



Promising Solutions

Government & Education | Economics & Public Finance | Health & Human Services | Nonprofits & Communities

Boosting Hispanic/Latino Entrepreneurship and Economic Mobility

Data to Support Request for Funding

April, 2020

Prepared for:

Ibero-American Action League

Prepared by:

Erika Rosenberg
Project Director



© CGR Inc. 2020 – All Rights Reserved

1 South Washington Street, Suite 400, Rochester, New York 14614
(585) 325-6360 • info@cgr.org

www.cgr.org

Acknowledgements

CGR would like to thank the Rochester Area Community Foundation for its support of this report.

Staff Team

Katherine Bell and Michael Silva collected and processed data and information for this report, which was authored by Alice Carle.

Table of Contents

Introduction	1
Demographic Trends	1
Population.....	1
Income	2
Poverty	3
Education	6
Educational Attainment	6
High School Graduation Rates.....	6
Economic Trends	7
Unemployment Rates	7
Occupations.....	8
Business Ownership Rates.....	9
Significant Industries	11
Capital Region.....	13
Western New York Region.....	14
Finger Lakes Region.....	15
Mohawk Valley Region.....	16
Significant Employers	18
Further Reading	19

Introduction

CGR was engaged by the Ibero-American Action League to compile and analyze data to support the organization's application for funding to support entrepreneurship and workforce development for the Hispanic/Latino population in four Upstate New York cities: Rochester, Buffalo, Albany and Amsterdam. Our team gathered data from the U.S. Census Bureau, NYS Department of Labor and other sources. Below, we analyze and synthesize information in demographic and economic trends relevant to this topic. Data from the American Community Survey (ACS) are frequently cited, using 5-year periods that allow the Census Bureau to gather more responses and more accurately estimate rates of poverty and other variables.

For context, in 2019 WalletHub compared 182 U.S. cities across 24 key indicators of business friendliness toward Hispanic entrepreneurs. Buffalo ranked 173rd and Rochester ranked 177th in the list of best cities for Hispanic entrepreneurs – suggesting both cities have ample room for improvement.¹

We have also included information on trends in “significant industries,” deemed so by the NYS Department of Labor, that may be useful in designing entrepreneurship and workforce development offerings. In addition, the findings of a recently completed study on the Rochester entrepreneurship ecosystem by Rochester Area Community Foundation are relevant, including that the ecosystem is relatively strong for high-tech entrepreneurs but less robust for urban neighborhood entrepreneurs.

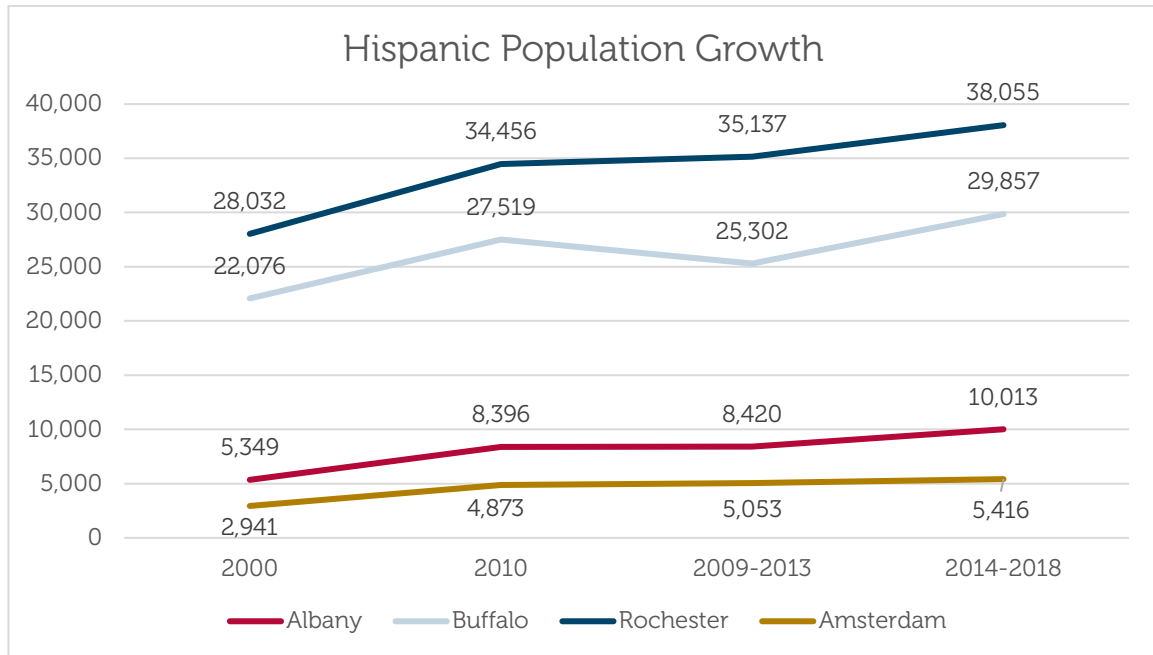
Finally, we recommend further reading in our last section.

Demographic Trends

Population

Among the four cities, Rochester is home to the highest number of Hispanic persons (approximately 38,000) followed by Buffalo (30,000), Albany (10,000) and Amsterdam (5,400). The Hispanic population has grown in all four cities since 2000, with Albany experiencing an 87% increase in its Hispanic population from 2000 to 2018, followed closely by Amsterdam, which experienced an 84% increase in the same time period.

¹ <https://wallethub.com/edu/best-and-worst-cities-for-hispanic-entrepreneurs/6491/#methodology>



Sources: U.S. Census 2000 and 2010, ACS 2009-2013 and 2014-2018

Hispanic persons now make up 30% of Amsterdam's overall population and nearly 20% of Rochester's.

