



OVERCOMING COVID-19 ECONOMIC BARRIERS FOR LATINO COMMUNITIES

ACKNOWLEDGEMENTS

This report was developed by Hispanic Federation's core and regional staff: Frankie Miranda, Jessica Orozco Guttlein, Jessica Guzmán Mejía, Diana Caba, Brent Wilkes, Ingrid Alvarez-DiMarzo, Yanidsi Velez, Charlotte Gossett Navarro, Laudi Campo, Freddie Agrait, Marcos Montero-González, Keyshla Marrero Lozada, Maritere Padilla Rodríguez, and Stephanie Gomez - in consultation with New America, Hispanic Federation member agencies and community partners. Additional support was provided by Latino Policy Forum and consultants José Calderón, Lucas Codognolla and Emily Gantz McKay.

Hispanic Federation would like to acknowledge member agency leaders and community partners who were critical in shaping the program and policy recommendations outlined in this report:

NEW YORK CITY

Raul Russi (Acacia Network), Lymaris Albors (Acacia Network), Gabriela Gonzalez (Acacia Network), Rob Solano (Churches United for Fair Housing), Sinthia Peña-Ortiz (Coalition for Hispanic Family Services), Ramon Peguero (Committee for Hispanic Children & Families), Arline Cruz (Make the Road NY), Jose Payares (New Immigrant Community Empowerment), Jose Ortiz, Jr. (New York City Employment & Training Coalition), Quenia Abreu (New York Women's Chamber of Commerce), Maria Lizardo (Northern Manhattan Improvement Corporation), Juan Ramos (Southside United Housing Development Fund Corporation), Michelle Cameo (Violence Intervention Program), Omar Zapata (Voces Latinas), Jessica Clemente (We Stay/Nos Quedamos), Eulogia Díaz (We Stay/Nos Quedamos), and Anna Vicenty (We Stay/Nos Quedamos).

NEW YORK STATE

Janet Fry (Community Resource Center), Kristin Lyons McHale (COPAY), Rebecca Sanin (Health & Welfare Council of Long Island), Margarita Grasing (Hispanic Brotherhood), Marguerite Keller (Hispanic Brotherhood), Angelica Perez-Delgado (Ibero-American Action League), Carola Otero Bracco (Neighbors Link), Evelyn Ortiz (New York Association of Training and Employment Professionals), Hellen Cordova (Worker Justice Center), and Erika Aguilera (Worker Justice Center).

CONNECTICUT

John Torres (Bridgeport Caribe Youth Leaders), Alexandro Morris (Children's Learning Centers of Fairfield County), Jasmine Sanchez (Children's Learning Centers of Fairfield County), Subira Gordon (ConnCAN), Steven Hernández

(Connecticut Commission on Women, Children, Seniors, Equity & Opportunity), Aaron Turner (Connecticut State Department of Housing), Angelica Idrovo (CT Students for a Dream), Mariella Castagnet (Greater Norwalk Hispanic Chamber of Commerce), Bruni Pizarro (Junta for Progressive Action), and Iran Nazario (Peace Center of CT).

PUERTO RICO

Coralí Pino (Asociación Mayagüezana de Personas con Impedimentos), Jorge Oyola (Asociación de Líderes Comunitarios), Anibal Cruz (Asociación de Líderes Comunitarios), Mirta Colón (Coalición de Residentes de Vivienda Pública del Área Metropolitana), Nayda Bobonis Cabrera, Esq. (FURIA, Inc.), Carmen Villanueva (FURIA, Inc.), Lucy Cruz (Grupo de las Ocho Comunidades Caño Martín Peña), Alejandro M. Goicoechea (Grupo Guayacán), Brayan Lee, Rosa Rodríguez (Instituto del Desarrollo de la Juventud), Dulce María del Río-Pineda (Mujeres de Isla), Carlos Vázquez (P.E.C.E.S., Inc.), Emibell Chong (Red Por los Derechos de la Niñez y la Juventud de P.R.), Jenifer De Jesús (Taller Salud), and Wildred Labiosa (Waves Ahead).

