

Latinos: Overrepresented in Covid Cases, Underrepresented in Relief

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“More than a Shot in the Arm: The Need for Additional COVID-19 Stimulus”

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Submitted by

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INTRODUCTION

Good morning. My name is Janet Murguía, and I am the President and CEO of UnidosUS, formerly the National Council of La Raza, which is the largest Hispanic* civil rights and advocacy organization in the United States. For more than 50 years, we have worked to advance opportunities for low- and moderate-income (LMI) Latino families so that they can achieve economic security and build wealth. In this capacity, UnidosUS, with its network of nearly 300 Affiliates—local, community-based organizations across the U.S. and in Puerto Rico—provides education, health care, housing counseling, workforce development, and financial coaching programs to millions of citizens and immigrants. I would like to thank Chairwoman Waters and Ranking Member McHenry for inviting me to participate in this timely and critically important hearing.

For more than two decades, UnidosUS has published reports, provided testimony, and engaged in advocacy for strong fair housing and fair lending laws, such as the Community Reinvestment Act, as well as increased access to financial services for LMI individuals and households and expanded homeownership opportunities in the Latino community. UnidosUS has conducted original research on the experiences of LMI communities of color in accessing affordable rental housing and homeownership as well as credit and financial services, and has authored numerous reports, including *The Future of Banking* (2019); *Latinos and the Great Recession: 10 Years of Economic Loss and Recovery* (2019); *Latino Homeownership 2007–2017: A Decade of Decline for Latinos* (2019); *Calling It Home: Latino Rental Housing Affordability* (2019); *Always Hustling: Insights on Latinos in the Gig Economy and Enhancing Financial Stability* (2020); *Struggling to Stay Home: Latino Renters in the COVID-19 Pandemic* (2020); and, with the National Community Reinvestment Coalition, *Hispanic Mortgage Lending: 2019 HMDA Analysis* (2020).

In addition, the UnidosUS Wealth and Housing Alliance (UWHA) is the nation's largest network of community-based organizations working to empower Latino wealth-building through homeownership. Established in 1993, the housing counseling program was created as a pilot to provide culturally competent, linguistically appropriate, one-to-one counseling to prospective Latino homeowners and was designed to overcome the widespread lack of knowledge in the Hispanic community about the mortgage financing process. The program's success played a major role in creating and supporting appropriations to fund the U.S. Department of Housing and Urban Development's (HUD) Housing Counseling Program. Twenty-eight years later, the UWHA has grown to a nationally recognized housing counseling intermediary designated by HUD to train and credential other housing counseling networks. It includes 50 independent community-based organizations and supports more than 60,000 families a year in their journey to homeownership and the American Dream.

I offer this testimony to provide background on the persistent effects of historical, systemic, and structural bias in our housing and financial services systems and how this has contributed to a disproportionate impact on the Latino community in the wake of the COVID-19 pandemic. This testimony also provides recommendations to consider for future pandemic relief legislation that fully and equitably responds to the most vulnerable families and communities in our nation.

* The terms "Hispanic" and "Latino" are used interchangeably by the U.S. Census Bureau and throughout this document to refer to persons of Mexican, Puerto Rican, Cuban, Central and South American, Dominican, Spanish, and other Hispanic descent; they may be of any race. This document may also refer to this population as "Latinx" to represent the diversity of gender identities and expressions that are present in the community.

DISPARITIES FROM THE GREAT RECESSION PERSIST

As of 2019, there were 60.6 million Hispanics in the United States.¹ In recent years, Hispanics have accounted for slightly more than half of the total population growth in the nation. By the year 2030, they are projected to account for more than one in five Americans. The median age of Hispanics is 30 years old, while the national median is 38.

The year 2020 marked the end of one decade since the peak of the last financial crisis (2007–2009) and the beginning of the Great Recession. Latinos experienced an uneven recovery during this ten-year period. The housing crisis at the center of the Great Recession stripped a collective 66% of wealth from the Latino community.² In 2014, the Latino homeownership rate reached its lowest point at 45%—a five percentage point drop from 50% in 2005, which was the first significant decline since 2000, when Latino homeownership was steadily on the rise. Furthermore, millions of Latinos who lost their homes to foreclosure were pushed into an expensive rental market; by 2017, 4.4 million Latinos were spending 30% or more of their paychecks on rent, an increase of 1.2 million from 2007.

As a majority of Latinos' assets are tied to home equity, the drop in homeownership signaled an even greater loss of Latino household wealth, experiencing a 42% decline between 2007 and 2013 alone. Between 2013 and 2016, Latino wealth began to rebound—reaching \$20,600—but in 2016 it was still 16% less than it had been in 2007.