	Overall population	Percent of population that is Hispanic
Albany	97,889	10%
Buffalo	257,518	12%
Rochester	207,778	18%
Amsterdam	17,927	30%

Source: ACS 2014-2018

Income

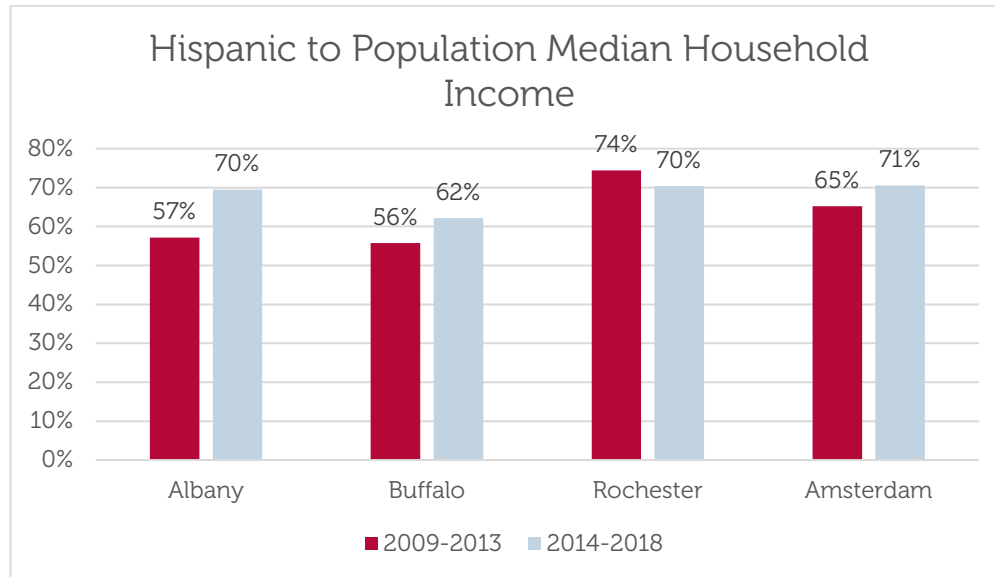
Incomes were lower in Hispanic/Latino households than in overall households. From 2014-2018, Hispanics had incomes that were 62%-71% of the median household incomes in each community.

Median Household Income (2014-2018)			
	Overall	Hispanic	% of overall
Albany	\$45,500	\$31,626	70%
Buffalo	\$35,893	\$22,309	62%

Rochester	\$33,399	\$23,497	70%
Amsterdam	\$36,326	\$25,638	71%

Source: ACS: 2014-2018

However, those ratios reflect progress from the previous five-year period in each city but Albany.

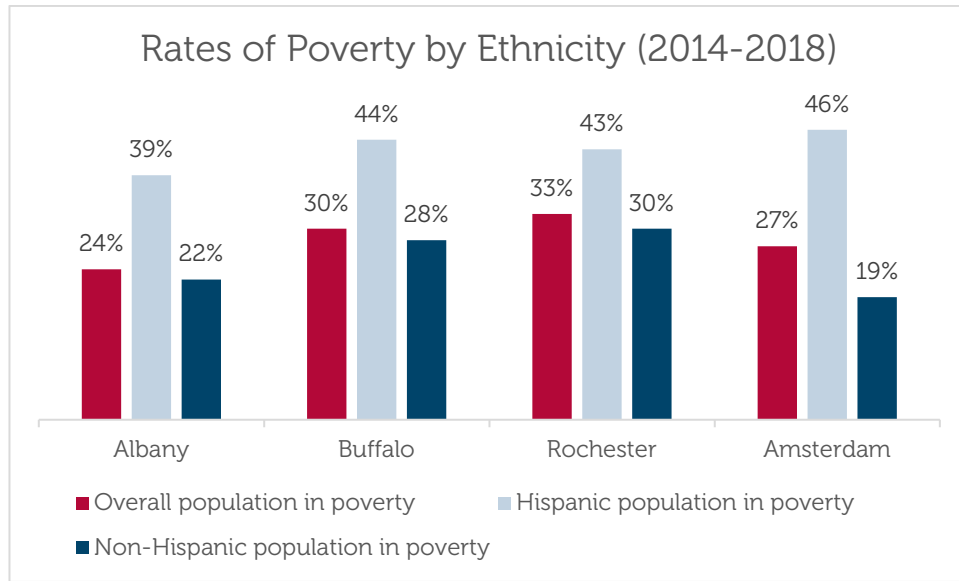


Source: ACS 2009-2013 and 2014-2018

Poverty

Hispanic populations experience higher rates of poverty than the overall population and the non-Hispanic population² in all four communities. Poverty, it should be noted, is a low threshold, with the level set by the federal government according to family composition. In 2018, for example, the poverty level for a four-person family with two children was \$25,465.

² For the purposes of this analysis, non-Hispanic is defined as the difference between total population and the Hispanic pop (Non-Hispanic = Total Pop – Hispanic).