NEW JERSEY

Paola Marin (Community Affairs and Resource Center), Raymond Ocasio (La Casa de Don Pedro), Edward Hernandez (La Casa de Don Pedro), Nedía Morsy (Make the Road NJ), Lisa Torres (Mercer County Hispanic Association), Marco Antonio Castillo (Mi Casa es Puebla), Xiomara Guevara (Morris County Organization for Hispanic Affairs), Jose Montes (Puerto Rican Action Board), Kim Ruiz (Puerto Rican Association for Human Development), and Luis De la Hoz (Statewide Hispanic Chamber of Commerce of New Jersey).



FLORIDA

Brenda Santana (Access Community Awareness Center, Inc.), María S. Rosario (Ana G. Mendez University), Linda Perez Luna (Boricuas de Corazón), Federico Hollander (Casa de Mexico), John Martinez (Centro Campesino Farmworker Center), Adolfin Ortiz (Hispanic American Professional Business Women Association), Josephine Mercado (Hispanic Health Initiatives, Inc.), Maria Pinzón (Hispanic Services Council), Laura Pichardo-Cruz (Hope CommUnity Center), Alfonso Ramos (Justice Shall Be For All), Diana Mejia (Nuevo Sendero), Melissa Marantes (Orlando Center For Justice), Janelle Adorno (Orlando Dream Center), Marcela Restrepo (Sky Builders for All), Lunna García (SOS Urbander), and Oscar Londoño (We Count).



ILLINOIS

Bela Moté (Carole Robertson Center for Learning), Jaime Garcia (Centro de Información), Cesar Nuñez (ENLACE Chicago), Cristina De La Rosa (Erie Neighborhood House), Alexandra Sossa (Farmworkers & Landscaper Advocacy Project), Leslie Dimas (Illinois Hispanic Chamber of Commerce), Sagrario Aguirre (Instituto del Progreso Latino), Steve Alderson (Instituto del Progreso Latino), Roberto Valdez Jr. (Latino Policy Forum), Veronica Gloria (Spanish Community Center), and Maria Velazquez (Telpochcalli Community Education Project).



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ABOUT HISPANIC FEDERATION AND NEW AMERICA

Hispanic Federation (HF) is the nation’s premier Latino nonprofit membership organization. HF uplifts millions of Hispanic children, youth and families through public policy advocacy, innovative community programs and strengthening Latino nonprofits. By working with a dynamic network of leading Latino community-based organizations, HF is able to fulfill its mission to empower and advance the Hispanic community. As part of its advocacy strategy, HF works with its network of nonprofit leaders and institutions to educate policymakers, funders, the public and media about the needs and aspirations of Latinos in the areas of education, health, immigration, civil rights, economic empowerment, civic engagement, and the environment.

New America is dedicated to renewing the promise of America by continuing the quest to realize our nation’s highest ideals, honestly confronting the challenges caused by rapid technological and social change, and seizing the opportunities those changes create.

LETTER FROM HISPANIC FEDERATION

Dear Friends,

For the last year, our community has been under siege. The COVID-19 virus has disrupted our lives, shaken the foundations of our communities, and inflicted staggering losses —both personal and economic— that grow by the day. We are living an unprecedented moment; a watershed event for us all.

It is precisely because of the singular, historic nature of the pandemic that Hispanic Federation and New America have partnered to produce the report that you are now reading. In an effort to chronicle the scope of the crisis and map a path forward, we have produced an analysis of the ways in which the pandemic has impacted three critical areas for our communities: work, food, and shelter. These may seem like basic areas of need but in the course of this pandemic, our communities' access to these basic, essential needs has been deeply compromised. We are in a fight for survival and this report lays bare the depth of the damage done by COVID-19 and the difficult work required to bounce back.