Hispanic neighborhoods also sustained comprehensive and lasting damage from the Great Recession. In 2008, more than three in five (62%) Latino homeowners saw foreclosures in their neighborhoods.³ Banks began disproportionately to take possession of more homes in counties where Hispanics accounted for more than 25% of the population, compared to counties overall.⁴ As homeowners were pushed out, investments flowed out, creating the rapid deterioration of neighborhoods and surrounding communities.⁵ Even as the foreclosure crisis began to subside, many homes in urban centers and minority neighborhoods remained underwater,⁶ opening the door to predatory investment activity and driving away community-driven reinvestment.

The job recovery for Latinos was also mixed. By 2017, the Latino unemployment rate dropped significantly to 5.1% from 12.9% in 2010.⁷ This was the first return to pre-recession levels in a decade, yet the rate remained higher than the national average of 3.9%. In late 2019, Latinos comprised one out of every six workers in the U.S., with a 68.1% labor force participation rate, compared to 63.4% nationally, and enjoyed a historically low unemployment rate of around 4%. With increased labor force participation, the Latino median household income also grew.⁸ Yet, disparities remained for Latinos in job quality—the combination of earnings, benefits, job security, underemployment, and paid leave, leaving many workers and their families struggling to make ends meet. According to the United States Congress Joint Economic Committee, full-time Hispanic workers earned lower median salaries compared to workers overall, leading to lower incomes for Hispanic households. Data from 2018 show that Hispanic households still earned less annually, at \$51,500, compared to \$70,600 for White households and \$63,200 for households overall. Furthermore, Hispanics lag behind White households in terms of assets and wealth. The median net worth of Hispanic households is \$20,600, just one-eighth that of White households (\$171,000).⁹

Meanwhile, the Latino community made additional gains in college attainment and health care coverage. Between 2007 and 2017, college enrollment for Latinos increased from 12.1% to 19.4%.¹⁰ By 2019, the share of Latinos with bachelor's degrees increased to 19%, from 11% in 2000. And from 2007 to 2017, more than 4 million Latinos throughout the country secured health insurance coverage through the Affordable Care Act (ACA).¹¹ In the context

of a recession, making health care more accessible and affordable is a critical lifeline and economic remedy to protect families.

The uneven recovery from the Great Recession contributed directly to the economic conditions and status of the Latino community and its ability to endure a significant economic downturn. According to a national poll of Latino voters in February 2020, 86% were concerned about rising housing costs and were struggling to make ends meet.¹² In addition, they recognized that the country's economy was growing, but that the Latino community was not receiving the same boost as others were, and they were not seeing the same gains from economic growth as their peers. The effects of an uneven recovery and systemic barriers will continue to play a role in how Hispanics view their place in the economy, opportunities for future success, and overall economic inclusion.

COVID-19 HAS DISPROPORTIONATELY IMPACTED LATINOS

The COVID-19 pandemic and ensuing economic downturn have dealt a huge blow to the country's economy, while also amplifying deep divides and inequities in American society. For example, the Latino experience can be described in one defining word: "disproportionate." Latinos are disproportionately overrepresented among essential workers helping America survive the pandemic and are thus disproportionately at risk of getting sick with and dying of COVID-19. And yet, despite their contributions, many have been left out of federal health and economic relief.

In December 2020, the Bureau of Labor Statistics announced that the national unemployment rate was 6.7%, down from a peak unemployment rate of 14.7% in April 2020 just after the outbreak of COVID-19.¹³ Throughout the duration of the pandemic, the unemployment rate for Latinos has remained higher than the rate for White workers and workers overall. For example, it was 9.3% in December, three percentage points higher than for White workers.¹⁴ Unemployment for Latinos also peaked in April 2020 to 18.9%,¹⁵ which was significantly higher than the national rate and the highest among all racial and ethnic groups.¹⁶ Meanwhile, the Hispanic labor force participation rate tumbled five percentage points from 68% in February to 63.3% in April.¹⁷

Since the outbreak of COVID-19 in the United States, UnidosUS has been tracking the pandemic's devastating impact on Latino workers and their families. Within one month of the outbreak, Latinos were disproportionately losing work and wages while remaining at high risk of exposure to the virus. This is partly due to a greater share of Hispanics being employed in frontline and essential jobs, putting them in contact with the public. According to the Center for Migration Studies, 70.5% of Hispanic workers are employed in essential industries.¹⁸ Hispanic immigrants are more likely to hold essential and frontline jobs in settings where they continue to work in close contact with the public. While 67.1% of native-born Hispanics work in essential sectors, 79.3% of Hispanic noncitizens without legal status work in essential industries.¹⁹ Research from the AFL-CIO from October 2020 highlights the increased risk that Latino workers face of contracting and dying from the virus.²⁰

