

2026 +

ECONOMIC PROSPERITY AGENDA





Prosperity isn't abstract — it's what you aspire to day after day. A job that pays well and treats you with dignity. Paying rent without panic. Buying groceries or visiting a doctor without anxiety. Taking time off for family without risking everything.

For Latinos, prosperity is simple: a decent home, steady work, time with family and freedom to gather on weekends — to cook, celebrate, laugh and belong.

Yet, too many are denied these critical building blocks to a prosperous life. Latinos are working harder than ever — often multiple jobs — but falling further behind. Housing is out of reach. Health care is too expensive. Families are one unexpected expense away from a financial crisis. Hard work no longer guarantees a better life for your children. The ladder of upward mobility feels broken.

These ongoing pressures are now impossible to ignore — and new forces are deepening them — from algorithms that decide who gets a mortgage to AI tools that screen out qualified workers to a digital divide that locks families out of opportunity. Economic insecurity shapes elections, public sentiment and daily conversations. The country is widely feeling what Latino and working families have faced for decades — which makes this the moment for changes that match the scale of the challenge.

People do everything right, yet stability isn't guaranteed. Decisions are made without their voices — in workplaces, in communities, in policies that shape their lives. Systems feel degrading. Immigrants are blamed for problems they didn't create.

This frustration isn't a rejection of American values. It's a demand for America to live up to its promise: freedom, fairness and democracy.

Freedom from fear and need. Freedom to build success through hard work. Fairness not just in the right to vote, but also a voice in the decisions that matter most. Democracy that works for everyone.

This UnidosUS Economic Prosperity Agenda declares what all Americans deserve — and what's critical for our nation's future: a fair chance. Opportunity, not charity. Dignity, not division. Real pathways to move up — not just survive.

Here's what's critical: Investing in Latino families isn't just right — it's essential for America's future and for all Americans to thrive. This perspective has informed UnidosUS's advocacy throughout our history.

For over 25 years, we have researched and elevated the challenges faced by the Hispanic working class in moving up the economic ladder. Today, Latinos are the youngest, fastest-growing population: essential workers, small business owners, community anchors. When Latinos succeed, everyone prospers. When we have good jobs, all wages rise. When we afford homes, neighborhoods stabilize. When our businesses succeed, economies grow. When new technologies work for our communities rather than against them, innovation lifts everyone. When our children climb higher than we did, the nation rises.

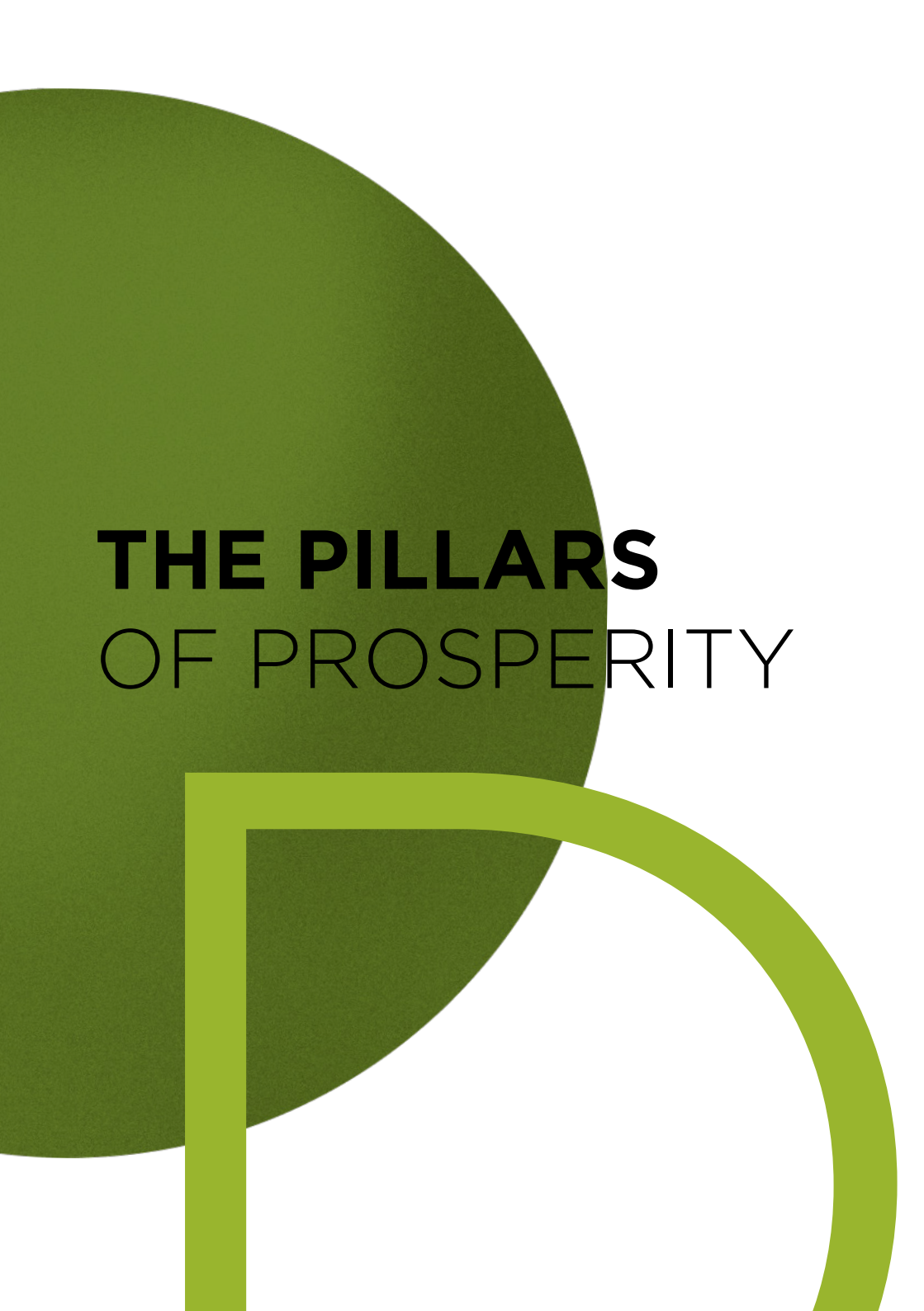
Prosperity is the foundation on which families, communities and our democracy rely. And you cannot sustain American prosperity without building Latino prosperity. Our success is America's success.