Using a mix of qualitative and quantitative data, the report paints a daunting portrait of a people who did “essential” work at great risk to themselves and their families. Of families confronting sharp economic reversals and finding it difficult to secure the aid they needed from government. Of households where hunger and food insecurity are an ever-present menace, threatening families and children. The story we tell here is a difficult one to tell because it exposes the deep structural inequities that define the nation and the ways in which those inequities shape the lives of all too many members of our communities.

Nevertheless, this is ultimately a hopeful document that seeks to drive change. Using the collective wisdom of Latino civic leaders, business owners, nonprofits, and individuals we lay out a series of specific policies that can help our communities recover. These are not top-down recommendations. They are proposals that emerge from the people and institutions that know our communities —their communities— best. Change is possible. The recently passed American Rescue Plan is a testament to that fact. The bill provides critical support for our children and families who continue to experience alarming financial hardships, hunger, and housing insecurity.

We must continue our steady insistence that ours is a community worth fighting for; that rebuilding our community is the surest way to rebuild the nation.

By working together, we can continue to effect bigger and bolder responses that build a better future for our children and families, and make all of our communities stronger and healthier.

Sincerely,



Frankie Miranda
President

EXECUTIVE SUMMARY

The COVID-19 virus has laid bare the devastating racial and ethnic inequalities that hover over America. By almost every single health and socio-economic indicator, Latinos are faring the worst out of any group in our nation. Public health data indicate that Latinos and African Americans are being infected, hospitalized, and killed by the virus at up to three times the rate of other communities, and these disproportionate health effects are exacerbated by crushing economic blows. In the spring of 2020, at the peak of the pandemic's first wave, Latino unemployment reached 18.9% – the highest rate for any racial or ethnic group. About half (49%) of Latinos say someone in their household has taken a pay cut, lost a job, or both due to COVID-19, compared to one-third (33%) of all U.S. adults. Because so many Latinos hold low-paying jobs in the “essential” workforce – as farmworkers, grocery store staff, warehouse employees, cooks, caretakers, cleaners, and delivery workers – they often lack benefits like health insurance, sick days, or unemployment insurance that could help mitigate the pandemic's effects. Housing and food insecurity, always at unacceptably high rates, have become endemic. By late summer 2020, one in four Latino families with children was facing food insecurity. One in four Latino renters with children (26%) owed back rent, and less than one-third (31%) of Latino and other minority homeowners obtained mortgage deferments, compared to 44% of White homeowners.

As Latinos and other U.S. residents collectively battled the coronavirus, the Hispanic Federation and New America called on our community and nation's leaders to take actions to prioritize Latinos and other communities of color that have been disproportionately impacted by the pandemic. The recent presidential and congressional election cycle, and the just passed American Rescue Plan, show that change is possible. In addition to demanding bold action and progress, the Hispanic Federation and New America also began a process to help fill data gaps and provide information to help address this existential challenge. Latinos - nonprofits, philanthropists, and

local governments that serve them - urgently need more information both to better understand the current situation and to formulate and adopt program and policy responses to create a new level of equity as the nation recovers.

Hispanic Federation carried out community-participatory research to increase the information on how current conditions impact the livelihood and well-being of Latinos; produce data that can be communicated in ways that change how various audiences perceive the Latino community and how their issues are addressed; build local capacity to use data to promote community leadership and make informed decisions about key issues affecting them; and contribute to new norms for how data should be created and used to ensure equity and inclusion.

This report is the product of that research. It combines information and statistics from respected national, state, and local sources with key findings and recommendations from a three-part data collection effort: a community survey completed by nearly 3,000 Latinos (in both English and Spanish), a small business survey completed by more than 90 small businesses, and seven focus groups involving nearly 90 Latino nonprofit professionals and community advocates. Data was gathered in New York, New Jersey, Connecticut, Florida, Illinois, and Puerto Rico. The report describes how the COVID-19 pandemic has affected Latinos in three critical aspects of life: work, food, and shelter, and recommends actions to help Latino communities survive and recover from the pandemic. Findings differed considerably between Latinos who responded to the survey in Spanish versus English, perhaps an indication that those who chose to respond in Spanish were more likely to be immigrants. Focus group recommendations were generally remarkably similar across the geographic regions. In addition to offering both national and location-specific recommendations by issue, it recommends cross-cutting actions to address wide-ranging inequities.