CHART 1: Latinos in Essential Jobs

Latinos Make up 17.6%
of the U.S. Workforce, and:



54%
of Agricultural Workers



29.7%
of Food Manufacturing
Workers



29%
of Medical Assistants



20.5%
of Grocery Store
Workers



18.8%
of Transportation and
Utilities Workers
(mail and electricity)



15%
of Frontline Protective
Service Workers
(firefighters, police, etc.)



14.1%
of Pharmacy and
Drugstore Workers

Source: UnidosUS calculation using U.S. Bureau of Labor Statistics, "Labor Force Statistics from the Current Population Survey." Tables 11 and 18, <https://www.bls.gov/cps/tables.htm> (accessed June 23, 2020).

Latino workers have also been impacted disproportionately by the economic downturn. This is due to their overrepresentation in industries—such as the service, entertainment, and hospitality sectors—that shuttered temporarily or were forced to close completely. Conversely, Latinos were the least likely to work in industries that were the least impacted (such as the finance, telecom, and information sectors), which provide the ability to work from home. This explains why half of all Latino workers lost their jobs or took pay cuts when the COVID-19 shutdown began in March, compared to only one in three U.S. workers overall.²¹ The disproportionate loss of jobs has also eroded the economic security of Latinas. For example, in June 2020, unemployment among Latinas peaked at 20.5%, higher than for Hispanic workers overall (14.5%).²² Before the pandemic, Latinas already faced a growing gender wage gap²³ and were already more likely than men to be in poverty, with one in five Latinas struggling to live above the poverty line.²⁴

The COVID-19 pandemic has also impacted the growth in Latino small businesses over the last decade. Hispanic-owned businesses annually contribute billions of dollars to the American economy,²⁵ providing sources of wealth for their families and new jobs in communities throughout the country.²⁶ Before the pandemic, Hispanic small businesses grew at a rate of 34%, compared to only 1% of non-Hispanic businesses,²⁷ yet have struggled to continue operations as the economy continues to suffer. According to research from Stanford University, in March 2020, 65% of Latino-owned businesses reported they could not survive beyond six months.²⁸ In May 2020, a poll by UnidosUS and Color of Change found that one in five African American and one in ten Latinx small business owners had to close temporarily due to COVID-19.²⁹ In addition, nearly half of those small businesses expected that they would close within six months if the pandemic continued.

The loss of employment has eroded the income of Latino households and amplified inequality in Latinos' access to an affordable home. The effects of historical and contemporary policies that affirmatively discriminate against Latinos, immigrants, and people with limited English proficiency (LEP) have created structural barriers for low-income Latinos and immigrants seeking housing assistance,³⁰ forcing families to choose between family separation and eviction from their homes. While housing insecurity has worsened throughout the country, the risk of eviction

and foreclosure is acute for Latinos. Before the pandemic, Latino renters were already burdened by high housing costs and had lower levels of wealth, placing them in a precarious position if faced with enduring an economic recession.³¹ According to a national poll, six months after the COVID-19 outbreak, nearly one-third (28%) of Latino households said they had trouble paying the rent or their mortgage because of the pandemic.³² By November 2020, 18% of Latino homeowners were falling behind on their mortgage payments, compared with 10% of homeowners overall.³³ By December, nearly one-fourth of Latinos were behind on rent payments, compared with 19% of U.S. renters overall.³⁴ Furthermore, Latinos are less likely to access programs that would help them avoid foreclosure, such as forbearance.³⁵ Another wave of foreclosures would force families into an unaffordable rental market, increase homelessness, and exacerbate the Latino wealth gap.

Latinos Have Been Excluded from Relief

Structural and systemic barriers that existed before the pandemic outbreak have hindered Latinos' ability to take advantage of relief efforts now. For example, legal barriers block access to health coverage for millions of immigrants and mixed-status families, and Latinos remain less likely to work in jobs that offer health insurance in a system widely based on employer-provided coverage. Families face similar barriers to food assistance, or SNAP, because of their immigration status and work requirements. Furthermore, concerns about the expanded public charge rules instill fear in immigrants who then do not access benefits, such as rental assistance, even when their families are in need. Unemployment Insurance (UI) has also underserved Latinos in this economic downturn. Despite early changes to eligibility requirements for gig workers and independent contractors, many Latinos working in nontraditional jobs were unaware that they were eligible for benefits, and those who were aware faced heavy burdens in acquiring the documents they needed to verify employment. At the same time, Latino business owners had trouble accessing the Paycheck Protection Program (PPP), and as of May 2020 only 12% of Black- and Latino-owned small businesses had received any of the assistance for which they had applied.³⁶

