Role of Short-Term Rental as a Pathway to Financial Security and Retirement for U.S. Latinos

An analysis of Latino adults' disposition toward entrepreneurship, flexible income, and financial maturity

Executive Findings

For generations, Latino families in the United States have built economic security the same way: by working, saving, pooling resources across households, and putting whatever assets they have to productive use. What has changed is not the ambition; it's the tool these families can use to achieve the American Dream.

New national research commissioned by the United States Hispanic Chamber of Commerce, in partnership with Airbnb, finds that Latino adults increasingly view short-term rental hosting not as a side activity but as a potential pathway for entrepreneurship, and, for older Latinos, as a practical tool of retirement security. 76% of Latino adults say short-term rental hosting can supplement household income, and 68% see it as a viable entry into entrepreneurship or small-business ownership. Among Latino homeowners aged 55 and older, 82% say hosting can help older adults supplement retirement income.

These are tangible indicators of a population that is prepared to work and innovate, mindful of resources out of necessity, and realistic about what it takes to make ends meet. Three key findings underpin this report:

- **First, Latinos treat entrepreneurship as a security strategy, not a risk.** 84% say flexible income opportunities help families manage living costs. 78% say starting a small business is a realistic path to financial stability, while 72% say small business ownership builds wealth across generations. 68% see short-term hosting specifically as a possible pathway into entrepreneurship or small-business ownership.
- **Second, hosting can turn the home into an income-generating asset across life stages. Third, Latino adults support reasonable regulations for short-term rentals.** An overwhelming majority agree that residents should be allowed to host under reasonable regulations. 79% feel that local rules for individuals should be clear and easy to understand, and 74% agree that the rules should distinguish between residents sharing their homes and companies operating many properties. This underscores the important role reasonable regulations play in keeping short-term rental opportunities accessible to Latino families..

The USHCC's conclusion from this data is that short-term rental hosting opportunities present a meaningful on-ramp to Latino entrepreneurship and a viable supplement to Latino retirement savings. 71% of Latino adults say hosting can help families use property to support multiple generations, rising to 81% among those living in multigenerational households — the very families carrying the heaviest financial obligations. This study indicates that Latinos support balanced policies that allow individual families to build generational wealth.

About the Study

This report draws on a national bilingual survey of 1,516 U.S. adults, including 1,211 Latino adults and a 305 general-population comparison sample. The survey was self-administered online in English and Spanish and examined entrepreneurship, financial security, family and community values, flexible income, retirement, generational wealth, and attitudes toward local policy. Results were weighted separately to appropriate population benchmarks.

I. Entrepreneurship & Economic Opportunity

Hosting emerges as one of the strongest potential pathways into entrepreneurship or small-business ownership.

Entrepreneurship is viewed as a viable path to financial security. 84% of Latino adults agree that flexible income opportunities can help families manage rising living costs. 78% say starting a small business can be a realistic path to financial stability, and 72% believe small businesses can help families build wealth across generations.

