like agriculture, food processing, and construction, these communities face high barriers to fully participating in social, civic, and economic spheres. Addressing these challenges requires targeted, culturally aware, and community-driven approaches that can adapt to the diverse needs of Latine individuals and families. Key focus areas for meaningful intervention include housing, healthcare, education, transportation, social belonging, and representation within policy-making processes.

Housing remains one of the most urgent needs for Latine families in Greater Minnesota. As rental costs rise faster than wages, many families are caught in a cycle of economic strain, with a high proportion of their incomes devoted to securing basic housing. Challenges such as restrictive rental policies, substandard housing conditions, and limited support for multigenerational households leave many Latine families vulnerable. Moreover, financial constraints hinder Latine students' educational opportunities and restrict access to extracurricular and personal development activities.

Access to healthcare remains a significant barrier for Latine residents, often exacerbated by language limitations, immigration status restrictions, and geographic isolation in rural areas. The 2023 expansion of MinnesotaCare to cover undocumented residents beginning in 2025 is a vital step toward equity, yet survey responses reveal low awareness of this program. Ensuring that all eligible residents understand and can access this expansion will require culturally relevant outreach through trusted community channels. Language barriers also complicate healthcare access. Many Latine individuals lack the bilingual resources needed to communicate effectively with healthcare providers, leading to misdiagnoses, misunderstandings, and reduced adherence to care. There is a clear need for expanded access to interpreters, bilingual providers, and culturally competent healthcare services, particularly in rural areas, to bridge these gaps and improve health outcomes for Latine residents.

School aged and adult Latine students face substantial obstacles in **accessing education**. Financial constraints, unsupportive learning environments, and language barriers hinder Latine students from succeeding academically and fully participating in school activities. The lack of Latine representation in school staff and curricula creates a disconnect that affects student engagement and a sense of belonging. For adult learners, inflexible class schedules, language barriers, and lack of support services further restrict opportunities to acquire the skills needed for career advancement.

The Increased Teachers of Color Act marks progress toward inclusivity in schools, but more comprehensive measures are still needed. Expanding bilingual support within schools, offering family workshops on navigating the U.S. education system, and enhancing transportation for after-school programs would help create a more supportive environment for Latine students. Additionally, promoting awareness of financial aid opportunities like the North Star Promise program could alleviate economic barriers for students, enabling more Latine individuals to pursue higher education.





Reliable **transit** is crucial for Latine residents in rural Minnesota to access healthcare, education, and employment opportunities. Limited public transit options, long travel distances, and harsh winters restrict mobility, leading many to rely on friends or family for unreliable transportation. Addressing these issues by expanding transit routes, providing bilingual transit information, and developing community-based ride-sharing programs would offer Latine residents more independence, reducing barriers to employment and enhancing community engagement.

Social isolation, discrimination, and lack of representation within institutions continue to impede the full integration of Latine communities into Minnesota’s social fabric. Discrimination, often compounded by stereotypes and limited understanding of Latine cultures, further alienates community members, making it difficult for them to feel welcome and respected. The lack of Latine representation in education, government, and community decision-making processes also limits their influence in shaping policies that affect their lives.

Establishing mentorship programs that pair new immigrants with community mentors, creating more cultural exchange events, and advocating for inclusive representation in local government and institutions are essential to creating a sense of belonging. Cultural centers and year-round recreational spaces would provide safe and welcoming places for Latine families to gather, celebrate their heritage, and engage with the broader community, counteracting isolation and promoting cohesion.



Civic representation and active participation in decision-making processes are essential for Latine communities to advocate for their needs and contribute fully to Minnesota’s democratic landscape. The survey reveals that **increased representation in legislative processes** is a top priority, as Latine Minnesotans recognize the importance of including their voices in policy discussions. Efforts to organize and amplify the Latine vote, encourage family participation in schools and community activities, and expand anti-discrimination policies would empower the community to advance its interests and enhance civic engagement.

MCLA’s 2023 and 2024 efforts and work have made strides in supporting Latine communities through programs like “Driver’s Licenses for All,” the Increased Teachers of Color Act, and support for ITIN



holders. This work aligns with a series of recommendations that were part of the Council’s Equity Blueprint for the Latino Community. However, survey data suggests that awareness of these programs is still limited, indicating a need for ongoing, culturally relevant outreach and education efforts to maximize participation and access for future legislative priorities, Latine Minnesotans emphasize healthcare expansion, education access, affordable housing, mental health services, and year-round energy assistance. Addressing these priorities with dedicated legislative and community resources would elicit a more inclusive, resilient Minnesota.