A substantial share of the Latino community was excluded from the earliest economic relief and aid under the CARES Act. In particular, tax-paying adults who file taxes with an ITIN number and their family members—including U.S. citizens and lawful residents—were excluded from receiving Economic Impact Payments in April 2020. Experts estimate that this affected 3.7 million children and 1.7 million U.S. citizen spouses. Among the most vulnerable to the health and economic impacts of the COVID-19 pandemic are mixed-immigration-status families, in addition to an estimated 4.5 million Latino children who live in homes with at least one undocumented parent. Policies that exclude U.S. citizen children and mixed-status families from relief will only increase economic deprivation in the short term with incalculable long-term effects on their future well-being.

THE AMERICAN RESCUE PLAN MUST INCLUDE LATINOS

With the release of President Biden's COVID-19 response proposal, the American Rescue Plan, Congress now has an opportunity to deliver a truly inclusive relief package that aligns with the president and his administration's commitments to racial equity and an inclusive economic recovery. In December 2020, nine months after the passage of the CARES Act, Congress ushered in additional emergency pandemic relief with the passage of the Coronavirus Response and Relief Supplemental Appropriations Act of 2021. UnidosUS is encouraged by Congress's bipartisan efforts to provide an additional round of stimulus checks that includes certain mixed-status families; to extend unemployment benefits, rental assistance, and protections against evictions; and to inject federal funds into free vaccine distribution.³⁷ However, this was only a down payment on the inclusive relief package still needed.

The American Rescue Plan aligns with many of UnidosUS's priorities to ensure an inclusive recovery that prioritizes racial equity and protects all workers and their families. We are pleased to see that the proposal by President Biden includes:

- **Supporting workers.** The plan would provide an emergency \$400 per-week UI supplement through September 2021 which is available to self-employed and gig economy workers, raise the minimum wage to \$15 per hour, expand paid sick and family and medical leave to 14 weeks, and extend emergency leave through September.
- **Supporting families.** The plan would provide an additional \$1,400 in stimulus checks for individuals, as well as expand and make the Child Tax Credit (CTC) and Earned Income Tax Credit (EITC) refundable for the year. In addition, it would help to keep families in their homes by extending the eviction and foreclosure moratoriums through September and allowing homeowners with federally backed mortgages the ability to apply for mortgage relief until then, providing funding for legal assistance, and providing \$35 billion in assistance to renters.

However, the plan is missing critical supports for workers and homeowners, as well as investments in communities that remain excluded from current aid and protections and will feel the effects of the crisis long after the pandemic is over.

- **The proposal fails to clarify if aid would be available to all workers and families, regardless of immigration status.** For example, it is not clear that the next round of stimulus payments would be available to all members of mixed-status households, including ITIN holders and the children of undocumented parents, and the proposal does not address rules that prevent families with undocumented children from claiming the CTC.
- **It does not include support for homeowners and funding for housing counseling assistance.** Housing counseling is proven to be critical tool for the hardest-hit and hardest-to-reach communities to get the help they need to keep their homes and access relief. The plan does not protect millions of homeowners whose mortgages are not federally backed from foreclosure and does not give aid to homeowners who have been losing income and postponing mortgage payments month after month.³⁸
- **It lacks the bold, necessary investments in neighborhoods and communities hardest hit by the pandemic.** This proposal does not include federal funding for reinvestments in neighborhoods and communities that were still recovering from the Great Recession before the pandemic and are struggling to endure the impacts of the pandemic. Furthermore, we were disappointed that the plan does not include much-needed funding for states to update and improve their UI systems, which would ensure that all eligible workers can receive the support they need.

Solutions to Build Back Better

The federal government must recognize the Latino community's contributions to our country on the frontlines of the pandemic. Furthermore, Congress, in lockstep with the Biden administration, must address the systemic inequities that have led to the disproportionate health and economic impacts of the pandemic on the most vulnerable in the nation. Failing to include everyone in final legislation is morally indefensible, will worsen pre-pandemic economic inequalities, and is detrimental to the interrelated goals of controlling the pandemic and

making a rapid, sustainable economic recovery. UnidosUS offers the following proposals to ensure that any future legislation fully and equitably responds to the sacrifice and suffering happening in every corner of the country.