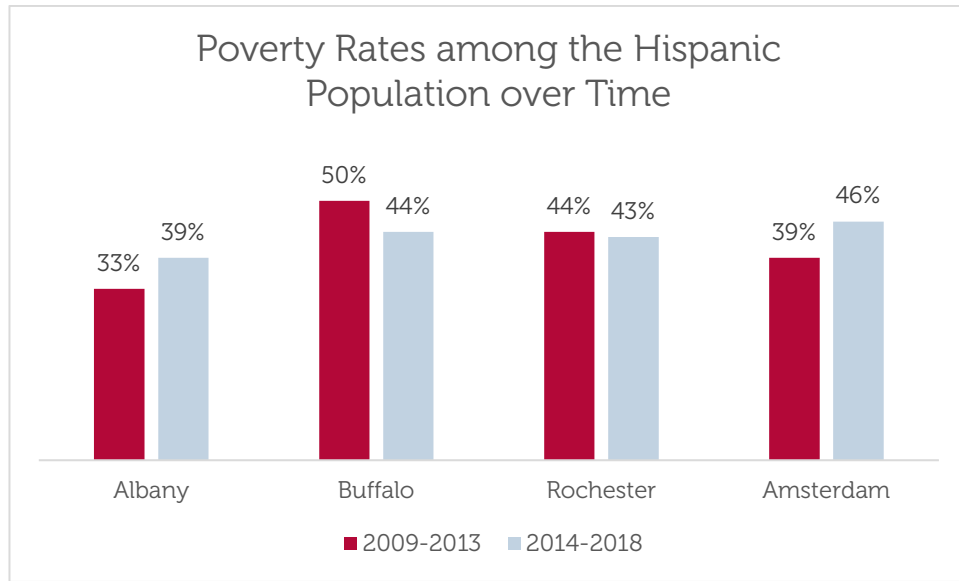
Source: ACS 2014-2018

Buffalo has the highest number of Hispanic people in poverty, while in Amsterdam, Hispanic residents make up more than half of all those in poverty.

	Number of people in poverty	Number of Hispanic people in poverty	Percentage of people in poverty who are Hispanic
Albany	21,119	3,369	16%
Buffalo	75,385	12,814	17%
Rochester	65,049	15,982	25%
Amsterdam	4,840	2,462	51%

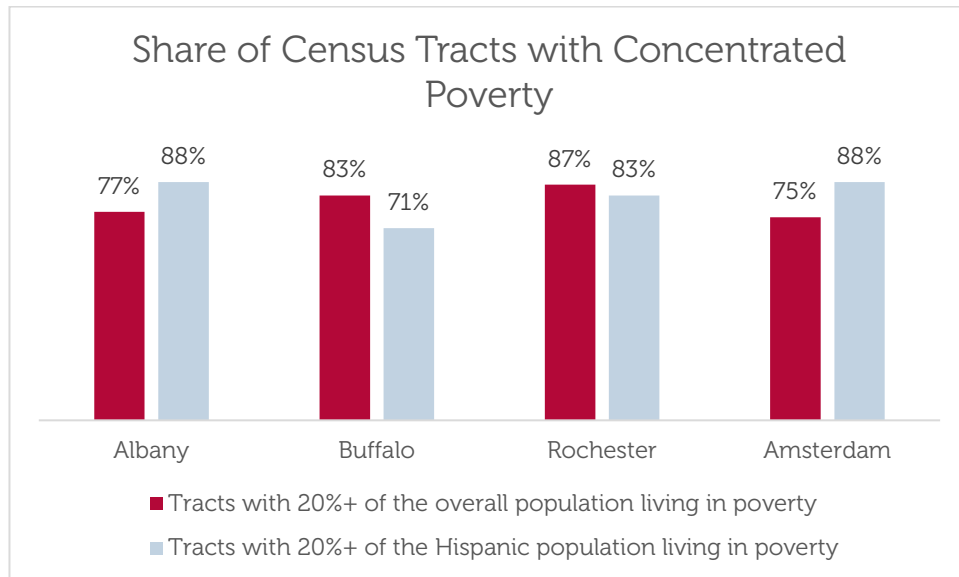
Source: ACS 2014-2019

While the number of Hispanic persons in poverty has increased in all four communities since 2009-2013, the rates of poverty among this population vary by community. Amsterdam and Albany have experienced increases in the rate of poverty among the Hispanic population. Buffalo has seen a decline in poverty among the Hispanic population, while Rochester has had little change.



Source: ACS 2009-2013 and 2014-2018

All four cities have high levels of concentrated poverty in general and among the Hispanic population. In Albany and Amsterdam, a higher share of Census tracts have concentrated poverty among Hispanics than among the overall population.



Source: ACS 2014-2018

Education

Educational Attainment

In Buffalo, Rochester, and Amsterdam, a third of the adult (over 25) Hispanic population has less than a high school diploma. Albany has the highest proportion of the Hispanic population with a bachelor's degree or higher.

Educational Attainment for the Population 25 Years and Over (Hispanic or Latino)								
	Albany		Buffalo		Rochester		Amsterdam	
Less than high school diploma	937	20%	4,959	33%	6,836	34%	986	34%
High school graduate (includes equivalency)	1,304	28%	4,023	27%	6,126	31%	841	29%
Some college or associate's degree	1,409	30%	4,107	27%	5,101	26%	909	32%
Bachelor's degree or higher	1,046	22%	2,062	14%	1,769	9%	124	4%

Source: ACS 2014-2018

High School Graduation Rates

The high school graduation rate among Hispanic high school students is lowest in Buffalo with only 57% graduating in 2019.

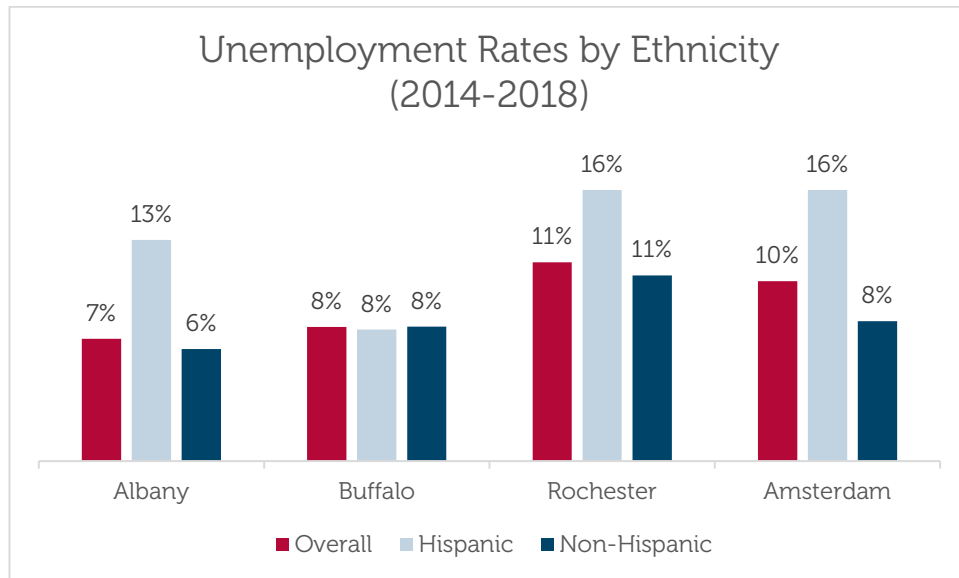
High School Cohort Graduation Rate, by Race/Ethnicity, 2019				
	Asian	Black or African American	Latino or Hispanic	White
Albany	69%	63%	65%	82%
Buffalo	69%	62%	57%	74%
Rochester	76%	63%	63%	64%
Amsterdam	80%	56%	63%	75%