WORK

Survey Findings: Over three-fourths (76%) of survey respondents were working before the pandemic, and more than one-fifth (22%) had more than one job. Over one-fourth (27%) identified as “essential workers.” As a result of the epidemic, 70% reported losing income and over half (52%) lost their jobs. Spanish-language survey respondents reported income and job loss at much higher rates than English-language survey respondents – 80% versus 62% for income loss, and 59% versus 38% for job loss. Over three-fourths of respondents (76%) reported using savings to cover basic living expenses during the pandemic. Only 18% of respondents obtained unemployment benefits, and 46% of those who applied reported difficulties, from trouble navigating websites and a lack of Spanish-language assistance to not qualifying for benefits. Many explained that they or other family members were ineligible for unemployment as DACA (Deferred Action for Childhood Arrivals) recipients or undocumented workers.

Recommendations: To address the pandemic’s disproportionate economic impact on Latino workers and provide equitable assistance to those hardest hit by the pandemic, federal, state, and local government must expand and better target relief assistance. This means prioritizing lower-income communities, expanding emergency cash assistance through community-based organizations that can reach Latinos most in need, and monitoring the expanded Payroll Protection Program to ensure funding gets to smaller and minority-owned businesses. Worker rights and protections should be enhanced to guarantee safety protocols for all workers, especially agricultural workers, inform workers about their rights, ensure worker benefits for employees who fall ill with COVID-19, and provide equitable pay, especially for essential workers. To provide Latino workers and small businesses equitable access to available assistance and services, government agencies should offer bilingual information about programs, application assistance, and culturally competent

services. A wide range of job creation and training efforts are needed, from immediate community hiring measures to longer-term job creation and training investments, universal access to childcare, and financial education and services for individuals and families.

FOOD

Survey Findings: Latinos feed America, but over 45% of survey respondents – 54% of Spanish-language survey respondents and 27% of English-language survey respondents – have themselves sought or obtained emergency food assistance from a community-based organization or religious institution during the pandemic. Over one-third (36%) of households with families reported being very or somewhat worried about access to free or reduced-cost school meal programs. Over one-fifth (22%) reported applying for food/nutrition assistance like SNAP “Food Stamps” (NAP in Puerto Rico). Many others did not apply because they were ineligible or were afraid that use of such services would make them ineligible for citizenship or lead to deportation, due to the Trump Administration’s “public charge” rule. Over one-third (34%) of those who received benefits said they were insufficient to cover household food needs. Several explained that as single mothers with children who are not in school, they struggle to provide three meals a day. Respondents who did apply reported difficulty in navigating the application process. Some were unable to get to food banks or distribution centers that are often drive-through, because they have no car.

Recommendations: To increase food security for Latino households, the U.S. must systematically address both immediate needs and the historical inequities that have caused Latinos to suffer from hunger at disproportionately high rates. Local, state, and federal government should expand, improve, and better target food-related assistance. This includes expanding access to free breakfast and lunch for children who are out of school, increasing food delivery (including to those who must isolate due to COVID-19 infection or exposure), and ensuring that food provided is nutritious, so it does not exacerbate diseases like diabetes and childhood obesity. The federal government should expand access to SNAP/NAP and end once and for all, as the Biden administration is working to do, the “public charge” policy that has forced so many struggling immigrant families to forgo assistance available to them. Our

federal government should also forbid immigration enforcement from targeting people visiting food pantries and other assistance sites. Community-based organizations providing hunger relief services should receive increased support and become part of a food access pipeline between local growers and hard-hit communities.