This agenda rejects the politics of blame and scarcity. It demands a shared future where an economy that works for Latinos works for everyone.

To policymakers, employers, funders, community leaders and our own people: Be bold enough to stand up for the life we want. Be brave enough to fight for it together.







THE PILLARS OF PROSPERITY

Housing

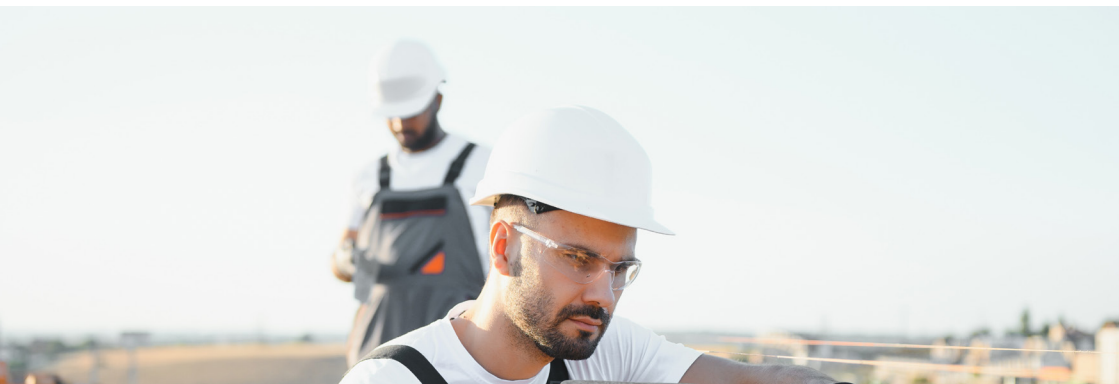
Every family deserves a safe and stable home where they can thrive. A home is more than a fixed structure. It represents a place where children grow, elders are cared for and memories are made. Yet, today, too many Hispanic and working families face rising rents, eviction threats or the feeling that homeownership is out of reach. When housing is unstable or unaffordable, everything else a family is trying to achieve or attain is much more challenging.

Prosperity means providing a safe home for your family, putting down roots in a community and building a better future. Housing stability is the foundation for pursuing these dreams.

We can turn these dreams into reality. Closing the Latino homeownership gap over the next decade would create [2.9 million new homeowners](#), representing [9.8 million people who would grow their wealth by over \\$650 billion](#).

To make this dream happen, we must:

- Build homes that working families can afford, including starter homes that are attainable to first-time homebuyers.
- Champion first-generation homebuyers by expanding access to fair credit, down payment support and trusted guidance on the homebuying process.



Labor and Workforce Development

Every Latino worker deserves a good job that pays fairly, is safe, offers room to grow and treats them with dignity. Work should be a path to stability, not a cycle of exhaustion and insecurity. Hispanic workers power essential industries across the country, yet too many are stuck in low-wage jobs with unpredictable schedules, few benefits and little voice — while rapid technological change threatens to leave them further behind. Working hard should mean being able to support a family, take a day off when sick, and return home with energy left for family and everything else that matters.

Prosperity means jobs that allow workers to live and not just work. It means fair pay, safe conditions, time to rest, a real say on the job and the skills to adapt as the economy evolves. When work is dignified, families and communities thrive.

The opportunity is massive. [Raising the federal minimum wage to \\$25](#) would deliver \$180 billion in annual wages to Latino workers. [Research](#) shows a minimum wage increase could boost GDP by roughly \$700 billion over 10 years through increased consumer spending in local communities.