Source: NYS Education Department

Economic Trends

Unemployment Rates

Hispanic populations experience higher rates of unemployment than the overall population and the non-Hispanic population in three of the four communities.



Source: ACS 2014-2018

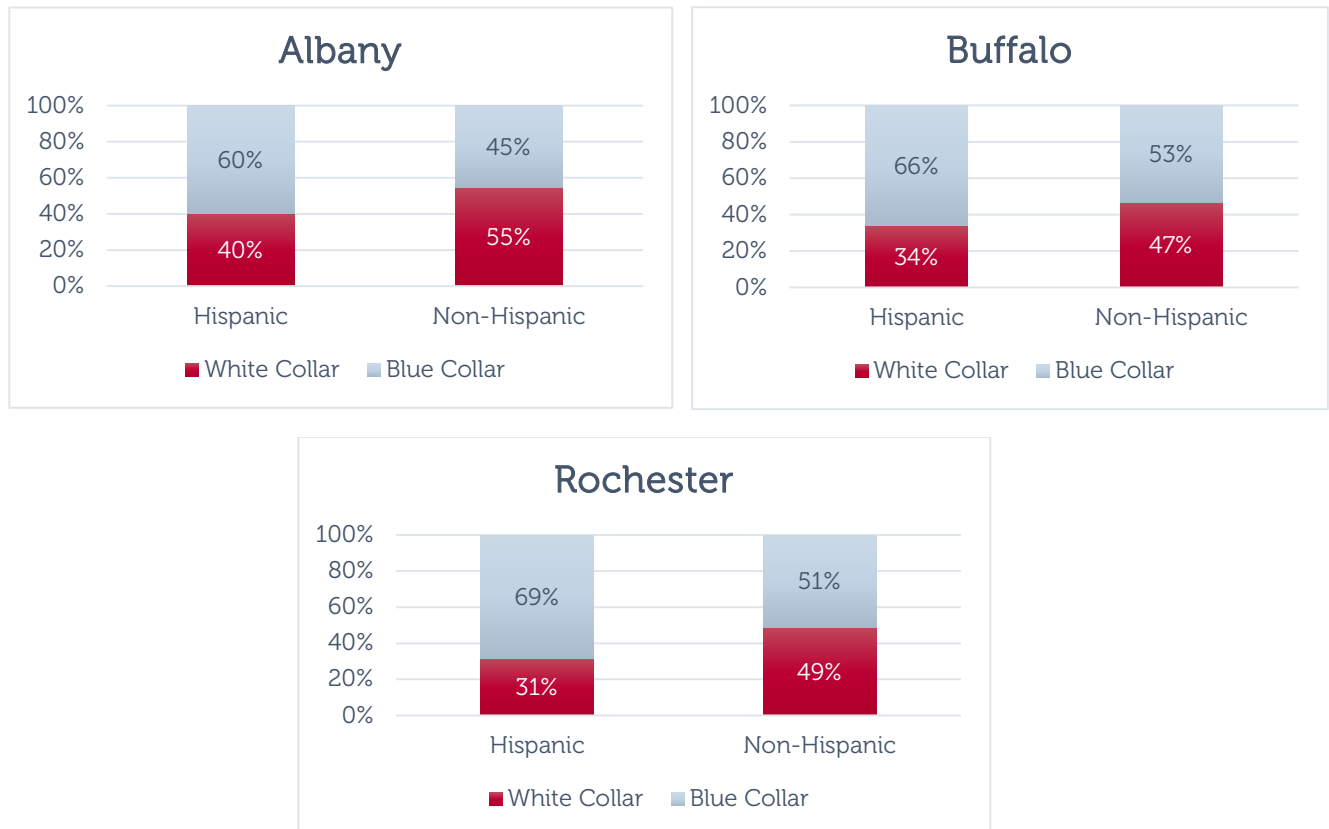
In terms of raw numbers, Rochester has the highest number of unemployed Hispanic persons while Hispanic people in Amsterdam make up the largest portion of unemployed people in that community.

	Total number unemployed	Number of unemployed Hispanic people	Percentage of unemployed people who are Hispanic
Albany	3,551	601	17%
Buffalo	9,135	859	9%
Rochester	11,340	2,379	21%
Amsterdam	806	370	46%

Source: ACS 2014-2018

Occupations

A smaller proportion of the employed Hispanic population in Albany, Buffalo and Rochester³ are in professional or "white collar"⁴ occupations than the non-Hispanic population.