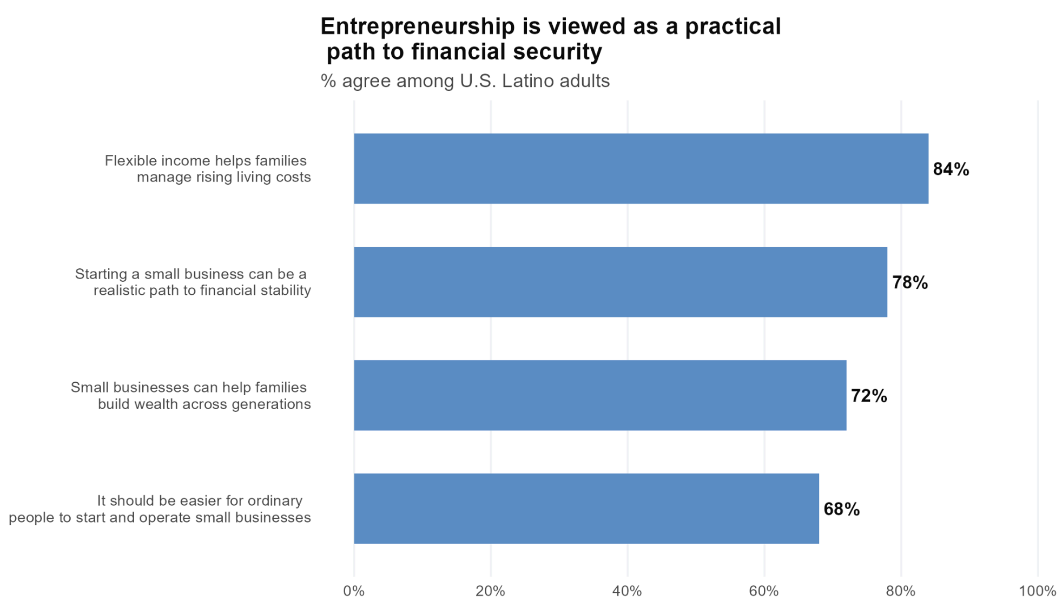
These attitudes are especially strong among those already connected to entrepreneurship: 88% of current or former business owners and independent workers see small business as a realistic path to stability, and 83% of adults under 45 do as well.

Respondents also describe entrepreneurship in practical terms, earning additional income, gaining greater control over their schedules, becoming financially independent, and creating opportunities for their families.

That outlook extends to newer forms of flexible and asset-based income. 76% say short-term hosting can be a practical way to supplement household income, while 68% see it as a possible pathway into entrepreneurship or small-business ownership.

Key Takeaway

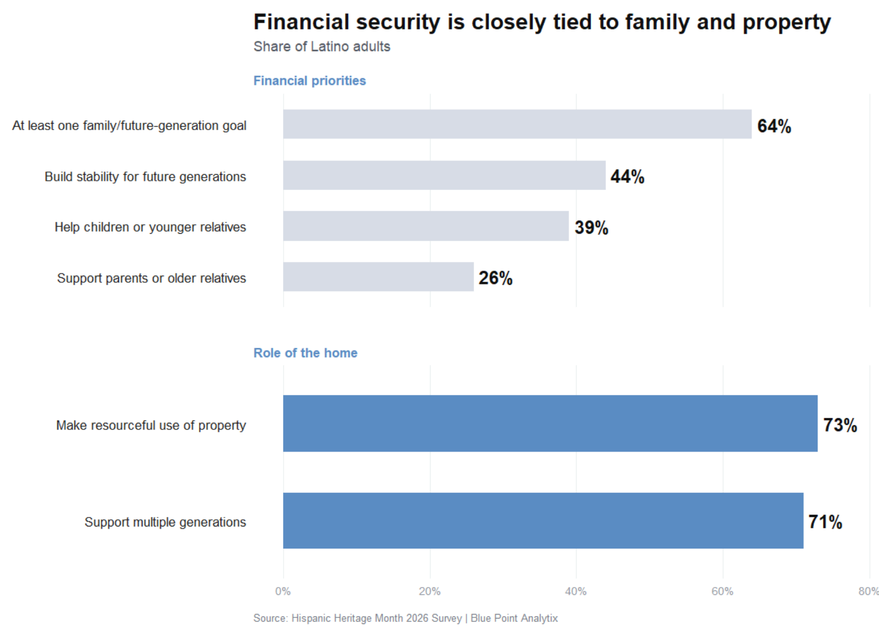
For many Latino families, the asset that makes that pathway possible is the one they already own: their home.



II. The Home as an Asset for Generational Wealth and Retirement Security

For many Latino adults, financial security extends beyond immediate household needs. It includes supporting relatives, preserving property, preparing for retirement, and creating resources that can benefit future generations.

64% identify at least one family- or future-generation-oriented goal among their top financial priorities. 44% prioritize building financial stability for future generations, 39% cite helping children or younger relatives, and 26% prioritize supporting parents or older relatives.



Within that context, the home can play an important economic role. 73% say hosting can help families use property they already own more effectively, while 71% say it can help families use property to support multiple generations. Among respondents living in multigenerational households, that figure rises to 81%.