- **Ensure that economic relief and assistance reaches all workers and families harmed by the pandemic, regardless of immigration status.** Any relief package must direct relief and aid to communities hardest hit by the health and economic impacts of COVID-19, and explicitly include segments of the U.S. population that were excluded from previous relief. The package should also build on the “HEROES Act”—which the House passed in May 2020 and which explicitly included immigrants and all members of mixed-status households, including ITIN holders—in proposed relief. Furthermore, Congress should instruct federal agencies to include the needs of Latino and immigrant essential workers and mixed-status families in their design of economic aid and relief. For example, HUD and the U.S. Department of Treasury should provide guidance to state and local governments for ensuring that trusted community-based nonprofit organizations and groups are involved as stakeholders and partners in the planning and disbursement of housing assistance.
- **Increase funding for housing counseling.** Congress should pass legislation introduced last year in this Committee and in the Senate to include \$700 million in support for housing counseling services to help homeowners and renters navigate their housing options and rights during the COVID-19 crisis, including the protections and resources provided through COVID-19 relief legislation. HUD-approved housing counseling providers need additional funding to address a significant increase in demand for culturally competent foreclosure and eviction prevention services. Representative Axne (D-IA) introduced the “Coronavirus Housing Counseling Improvement Act” in this Committee in May 2020, and the Senate companion bill was introduced by Senators Menendez (D-NJ), Brown (D-OH), and Van Hollen (D-MD) in June 2020.
- **Expand the current foreclosure moratorium and forbearance programs so that they apply to all homeowners.** Since Congress passed the CARES Act in March 2020, nearly 15 million mortgages that are not federally backed and are held on lenders’ books remain unprotected by the current moratorium and at risk of foreclosure. Many Latino homeowners who have lost income due to the pandemic and whose mortgages are held in lenders’ portfolios must also be protected against foreclosure. In addition, servicing companies of all mortgages, federally backed and not, should be required to offer homeowners a forbearance period for the full amount of the mortgage payment, and must provide a clear and simple process for the homeowner to apply for mortgage relief.
- **Aid homeowners who are struggling with their mortgage payments.** Congress should pass legislation that was introduced in this Committee last year by Representative Scott (D-GA) to establish a Homeowner Assistance Fund to help homeowners harmed by the pandemic. The “State Housing Relief Act,” introduced in May 2020, would provide \$75 billion in funding to states, delivering essential support for homeowners in need of mortgage payment assistance, principal reduction, or utility payment assistance. In addition, Congress should require mortgage companies and local governments to communicate with impacted LEP homeowners, using government resources to provide information about available resources and how to get help in at least the top ten non-English languages widely spoken in the U.S.
- **Ensure that the \$15 billion for small businesses include money specifically for Community Development Financial Institutions (CDFIs).** To reach critical firms, including minority-owned small businesses that were excluded from early rounds of assistance, any funding for small-business grants must include a set-aside

for CDFIs, which prioritize lending to LMI communities and communities of color. CDFIs also play a key role in educating minority business owners about the relief available to them and help them to navigate the application process. Without this support, Black and Latino business owners will continue to be excluded from PPP and other relief programs.

- **Increase federal and private investments in the communities hardest hit by multiple recessions.** Latino workers, their families, and the communities in which they live have not fully recovered from the Great Recession and many neighborhoods remain disinvested. Congress should provide bold investments, such as renewed federal funding for HUD’s Neighborhood Stabilization Program, which is proven to stimulate public-private partnerships that support communities to build and preserve affordable housing, and community infrastructure. Congress should also ensure that prudential regulators leverage the strength of the Community Reinvestment Act to encourage banks to direct their investments into communities that have been hardest hit and will feel the effects of the current recession long after the pandemic is over.

CONCLUSION

In the years following the Great Recession, Latinos and other communities of color have struggled to rebuild from the devastating loss of wealth, income, and economic security. The uneven economic recovery—along with the persistent effects of historical, systemic, and structural bias in our housing and financial services systems—contributed directly to the economic status of the Latino community prior to the pandemic outbreak. These factors left Latino workers and their families unprepared to endure the disproportionate impacts of the COVID-19 pandemic.

We ask that the recommendations provided here are considered and implemented in alignment with this Committee’s work on pandemic relief legislation and with President Biden’s January 20th executive order to advance racial equity and support underserved communities through the federal government. We look forward to further discussions on strengthening the federal government’s response to the COVID-19 pandemic as well as this Committee’s proposals to support the Latino community’s inclusion in the nation’s economic recovery. I will be happy to respond to any questions raised by this testimony.

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