A comprehensive, culturally attuned approach is essential to effectively address the layered challenges facing Latine communities in Greater Minnesota. By expanding affordable housing, healthcare access, educational resources, and transportation options, and by nurturing civic engagement and inclusive representation, Minnesota can create a more equitable environment for Latine residents. Continuous collaboration between government agencies, community organizations, and Latine leaders is crucial to implementing these solutions in ways that respect and support the diversity within Latine communities.





SURVEY DEMOGRAPHICS

The survey demographics show that most respondents identified as female, making up 63% of the sample, while 32% identified as male. Smaller proportions identified as gender non-conforming or non-binary (1%) and others (1%), with 3% preferring not to answer. In terms of age distribution, the largest group of respondents was aged 45-54 years old, representing 25% of the participants. This was closely followed by individuals aged 35-44 (22%) and 25-34 (21%). Additionally, 19% of respondents were in the 55-64 age group, 6% were 65 or older, and 4% were aged 18-24. A small portion, 3%, preferred not to disclose their age.

Regarding ethnicity, a significant majority, 83%, identified as Hispanic or Latine. White respondents comprised 14% of the sample, while smaller groups included Native American or American Indian (3%), Black or African American (2%), and multicultural individuals (6%). Very few identified as Asian or Pacific Islander, each representing less than 1%, and 2% chose “Other” or preferred not to specify their ethnicity (Figure 10).

In the English version of the survey, 126 respondents provided information about their heritage. Of these, 69% identified as having Mexican heritage, while 10% reported Colombian heritage. Additional nationalities represented among respondents included Salvadoran (4%), Cuban (3%), Venezuelan (5%), and Puerto Rican (2%). However, due to a programming error, the Spanish version of the survey did not capture comparable heritage data, resulting in a lack of heritage information from Spanish-speaking respondents.

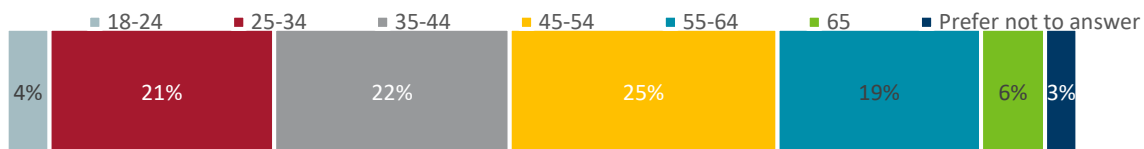


Figure 10: Survey participants age, 2024

n=209

Question: What is your age range?

Source: Minnesota Council of Latino Affairs. 2024. Community Listening Session Online Survey.

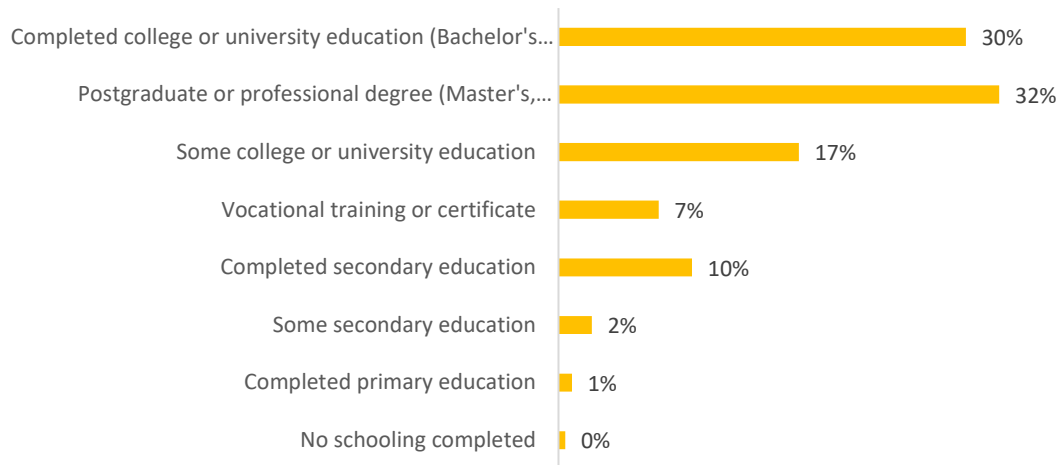
A significant portion of respondents have achieved higher education, with 32% holding a postgraduate or professional degree (Master’s, Doctorate, etc.) and 30% having completed a college or university education



(bachelor's degree). Additionally, 17% have completed some college education, indicating a strong representation of individuals with post-secondary experience.