Latinos, who are projected to comprise nearly **78%** of all net new workers this decade, will contribute to fields that are essential to American prosperity.

Source: National Skills Coalition

To build lasting prosperity, we must:

- ① Expand access to good jobs through training — including digital skills and AI literacy — and steady support; and improve job quality that ensures fair pay, predictable schedules, safe conditions and benefits that let workers support their families and plan for their futures.
- ② Strengthen the voice and power of workers to ensure they have a real say in their workplace — through innovative business practices and models such as worker ownership and worker representation in governing bodies, collective bargaining or other mechanisms that give workers dignity and influence on the job.

Entrepreneurship

Latinos deserve the freedom to start their own businesses and pursue their dreams as entrepreneurs. From restaurants to construction firms, child care centers to neighborhood shops, Latino entrepreneurs bring life and opportunity to their communities. Small businesses are often family businesses — a source of pride, independence and connection. Yet, too many Hispanic entrepreneurs are turned down for loans they qualify for, charged higher interest rates, or left to navigate steps to success alone without access to networks, mentorship or the support that others take for granted.

Prosperity means having a real chance to be your own boss, to take risks, to innovate and to build something that lasts and can be passed down to generations. When Latino businesses succeed, entire communities benefit.

The numbers tell the story. One in five Americans identify as Latino or Hispanic. If one in five business owners was Latino or Hispanic, it would represent an additional [\\$11 trillion business revenue and \\$2.5 trillion in pay for workers over 10 years.](#)

Latino-owned businesses employ 3.5 million people and generate more than **\$653 billion** in total revenue.

Source: Brookings

To unlock this opportunity, we must:

- Expand access to capital and financial tools — including fair loans, startup financing and alternatives to predatory or high-cost credit.
- Strengthen small business support systems by improving access to technical assistance (including AI to reduce costs and foster efficiency), mentorship and networks that help Latino entrepreneurs start, grow and sustain their businesses.

Family Security

Latinos, and all working families, should have the means to provide for one another — including access to quality health insurance — without being pushed into financial crisis. Starting a family, raising children and caring for loved ones should not mean sacrificing economic stability. When Hispanic and working communities are given a fair opportunity to contribute, everyone benefits. Yet, too many families are forced to choose between a paycheck and child care, between work and a sick parent, between paying for medication and paying rent.

Prosperity means knowing that your family comes first and that the economy will not punish you for it. It means having time to heal, to care and to be present.

Family security is not a luxury; it is the heart of a good life and good economics. The expanded Child Tax Credit serves as proof: it reached 61 million children (one in three of them Hispanic), provided \$3,000+ per child and contributed over [\\$230 billion added to GDP annually](#). Consumer spending jumped [\\$28 billion, creating 500,000 full-time jobs](#).

To make this vision a reality, we must:

- ⦿ Make it easier to enroll in and maintain health coverage and providing tax credits that enable working parents to afford quality health care coverage.
- ⦿ Increase investment in new and growing families — including paid leave, child care and income supports that allow parents and caregivers to be with their families without risking their livelihoods.
- ⦿ Reduce the financial costs and burdens of starting and providing for a family, so that having children, caring for loved ones or facing health challenges does not mean falling into debt or long-term instability.

Call to Action

This release is just the starting line. We see this agenda as a living document and a long-term platform for action. Here's what we're building toward:

- ⦿ **Widespread engagement and education** to ensure people understand what the agenda is and why it matters.

- ⦿ **Elevating solutions** that are already working — shining a light on promising practices and innovations happening in communities.
- ⦿ **Seeking broad endorsements** from nonprofits, corporations, government officials and other institutions who share our values.
- ⦿ **Creating accountability** by tracking who's taking real action on these pillars.
- ⦿ **Building a movement** where communities, advocates and leaders across sectors come together around shared prosperity.

This isn't about one moment or one document. It's about sustained work to shift how we talk about economic opportunity, who gets included in prosperity and what America is willing to fight for.

The Ask

We're inviting partners to **endorse, adopt and invest** in these solutions. Whether you're a policymaker, an employer, a funder or a community leader, there's a role for you in making this vision real.

When Latino families and working families thrive, everyone benefits. That's not rhetoric. That's the foundation of a healthy democracy and a strong economy.

Together, we can build an economy where dignity, opportunity and stability are within reach for all families. When Latino families and working families thrive, everyone benefits.

About UnidosUS

UnidosUS is a nonprofit, nonpartisan organization that serves as the nation's largest Hispanic civil rights and advocacy organization. Since 1968, we have challenged the social, economic and political barriers that affect Latinos through our unique combination of expert research, advocacy, programs and an Affiliate Network of nearly 300 community-based organizations across the United States and Puerto Rico. We believe in an America where economic, political and social progress is a reality for all Latinos, and we collaborate across communities to achieve it. For more information on UnidosUS, visit unidosus.org or follow us on [Facebook](#), [Instagram](#), [LinkedIn](#), [Threads](#) and [X](#).

UnidosUS

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