The connection also extends to retirement security. 68% say hosting can help older adults supplement retirement income, increasing to 78% among adults 55 and older and 82% among homeowners 55 and older.

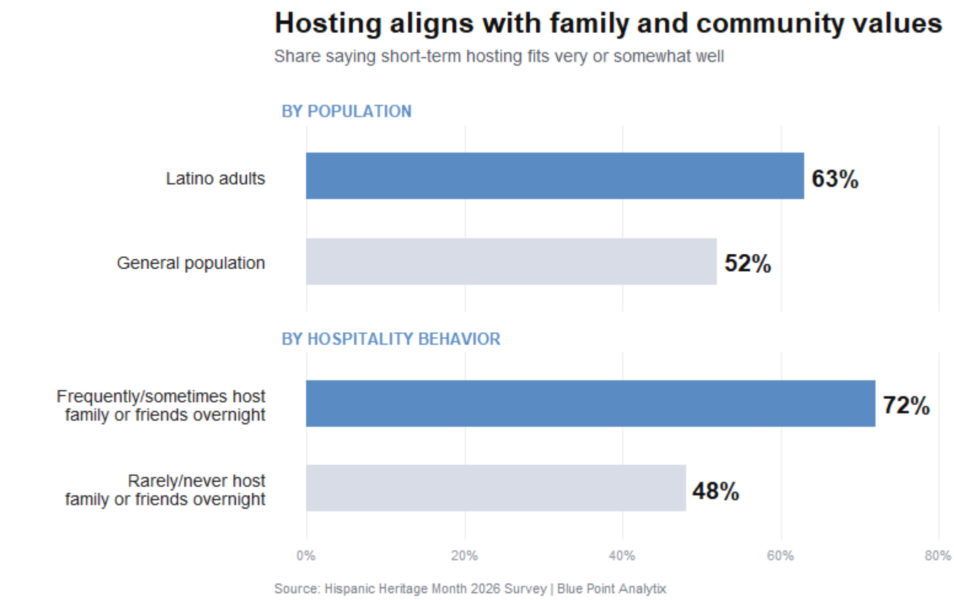
Respondents with direct hosting experience report concrete household benefits. 62% say hosting has helped pay regular household expenses, 51% cite mortgage or property expenses, and 48% say it has helped them feel more financially secure.

Family and cultural values add context to these attitudes. 72% say welcoming relatives and guests into the home is important in their family or community, and 69% say family members work together and support one another financially. 70% say hosting builds on traditions of welcoming guests, while 66% associate it with self-reliance and entrepreneurship.

The findings suggest the home's economic value can extend beyond immediate income generation. Latino households reported that productive use of the home can provide a resource to meet current expenses, support multiple generations, and strengthen retirement security.

Key Takeaway

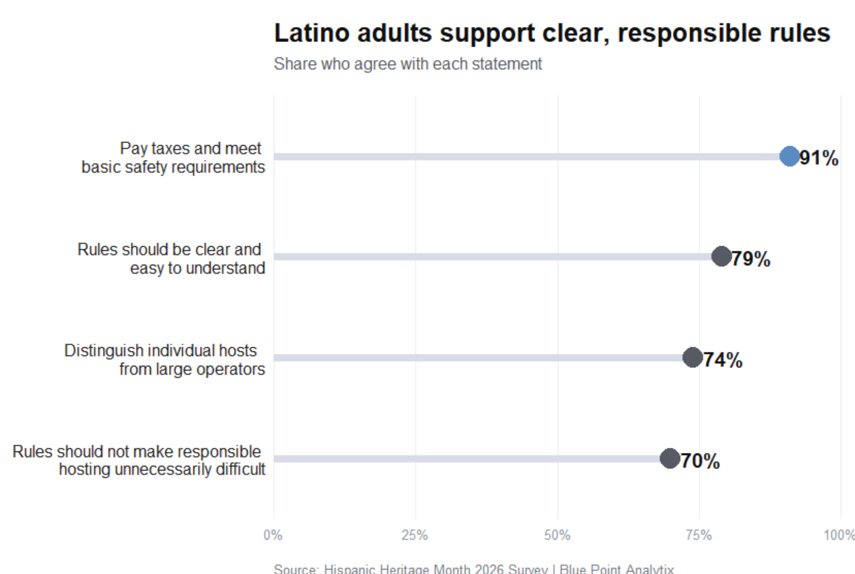
The home can function as a financial asset across life stages, supporting household income today, family stability across generations, and retirement security later in life.