SHELTER

Survey Findings: About one-fifth (22%) of survey respondents reported being homeowners, 72% renters, and 6% other – e.g., homeless, living with a relative, living in housing provided by an employer. More than one-third (36%) reported not being able to pay their rent or mortgage payments on time during the pandemic; over one-fourth (27%) were 1-3 months behind, and 8% more than 3 months behind. Of those who had difficulty paying, 39% said their landlord or lender allowed partial payments for a few months and 11% said they allowed no payment for a few months, but 43% reported that they were expected to make payments on time and in full. Several described desperately trying to cover rent each month or lying awake worrying about how to pay. However, only about 14% said they were at risk of eviction or foreclosure. About 12% of respondents reported applying for a rent or mortgage relief program, and about 10% were denied assistance or reported difficulties in qualifying and in understanding the application process.

Recommendations: There is a great need to expand and extend protections against evictions and foreclosures while also protecting landlords who are providing affordable housing. Specific recommendations from focus group participants across all regions include extending eviction moratoriums, suspending rent and mortgage payments, and expanding the application window for rent relief assistance, with streamlined rules and processes. Also needed is targeted outreach and education addressing available assistance, tenant rights, and housing counseling services. Long-term solutions are also necessary, including policies that will ensure safe housing for agricultural workers, expand shelter options and ensure safe conditions within shelters, increase affordable housing stock, and provide education and resources to increase home ownership.

CROSS-CUTTING RECOMMENDATIONS

The chapters on Work, Food, and Shelter include program and policy recommendations specific to those aspects of life. However, some of the challenges facing Latinos – and other communities of color and immigrant groups – have broader, cross-cutting causes. They involve systems and policies that limit Latino access and opportunities in multiple facets of life and include issues such as limited access to the Internet and other technology; treatment of immigrants, especially those from mixed-status families; and failure to engage trusted entities as partners in providing information and services. Focus group participants from all regions provided guidance for the following national recommendations:

- **Greatly increase the involvement of Latino-led community-based organizations as providers of emergency assistance and outreach and ongoing education and services.** These organizations are trusted by Latinos, and should be fully involved in program planning, receive increased and sustained funding, and be supported to assist groups they may not be able to report on as having served, especially the undocumented.
- **End inequities and exclusion of mixed-status families and undocumented people from relief services and ongoing programs.** Emergency assistance, COVID-19 testing, vaccinations, and care should be available without cost to all residents, regardless of immigration status, as a public health necessity, and immigration enforcement must be barred from sites providing such services. SNAP and the Earned Income Tax Credit should be fully available to mixed-status families.
- **Make relief assistance available to the re-entry population,** including people unexpectedly released from incarceration during the COVID-19 emergency.
- **Bridge the digital divide.** Internet access is no longer a luxury, it is a necessity that should be universally available. Lack of connectivity prevents many Latinos from accessing information about resources and services, connecting to employment opportunities, obtaining COVID-19 vaccinations and other life-saving assistance, and participating in social and scholarly interactions. Local, state, and federal initiatives are essential to provide universal broadband access, equipment, and digital skills training.
- **Provide robust, linguistically appropriate communications and assistance to the Latino community during the pandemic.** This includes bilingual information and hands-on assistance to help eligible Latinos obtain benefits and services, and arrangements that allow people without smartphones or Internet to apply for services and make testing and vaccine appointments by telephone.
- **Recognize and address transportation issues that limit access to services and opportunities,** both to provide immediate access to pandemic relief and to address long-term inequities in access to safe and efficient public transportation.
- **Make culturally and linguistically appropriate physical and mental health services more available and affordable,** including initiatives to address domestic violence and child abuse, which are made worse by economic and health stressors.



INTRODUCTION AND METHODOLOGY

INTRODUCTION

As Latinos and other U.S. residents collectively battle the coronavirus, the Hispanic Federation and New America aimed to identify gaps in data and information to help the community with this existential challenge. Communities —and the nonprofits, philanthropists, and local governments that serve them— urgently need assistance to access and interpret data for decision-making. They also need help in informing the public about the patterns of COVID-19 infection and the community responses needed to fill these gaps and ensure informed decision-making in response and recovery.