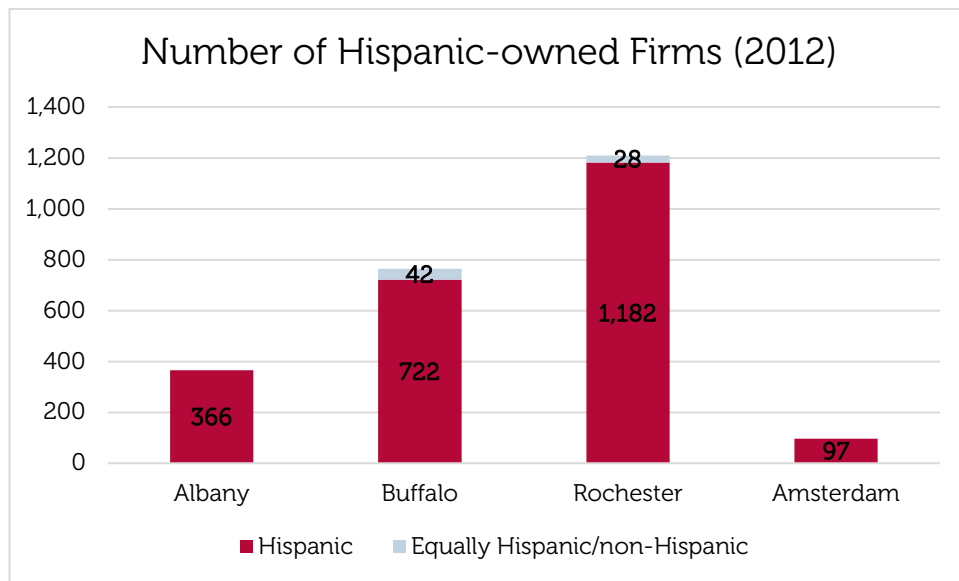
Source for all three charts: ACS 2014-18, Public Use Microdata Sample

³ PUMS data is not available for Amsterdam, NY.

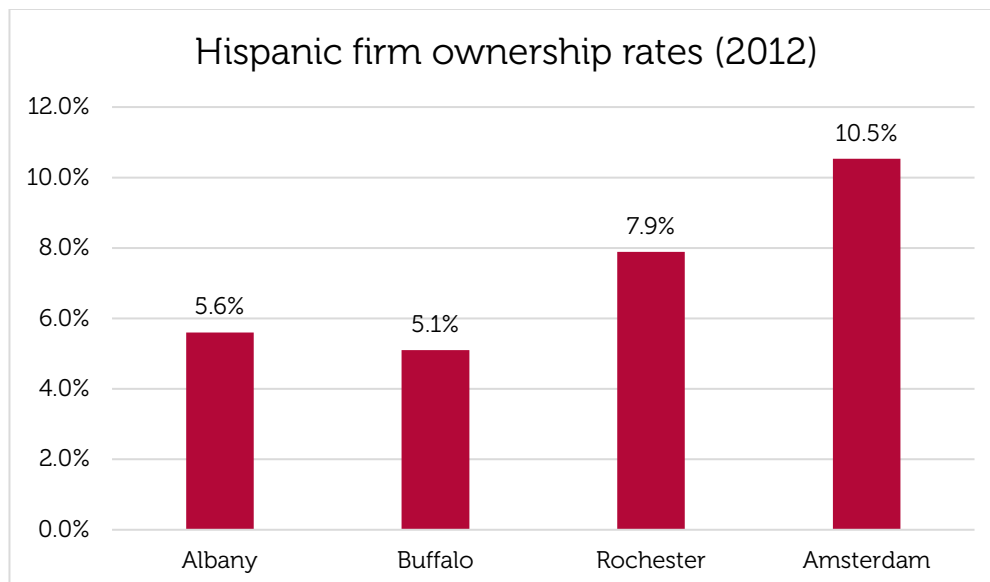
⁴ Management; Business and Financial Operations; Computer and Mathematical; Architecture and Engineering; Life, Physical, and Social Science; Community and Social Service; Legal; Educational Instruction and Library; Arts, Design, Entertainment, Sports, and Media; Healthcare Practitioners and Technical; Sales and Related; Office and Administrative Support

Business Ownership Rates

While Rochester is home to the highest number of Hispanic-owned firms, Amsterdam has the highest proportion of Hispanic-owned businesses. Note that more timely data is not available because the survey is conducted every five years, and data for 2017 has not yet been made public.



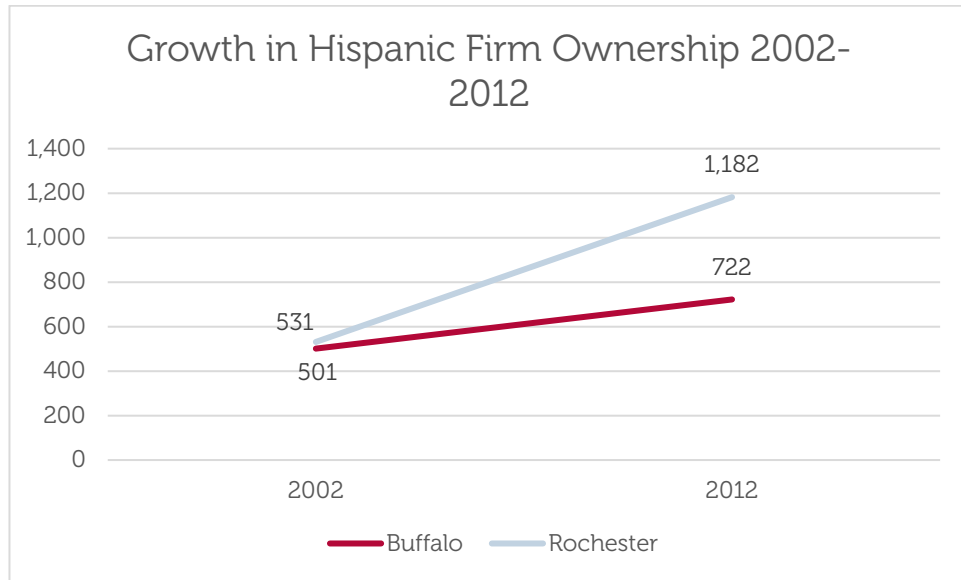
Source: Survey of Business Owners (SBO) 2012



Source: Survey of Business Owners (SBO) 2012

Note: The share is calculated out of all firms that reported the race, ethnicity, gender and veteran status of their owners, which was more than 90% of firms in each city.