Vocational training or certificates account for 7% of respondents, while 10% have completed secondary education. A smaller segment of respondents reported having some secondary education (2%) or only primary education (1%), with no respondents indicating a lack of formal schooling.

Figure 11: Survey Participants Education Level, 2024.



n=209

Question: What is the highest level of education you have completed?

Source: Minnesota Council of Latino Affairs. 2024. Community Listening Session Online Survey.



APPENDIX

mi MINNESOTA
COUNCIL ON LATINO AFFAIRS



APPENDIX 1. COMMUNITY CONVERSATION VOTES

	Rochester	Willmar	Moorhead
Sum	57	159	91
Restoration of Driver's Licenses		9	10
Expanded Tax Benefits		3	5
Increase Teachers of Color Act		15	5
Hair Technician License	4	11	2
Financial Literacy Education	5	7	0
MN Secure Choice Program	6		0
Support for Latino Organizations	5	20	8
Expansion of Homestead Classification and Homestead Credit Refund	5	9	3
Advised on the Office of New Americans	3	5	3
Working Family Tax Credit	7	19	5
Creation of a new Child Tax Credit (CTC)	10	6	5
2024 Legislation that MCLA supported:			
Driver and vehicle services, materials in a language other than English	4	8	11
Pesticide Applicator exam to be translated into Spanish	8	6	4
Reforms to Contracts for Deed		3	3
Preventing violence against Latine women		9	8
Co-convened Minnesota Latino Leadership Alliance (MiLLA)		6	4
Other 2024 legislation that will benefit the community:			
ITIN instead of SS# to apply for utility services and ITIN for renters		15	6
Minnesota Care Expansion for Undocumented immigrants		8	9



APPENDIX 2. SURVEY PROTOCOL

Your Voice Matters!

The Minnesota Council on Latino Affairs (MCLA) is a state agency dedicated to advocating for and informing the Governor's Office and the state legislature on issues important to Latino communities across Minnesota. We serve as a crucial bridge between Latinos in Minnesota and the state government. To better advocate for legislation and policies that address the needs of our community, MCLA has hired Lighthouse Global, a Latino-owned evaluation and research firm, to conduct this survey. Your insights are vital in helping us understand the real needs and priorities of Latino communities throughout the state. Please take 15 minutes to share your thoughts with us. Your responses will remain completely confidential and will be used solely to guide our efforts in creating positive change. Rest assured that your relationship with MCLA will not be affected by your candid feedback on this survey.

Please respond by October 18, 2024.

If you have any questions, please contact **Cristina Rodriguez** at cristina@lighthouseglobal.co

Thank you for contributing to a better future for all Latinos in Minnesota!

1. In your opinion, How successful has the implementation of Driver's Licenses for All has been? **[SINGLE SELECTION]**
 - Very successful
 - Somewhat Successful
 - Somewhat Unsuccessful
 - Very Unsuccessful
 - I do not know/Does not apply
 - Prefer not to answer
2. Are you aware that Individual Taxpayer Identification Number (ITIN) holders can use their ITIN to apply for benefits such as tax credits, housing, rent, and services such as public utilities? **[SINGLE SELECTION]**
 - Yes
 - No, but I know now
 - Prefer not to answer
3. Have you (or someone you know) used an ITIN to apply for benefits? **[SINGLE SELECTION]**
 - Yes
 - No
 - Prefer not to answer
4. What are the main barriers preventing Latine students from succeeding academically? **[SELECT ALL THAT APPLY]**
 - Language barriers
 - Lack of bilingual support
 - Financial challenges

- Limited access to extracurricular activities
- Lack of academic support
- Cultural disconnect with school staff and curriculum
- Bullying and discrimination
- Inadequate parental engagement due to language or work constraints
- Other (please specify) _____
- Prefer not to answer

5. Have you heard about the North Star Promise? **[SINGLE SELECTION]**

(Information to provide under the question) *The North Star Promise program offers free college tuition to Minnesota residents whose families earn less than \$80,000 a year. To qualify, just fill out the FAFSA or Minnesota Dream Act Application. This program makes college more affordable at Minnesota State Colleges and Universities, University of Minnesota campuses, and Tribal Colleges.*

- Yes
- I have not, but I have now.
- Prefer not to answer

6. How do you see the North Star Promise impacting the Latine community in Minnesota? **[SINGLE SELECTION]**

- Very Positively
- Somewhat Positively
- No Impact
- Somewhat Negatively
- Very Negatively
- Prefer not to answer