This report aims to accomplish four broad goals:

1. Use data to strengthen the evidence base for how conditions impact the livelihood and well-being of Latinos;
2. Ensure that community-participatory research produces data that can be communicated in ways that change how audiences perceive the Latino community and how their issues are addressed;
3. Build the capacity of local people to use data to promote community leadership and make informed decisions about issues that impact them; and
4. Develop norms for how data should be created and used to ensure equity and inclusion.

This report combines information and statistics from respected national, state, and local sources with key findings from a three-part data collection effort. It focuses on how the COVID-19 pandemic has affected Latinos in three critical aspects of life: work, food, and shelter, and recommends actions to help Latino communities survive and recover from the pandemic, offering recommendations by issue. In addition, it identifies needs for cross-cutting actions that affect many aspects of life.

METHODOLOGY

In October 2020, the Hispanic Federation, in consultation with New America, launched its community-driven research to better understand how the COVID-19 pandemic has impacted Latino communities in Connecticut, Florida, Illinois, New Jersey, New York, and Puerto Rico. Through community surveys and focus groups, Hispanic Federation learned more about how the pandemic has impacted Latinos and their ability to work and/or access assistance for basic needs like food and shelter. The findings have been collected and presented in this report, which is intended to help decision-makers better develop programs and policies that serve the needs of Latino communities.



COMMUNITY SURVEY

In early October 2020, Hispanic Federation, in consultation with New America, conducted a community survey to capture the experience of Latinos across several states to understand the economic impacts of the COVID-19 pandemic. The 12-minute survey, disseminated in the six targeted states and regions, was completed by 2,906 community members, including 1,936 who responded in Spanish and 970 in English.

In addition to distributing the survey among Hispanic Federation's network of advocates, member agencies, and partners, Hispanic Federation also promoted it through targeted social media ads. Individuals who completed the survey could enter a drawing for a \$250 gift card. Of those survey takers who partook in the drawing, twenty participants were selected to receive gift cards via certified mail.

SMALL BUSINESS SURVEY

In late October, to identify where and how small businesses have been most affected by the crisis, particularly in areas where people with low incomes and communities of color live and work, the Hispanic Federation disseminated a 7-minute survey to over 1,000 small businesses in the targeted geographic

areas. We received responses from 93 small businesses, 97% of them Latino-owned, and gained insight on businesses' evolving needs during the pandemic.

FOCUS GROUPS

In November 2020, Hispanic Federation conducted seven focus groups with nearly 90 Latino nonprofit professionals and community advocates serving communities of color in New York City, New York State (upstate regions and Long Island), New Jersey, Connecticut, Florida, Illinois, and Puerto Rico. Topline community survey findings and state-specific results were shared within each focus group. Following this overview, Hispanic Federation team members led three-rounds of breakout brainstorming sessions to help participants identify best programmatic practices regarding food and shelter supports; income and small business supports; and recommendations for systemic changes and policy solutions. Using insights gleaned from focus group participants, Hispanic Federation composed recovery strategies that will enable organizations, philanthropists, and policy makers to develop, expand, and fund programs that serve the needs of Latino communities, with a focus on work, food, and shelter.

INFORMATION AND STATISTICS

This report provides a snapshot in time. The survey and focus groups were carried out in 2020, and both statistics on how the pandemic has affected Latinos and information on coronavirus relief programs are current as of the end of 2020. New reports and analyses are released frequently, and the Biden Administration is making changes in programs designed to assist Latinos and other disproportionately affected communities.

Following are some websites that may be particularly helpful in providing updated information. Use the links to access these sources.

Brookings Institution Coronavirus [COVID-19]. Numerous reports on topics ranging from Families, Communities, and Education to Economics and Health; presents innovative responses and policy options like place-based cash relief and raising the SNAP maximum benefit to reduce food insecurity during the pandemic; see <https://www.brookings.edu/topic/coronavirus-covid19/>.