The number of Hispanic-owned firms increased in Buffalo and doubled in Rochester between 2002 and 2012.⁵



Source: Survey of Business Owners (SBO)

Hispanic owned firms were concentrated in particular industries, including health care and social assistance, construction, and retail.

Top Hispanic-Owned Firms by Industry and City (2012)				
Rank	Albany	Buffalo	Rochester	Amsterdam
1	Other services (84)	Health care and social assistance (208)	Health care and social assistance (309)	Construction (42)
2	Health care and social assistance (66)	Other services (160)	Other services (287)	Health care and social assistance (32)
3	Arts, entertainment, and recreation (35)	Retail trade (56)	Construction (126)	
4	Retail trade (34)	Administrative and support and waste management and remediation services (52)	Administrative and support and waste management and remediation services (114)	
5	Accommodation and food services (33)	Professional, scientific, and technical services (48)	Retail trade (92)	

Source: Survey of Business Owners (SBO) 2012

⁵ Historical trends for Albany and Amsterdam were not available because estimates did not meet publication standards in the Survey of Small Business Owners

Significant Industries

The New York State Department of Labor Division of Research and Statistics develops regional significant industry reports for each of the ten regions in New York State to assist local workforce development boards in planning strategically and focusing resources in priority industries (and eventually on priority occupations within those industries).⁶

The reports list significant industries⁷ in each region based on several factors including employment levels, wage levels, job growth (both net and percent) over the 2013-2018 period and expected job growth based on industry employment projections through 2026. All “significant industries” share one or more of the following characteristics: rapid employment growth (percentage basis); large growth (absolute basis); high wages (average annual wage above the regional average in 2018); or strong expected growth through 2026.

The Capital Region has experienced the highest percent change in total jobs from 2013-2018 and has the highest projected growth in jobs at 11.2%.

	Overall % change in jobs 2013-2018	Overall projected % change in jobs 2016-2026
Capital Region	5.4%	11.2%
Western New York	2.3%	7.7%
Finger Lakes	3.6%	9.8%
Mohawk Valley	2.0%	8.0%

Source: NYSDOL Division of Research and Statistics Regional Significant Industries reports 2019

⁶ The regional reports can be accessed here: <https://labor.ny.gov/stats/Significant-Industries.shtm>

⁷ Industries are classified according to their [North American Industry Classification System \(NAICS\)](#) code.

Top Three Projected Industries for Growth, by Region (2016-2026)								
	Capital Region		Western New York		Finger Lakes		Mohawk Valley	
	Projected % change in jobs	Rank	Projected % change in jobs	Rank	Projected % change in jobs	Rank	Projected % change in jobs	Rank
Ambulatory health care services	39.4%	2	32.2%	1	38.3%	1	35.7%	1
Nursing and residential care facilities	25.4%	3	16.1%	2	21.7%	3		
Social assistance					26.5%	2	29.9%	2
Computer & electronic product manufacturing	53.9%	1						
Amusements, gambling, & recreation			15.6%	3				
Warehousing & storage							19.1%	3

Source: NYSDOL Division of Research and Statistics Regional Significant Industries reports 2019

Ambulatory health care services has the highest or second highest projected percent change in jobs in all four regions. Nursing and residential care facilities ranks second or third in projected growth in three of the four regions. Of course, these projections pre-date the COVID-19 epidemic and are likely to be impacted by it, but to what extent and in what direction, it is impossible to say at this point.

The regional figures trends align with statewide findings as the demand for nearly all health care occupations is expected to increase over the next decade as New York State's population continues to age. Ambulatory health care employment statewide is projected to grow by 43.4% over this period. This is the highest growth rate for any of the significant industries presented in the statewide report. Ambulatory health care services consists of seven specific industries including: offices of physicians; offices of dentists; offices of other health practitioners; outpatient care centers; medical and diagnostic laboratories; home health care services; and other ambulatory health care services.

Due to the occupational mix in these categories, many common occupations within both the ambulatory care and nursing and residential care facilities, such as nursing assistants, personal care aides, and home health aides, pay below the all-industry annual wage. Similarly, the annual average wages in the social assistance category (ranked second in projected growth in jobs in two of the four regions) are typically lower than the all industry average due to the large number of part-time and low-paying service jobs.⁸

⁸ NYDOL Division of Research and Statistics New York State Significant Industry Report 2019

Capital Region

Eleven industries in the Capital Region are designated as “significant” in the State’s report. All significant industries within the region added jobs between 2013 and 2018. In addition, seven of these 11 industries employed at least 8,000 during 2018.

The NYSDOL’s report includes an analysis for each sector but a highlight in the Capital Region is the manufacturing sector. According to the report, the combined sectors of chemical and computer/electronic product manufacturing added 2,900 jobs (+10.8%) from 2013 to 2018, compared to job losses experienced across New York State and the nation, and paid annual wages nearly twice the regional average in 2018. Projections show continued growth is expected from 2016 to 2026, especially in computer and electronic product manufacturing which is projected to grow by 53.9%