7. Have you heard about the expansion of Minnesota Care to immigrants regardless of status? **[SINGLE SELECTION]**

(Information to provide under the question): *Beginning on January 1, 2025, eligible Minnesotans under certain income levels and regardless of immigration status, will be able to purchase health insurance under the Minnesota Care program*

- I did know what it was, but don't need it.
- I did know what it was, and I plan to apply.
- I didn't know what it was, and I plan to apply.
- I didn't know what it was, but don't need it.
- Prefer not to answer/Does not apply

8. What are the most urgent economic needs within the Latino/Latine communities in Minnesota that should be addressed through legislative action? (Select all that apply)

- Affordable housing and homeownership support
- Access to capital for small businesses
- Job training and workforce development programs



- Childcare support for working families
- Health insurance and healthcare access
- Transportation access, especially in rural areas
- Other (please specify) _____

9. What should be the top legislative priorities to support Latino/Latine Minnesotans? (Select all that apply)

- Greater representation of Latino voices in legislative processes
- Increased funding for Latino-focused non-profits and community programs
- Expansion of public health services in Latino communities
- Lead efforts of the Minnesota Latino Museum Bill alongside (Neo)Muralismos de Mexico
- Support for cultural events and initiatives that promote Latino heritage
- Implementation of anti-discrimination policies across all sectors
- Other (please specify) _____

10. If you were elected president in the upcoming elections, what would be your top priority for the community? **[SINGLE SELECTION]**

- Education
- Good paying jobs
- Common Sense Immigration Reform
- Health Care
- Improving the economy
- Other (please specify) _____

DEMOGRAPHICS

We are almost done! Please share some information about your background, we will not share it with anybody else. **This is confidential information.**

1. What gender do you identify as? **[SINGLE SELECTION]**

- Female
- Male
- Gender conforming/non-binary
- Other _____
- Prefer not to answer

2. What is your age range? **[SINGLE SELECTION]**

- Under 18 years old
- 18-24 years old
- 25-34 years old
- 35-44 years old
- 45-54 years old
- 55-64 years old



- 65 years or older
- Prefer not to answer

3. What is your race/ethnicity? (Select all that apply) [MULTIPLE SELECTION]

- White
- Black or African American
- Hispanic or Latin
- Asian
- Native American or American Indian
- Pacific Islander
- Other (please specify)
- Multicultural
- Prefer not to answer

4. [ONLY IF "HISPANIC OR LATIN" IN D3] Where is your heritage from? Mark those that apply

- Mexican
- Ecuadorian
- Puerto Rican
- Cuban
- Salvadorean
- Dominican
- Guatemalan
- Colombian
- Venezuelan
- Other (please specify):
- Prefer not to say

5. What is the highest level of education you have completed? [SINGLE SELECTION]

- No schooling completed
- Some primary education
- Completed primary education
- Some secondary education
- Completed secondary education
- Vocational training or certificate
- Some college or university education
- Completed college or university education (Bachelor's degree)
- Postgraduate or professional degree (Master's, Doctorate, etc.)

Thank you for your valuable feedback! We will share the results of this survey in our website by November 2024.



ENDNOTES

- ⁱ See Methodology for a detailed explanation of why this report uses Latine.
- ⁱⁱ See MCLA's 2023 and 2024 End of Legislative Session Reports (<https://mn.gov/mcla/resources/>)
- ⁱⁱⁱ Lighthouse Global. "Latinx, Latine, or Latino/a/e? Which Term Does Lighthouse Global Use?" *Lighthouse Global Blog*, April 3, 2024. <https://www.lighthouseglobal.co/post/lighthouse-global-s-linguistic-adventure-latinx-latine-or-latino-a-e>.
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- ^v There is consensus, though, that our communities are historically undercounted and that the actual numbers might be larger, may be approaching half a million.
- ^{vi} Ibid
- ^{vii} According to the Minnesota State Demographic Center, Greater Minnesota is the area outside the Twin Cities metro area, or the state's non-urban areas more generally. For more information please consult: https://mn.gov/admin/assets/greater-mn-refined-and-revisited-msdc-jan2017_tcm36-273216.pdf
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- ^{xv} Minnesota Department of Revenue. "Working Family Credit." Last updated January 31, 2024. <https://www.revenue.state.mn.us/working-family-credit>
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- ^{xxi} According to the Economic Policy Institute, wage stagnation over this period has disproportionately impacted middle- and low-wage workers, despite rising productivity. To learn more consult: <https://tinyurl.com/5x39pdfs>
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