III. Latino Adults Favor Reasonable Rules That Preserve Access to Hosting

The policy findings point to a preference for balance: Latino adults support responsible standards while also favoring rules that preserve access to economic opportunity.

Respondents clearly support basic responsibilities. 91% agree that hosts should pay applicable taxes and meet basic safety requirements. 79% say rules should



be clear and easy to understand, 74% believe regulations should distinguish individual hosts from large commercial operators, and 70% say rules should not make responsible participation unnecessarily difficult.

These findings suggest that Latino adults favor clear, proportionate rules that address legitimate community concerns while maintaining ordinary residents' ability to participate.

That preference aligns with the study's broader findings. When entrepreneurship and flexible income are viewed as tools for household and generational financial security, access to those opportunities becomes an important part of the policy conversation.

Key Takeaway

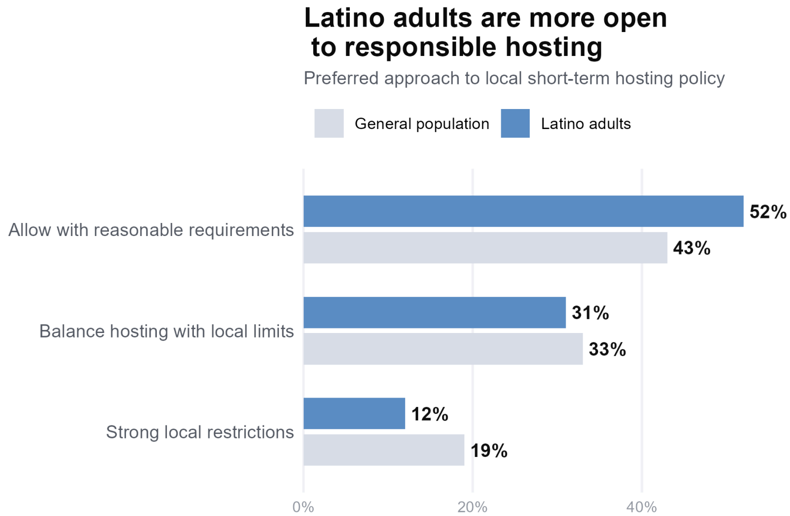
Latino adults support guidelines that protect communities without closing off pathways to entrepreneurship and supplemental income.

Conclusion

The findings suggest that short-term rental hosting is emerging as a meaningful pathway into entrepreneurship for Latino adults and as an accessible way for households, particularly older homeowners, to supplement retirement income. Latino adults already view entrepreneurship and flexible income as practical strategies for building financial security, and hosting appears to extend that opportunity by allowing people to generate income from an asset they already have: their home.

The entrepreneurship connection is especially strong among people closest to hosting. 86% of current and former hosts and 82% of those who have considered hosting see it as a pathway into entrepreneurship. At the same time, 68% of Latino adults believe hosting can provide older adults with a flexible way to supplement retirement income, rising to 78% among adults 55+ and 82% among homeowners 55+.

The findings position short-term rental hosting as more than a source of occasional extra income. It can offer a relatively accessible entry point into independent economic activity while also giving older Latino homeowners a tool to strengthen retirement security. Hospitality, family collaboration, and the productive use of the home help make that economic model particularly resonant among Latino households.


Latino adults are more open
to responsible hosting
Preferred approach to local short-term hosting policy
General population
Latino adults
Allow with reasonable requirements
52%
43%
Balance hosting with local limits
31%
33%
Strong local restrictions
12%
19%
0%
20%
40%