Significant Industries, Capital Region, 2019							
Industry name	Jobs		Net change in jobs 2013-18	% change in jobs 2013-18	Average annual wage, 2018	Projected % change in jobs 2016-2026	Why industry is significant ⁹
	2013	2018					
Total, all industries (all ownerships)	502,400	529,300	26,900	5.4%	\$56,300	11.2%	N/A
Construction of buildings	5,300	6,000	700	13.2%	\$66,200	6.7%	G, W
Specialty trade contractors	12,500	13,900	1,400	11.2%	\$62,500	11.3%	G, J, P, W
Chemical manufacturing	3,800	5,700	1,900	50.0%	\$105,100	19.1%	G, P, W
Computer and electronic product manufacturing	3,800	4,800	1,000	26.3%	\$102,400	53.9%	G, P, W
Warehousing and storage	2,800	3,200	400	14.3%	\$47,400	19.0%	G, P
Insurance carriers and related activities	13,700	14,500	800	5.8%	\$84,300	0.0%	G, J, W
Professional, scientific and technical services	31,200	31,700	500	1.6%	\$86,100	16.2%	J, P, W
Educational services	52,700	55,000	2,300	4.4%	\$52,200	9.9%	J

⁹Key:

G: Industry experienced above-average job growth; can be net or percentage growth

J: Industry employs a significant number of jobs (>8,000)

P: Above-average growth projected for 2016-2026

W: Industry pays above-average wages

Ambulatory health care services	21,400	23,700	2,300	10.7%	\$61,800	39.4%	G, J, P, W
Nursing and residential care facilities	20,000	22,100	2,100	10.5%	\$36,200	25.4%	G, J, P
Accommodation	6,100	8,400	2,300	37.7%	\$30,800	9.9%	G, J

Source: NYSDOL Division of Research and Statistics Capital Region Significant Industries report 2019

Western New York Region

Twelve industries are designated as “significant” in Western New York. Ten of these industries experienced increases in employment between 2013 and 2018. In addition, nine of the twelve industries employed at least 8,000 workers during 2018.

The NYSDOL’s report for the Western New York region includes an analysis for each sector but a highlight is the transportation equipment manufacturing sector. This sector experienced the highest employment growth of 28.6% (+1,400 jobs) between 2013 and 2018. According to the NYSDOL report, the number of jobs added was the highest among the ten labor market regions in the state and the average annual wage for these jobs was \$79,300 per year, third highest of the ten regions behind only the Capital Region and Long Island.

Significant Industries, Western New York, 2019							
Industry name	Jobs		Net change in jobs 2013-18	% change in jobs 2013-18	Average annual wage 2018	Projected % change in jobs 2016-26	Why industry is significant ¹⁰
	2013	2018					
Total, all industries (all ownerships)	618,800	632,800	14,000	2.3%	\$47,900	7.7%	N/A
Specialty trade contractors	14,800	16,400	1,600	10.8%	\$56,100	12.0%	G, J, P, W
Fabricated metal product manufacturing	11,100	10,800	-300	-2.7%	\$60,100	1.5%	J, W
Computer and electronic product manufacturing	3,400	3,600	200	5.9%	\$60,800	0.6%	G, W
Transportation equipment manufacturing	4,900	6,300	1,400	28.6%	\$79,300	-11.8%	G, W

¹⁰ Key:

G: Industry experienced above-average job growth; can be net or percentage growth

J: Industry employs a significant number of jobs (>8,000)

P: Above-average growth projected for 2016-2026

W: Industry pays above-average wages

Professional and technical services	26,900	29,000	2,100	7.8%	\$66,300	9.7%	G, J, P, W
Educational services	62,900	63,000	100	0.2%	\$50,900	8.3%	J, P, W
Ambulatory health care services	28,800	32,000	3,200	11.1%	\$57,800	32.2%	G, J, P, W
Hospitals	26,700	27,800	1,100	4.1%	\$66,400	6.8%	G, J, W
Nursing and residential care facilities	26,200	26,100	-100	-0.4%	\$34,300	16.1%	J, P
Amusements, gambling, & recreation	9,900	10,200	300	3.0%	\$26,300	15.6%	G, J, P
Accommodation	5,800	6,900	1,100	19.0%	\$21,800	8.7%	G, P
Food services and drinking places	51,700	53,500	1,800	3.5%	\$18,300	15.2%	G, J, P

Source: NYSDOL Division of Research and Statistics Western New York Region Significant Industries report 2019

Finger Lakes Region

Eleven industries are designated as “significant” in the Finger Lakes. Employment increased in nine of these industries between 2013 and 2018. In addition, ten industries employed at least 10,000 people during 2018. Nine of these industries offered above average wages.

The NYSDOL’s report for the Finger Lakes Region includes an analysis for each sector but a highlight is educational services. With nearly 75,000 jobs between the public and private sectors, educational services has the most employment of any significant industry in the region (with the exception of the combined health-related categories of hospitals, ambulatory care, and nursing and residential care). This sector added jobs (4,300) between 2013 and 2018. According to the Finger Lakes Region report, the most common job titles in this sector include teacher assistant, elementary school teacher and secondary school teacher. The industry’s 2018 average annual wage (\$54,500) was higher than the all industry average annual wage (\$49,200) in the region.

Significant Industries, Finger Lakes Region, 2019							
Industry name	Jobs		Net change in jobs 2013-18	% change in jobs 2013-18	Average annual wage 2018	Projected % change in jobs 2016-26	Why industry is significant ¹¹
	2013	2014					
Total, all industries (all ownerships)	540,600	559,800	19,200	3.6%	\$49,200	9.8%	N/A
Specialty trade contractors	12,400	14,600	2,200	17.7%	\$58,800	14.0%	G, J, W, P
Food manufacturing	6,300	6,900	600	9.5%	\$51,500	15.6%	G, W, P
Machinery manufacturing	12,100	10,800	-1,300	-10.7%	\$79,300	-9.9%	J, W
Computer and electronic product manufacturing	9,000	10,200	1,200	13.3%	\$88,200	1.5%	G, J, W
Professional, scientific and technical services	25,300	27,600	2,300	9.1%	\$70,400	15.1%	G, J, W, P
Management of companies and enterprises	12,400	10,600	-1,800	-14.5%	\$98,800	8.9%	J, W
Educational services	70,500	74,800	4,300	6.1%	\$54,500	10.4%	G, J, W, P
Ambulatory health care services	20,700	21,400	700	3.4%	\$50,000	38.3%	J, P, W
Hospitals	29,500	33,900	4,400	14.9%	\$58,700	10.3%	G, J, W, P
Nursing and residential care facilities	23,100	24,200	1,100	4.8%	\$34,400	21.7%	G, J, P
Social assistance	13,500	15,600	2,100	15.6%	\$26,500	26.5%	G, J, P

Source: NYSDOL Division of Research and Statistics Finger Lakes Region Significant Industries report 2019

Mohawk Valley Region

Eleven industries are designated as “significant” in the Mohawk Valley. The NYSDOL’s report for the Mohawk Valley Region includes an analysis for each sector but according to the report, warehousing and storage has been a bright spot in the Mohawk Valley. Employment in the industry grew by 800, or 22.9%, since 2013. The construction of two new distribution centers is expected to bring an additional 700 jobs to the region. Average annual wages in warehousing and storage (\$42,900) were slightly higher than the regional average in 2018, and the industry is projected to grow

¹¹ Key:

G: Industry experienced above-average job growth; can be net or percentage growth

J: Industry employs a significant number of jobs (>10,000)

P: Above-average growth projected for 2016-2026

W: Industry pays above-average wages

much faster (+19.1%) than the regional all industry average (+8.0%) from 2016 to 2026. Many workers previously dislocated from the manufacturing sector found employment in this industry.

Significant Industries, Mohawk Valley Region, 2019							
Industry name	Jobs		Net change in jobs 2013-18	% change in jobs 2013-18	Average annual wage 2018	Projected % change in jobs 2016-26	Why industry is significant ¹²
	2013	2018					
Total, all industries (all ownerships)	187,500	191,300	3,800	2.0%	\$42,500	8.0%	N/A
Specialty trade contractors	2,700	3,000	300	11.1%	\$50,700	9.3%	G, J, P, W
Food manufacturing	2,300	2,600	300	13.0%	\$47,900	14.2%	G, J, P, W
Primary metal manufacturing	2,200	2,700	500	22.7%	\$61,600	-2.4%	G, J, W
Warehousing and storage	3,500	4,300	800	22.9%	\$42,900	19.1%	G, J, P, W
Educational services	22,100	22,700	600	2.7%	\$46,700	7.1%	G, J, W
Ambulatory health care services	8,100	8,700	600	7.4%	\$51,900	35.7%	G, J, P, W
Hospitals	12,100	11,800	-300	-2.5%	\$63,900	6.8%	J, W
Nursing and residential care facilities	11,500	10,900	-600	-5.2%	\$34,200	13.4%	J, P
Social assistance	8,200	10,900	2,700	32.9%	\$24,600	29.9%	G, J, P
Accommodation	5,900	6,500	600	10.2%	\$33,500	10.4%	G, J, P
Food services and drinking places	12,500	12,900	400	3.2%	\$17,800	10.9%	G, J, P

Source: NYSDOL Division of Research and Statistics Mohawk Valley Significant Industries report 2019

¹² Key:

G: Industry experienced above-average job growth; can be net or percentage growth

J: Industry employs a significant number of jobs (>2,500)

P: Above-average growth projected for 2016-2026

W: Industry pays above-average wages

Significant Employers

CGR researched several sources to identify the largest, locally headquartered employers in each city. Please note these lists do not include public sector employers.

Albany		
Employer	Description	Employees
Albany Medical System	Health care system	14,175
St. Peter's Health Care Service	Health care system	12,004
Golub Corp	Supermarket retailer	8,075
Equinox	Human services nonprofit	6,250
Hannaford Supermarkets	Supermarket retailer	5,000

Source: Bizjournals.com

Buffalo		
Employer	Description	Employees
Kaleida Health	Health care system	9,391
Catholic Health System	Health care system	7,623
M&T Bank	Commercial bank	7,400
Tops Markets	Supermarket retailer	5,374

Source: Invest Buffalo Niagara 2020

Rochester		
Employer	Description	Employees
University of Rochester	Higher education, research, health care	29,820
Rochester Regional Health	Health system	16,545
Wegmans	Supermarket retailer	13,133
Paychex	Human resources management	4,436
Rochester Institute of Technology	Higher education	4,123

Source: Rochester Business Journal Book of Lists 2019

Amsterdam		
Employer	Description	Employees
Liberty ARC	Human services nonprofit	1,500
Amsterdam Printing	Printing	585
Hyperbaric Technology	Manufacturing	175

Source: <https://www.zipppia.com/company/best-companies-in-amsterdam-ny/>

Further Reading

The following reports and links provide additional information and perspectives related to workforce development, economic well-being and entrepreneurship of the Hispanic/Latino population.

Organization	Topic	Link
Wallet Hub	Best Cities for Hispanic Entrepreneurs	https://wallethub.com/edu/best-and-worst-cities-for-hispanic-entrepreneurs/6491/#methodology
Greater Austin Hispanic Chamber of Commerce	The Impact of Hispanic Business: A Deep Dive into Hispanic Entrepreneurship	http://www.gahcc.org/resources/data/
Hispanic Heritage Foundation	Workforce Development	https://hispanicheritage.org/programs/workforce-development/
Latino Business Action Network	Stanford Latino Entrepreneurship Initiative	https://stanfordgsb.qualtrics.com/jfe/form/SV_9yrzTAWArsWWf6l
US Hispanic Chamber of Commerce (USHCC)	Latinas in the Workforce	https://ushcc.com/inherfootsteps/
Hispanic Chambers of Commerce in the US	Chamber Organizations and Links	https://www.echispanicmedia.com/hispanic-chambers-organizations/