Census Bureau, Measuring Household Experiences during the Coronavirus Pandemic: The Household Pulse Survey. This longitudinal survey was developed to provide quick information about the social and economic effects of the coronavirus on American Households, covering employment status, food security, housing, physical and mental health, access to health care, and educational disruption. For example, it provides information about the ability of households to pay their rent or mortgage and the danger of eviction. Phase 3 has been extended through March 1, 2021, and releases are expected every two weeks through March 10. Data tables are available at: <https://www.census.gov/programs-surveys/household-pulse-survey/data.html>.

Center for American Progress Coronavirus. Wide range of analyses and policy recommendations every month, on topics such as use of TANF (Temporary Assistance to Needy Families) to help residents in need, protecting undocumented workers in frontline jobs; see <https://www.americanprogress.org/tag/coronavirus/>.

Economic Policy Institute Coronavirus. Numerous analyses of various aspects of the economic impact of COVID-19, including impact on Latina workers, educational equity issues, and weak labor protections for food processing workers; see <https://www.epi.org/research/coronavirus/>.

Migration Policy Institute Coronavirus (COVID-19) Resources. Analyses and commentaries on such COVID-related topics as unemployment among immigrant women, the role of immigrant health care professionals, and initial exclusion of mixed-status families from aid under the CARES Act stimulus bill; see <https://www.migrationpolicy.org/topics/coronavirus>.

Pew Research Center Coronavirus Research. Surveys and analysis address issues like the impact of COVID-19 on the way Americans work and the effect on single mothers in the work force and typically address racial and ethnic differences; see <https://www.pewresearch.org/topics/coronavirus-disease-2019-covid-19/>. In addition, Pew has a special section on Hispanic Trends, which includes frequent surveys and analyses on topics like the impact of the coronavirus economic downturn on Latinos; see <https://www.pewresearch.org/hispanic/>.

Urban Institute COVID-19 Research and Data. The Urban Institute has developed numerous analyses of the impact of COVID-19, including the impact on both renters and homeowners, some of it specifically focusing on Latinos and African Americans. A list of reports is available at <https://www.urban.org/policy-centers/housing-finance-policy-center/projects/mortgage-markets-covid-19-collaborative/covid-19-research-and-data>. Urban Wire, the Urban Institute's blog, highlights new data and analyses, such as data from tools that disaggregate data from the Census Bureau's Household Pulse Survey to track racial and ethnic inequities. Blogs can be accessed by topics that include Immigrants and Immigration and Race and Ethnicity; see <https://www.urban.org/urban-wire>.

CROSS-CUTTING RECOMMENDATIONS

The COVID-19 pandemic has laid bare the persistent, profound and pervasive inequities that disproportionately harm the health and socio-economic well-being of the Latino community. The chapters on Work, Food, and Shelter include program and policy recommendations specific to those aspects of life. However, some of the challenges facing Latinos –and other communities of color and immigrant groups– have broader, cross-cutting causes. They involve systems and policies that limit Latino access and opportunities in multiple facets of life and include issues such as limited access to the Internet and other technology; treatment of immigrants, especially those from mixed-status families; and failure to engage trusted entities as partners in providing information and services. The recommendations below address these issues. Most were raised by multiple focus group participants across geographic regions and communicated to the Hispanic Federation from members and partner organizations nationwide.

The following recommendations came from multiple focus group participants in all regions:

- 1. Use trusted community-based organizations as partners:** Greatly increase the involvement of Latino-led community-based nonprofit organizations to provide emergency assistance, outreach, education, and ongoing services:
 - Increase and sustain funding to support Latino-led community based nonprofit organizations providing essential services to the most vulnerable during the pandemic, by providing general operating funds to cover costs, retain staff, obtain personal protective equipment (PPE), establish safety protocols, and spark innovative solutions.
 - Include nonprofits in planning and implementation from day one.
 - Provide resources with the understanding that many community-based organizations are serving groups they cannot report on, especially the undocumented, which puts strain on staff.
- 2. End inequities for mixed-status families and undocumented people:** End the exclusion of mixed-status and undocumented people from relief services and ongoing programs, and protect them from arrest when accessing assistance:
 - Provide emergency assistance including COVID-19 testing, vaccinations, and care without cost to every person in our nation, regardless of their immigration status or whether they have medical insurance, as a public health necessity.
 - Ensure that undocumented people are not prevented from accessing emergency relief and COVID-19-related health care by barring immigration enforcement at food pick-up, testing, and vaccination sites.
 - End the exclusion or reduced coverage of mixed-status families in programs like SNAP and the Earned Income Tax Credit.
- 3. Make relief assistance available to the re-entry population, including but not limited to those unexpectedly released during the COVID-19 emergency,** to ensure that their individual and their families' basic needs are met.
- 4. Bridge the digital divide,** which exacerbate inequities in accessing accurate information on resources, getting vaccinated and connecting to employment opportunities. To that end, we must:
 - Fund local, statewide, and federal initiatives to close the digital divide.
 - Provide universal broadband access, access to equipment, and digital skills training.
 - Adopt policies and programs recognizing that the Internet is no longer a luxury. It is a necessity and should be a universally accessible utility like electricity and water.



5. Provide robust and linguistically appropriate communications and assistance to the Latino community during the pandemic:

- Make critical information widely available in Spanish and other languages, in cities, suburban areas, and rural communities.
- Provide hands-on assistance in both Spanish and English to enable eligible Latinos to successfully obtain benefits and services with complex, usually online, eligibility and application procedures.
- Enable people without Internet or smartphones to apply for services and make testing or vaccine appointments by telephone.

6. Recognize and address transportation issues that limit access to services and opportunities:

- Ensure transportation services reach those that need it the most during the pandemic, especially those needing food and health supports.
- Address long-term inequities in access to safe and efficient public transportation that link Latino communities to work, health care, and other services.

7. Make culturally and linguistically appropriate physical and mental health services more available and affordable in Latino communities:

- Rethink how best to provide mental and physical health services, including therapies and counseling to address emotional stress.
- Address domestic violence and child abuse issues that are exacerbated by economic and health stressors.



SECTION 1

WORK

INTRODUCTION

The coronavirus pandemic has overwhelmed the Latino community in the United States on multiple levels. Data from public health officials indicate Latinos and African Americans are being infected, hospitalized, and dying from the virus at up to three times the rate of other communities. The devastating health effects are further exacerbated by the economic blows the Latino community has experienced since the start of the pandemic.

In spring 2020, at the peak of the pandemic's first wave, the unemployment rate for Latino workers in the States reached 18.9 percent – the highest of any racial or ethnic group in the nation and representing nearly 1 in 5 Latinos in the workforce. In Puerto Rico, the unemployment rate was estimated to have reached 40 percent. The tremendous job loss has affected the ability of Latino breadwinners to pay monthly rent and other essential living expenses, putting tens of thousands of families at risk for eviction and homelessness.

A significant percentage of employed Latino workers hold low-paying jobs that form a large part of the “essential” workforce – farmworkers, grocery store staff, warehouse employees, cooks, caretakers, cleaners, and delivery workers. Latinos who are still employed are experiencing disproportionate cuts in their hours and wages. In addition, many of these jobs lack benefits that could help mitigate the effects of the pandemic such as health insurance, sick days, paid family leave, or unemployment insurance. As a result, housing and food insecurity, always at unacceptably high rates, have become endemic among Latino families and individuals. Latinos have the lowest proportion of workers who are able to telework (16.2% compared to 30% of white Americans). They work disproportionately in the country's ten lowest paying jobs – as cashiers and domestic workers – that often involve direct contact with other people.

The disproportionate economic impact of the pandemic on the Latino community has laid bare these and other longstanding inequities faced by Latinos. Those especially affected include Latinas that make up a large part of the workforce in the most vulnerable industries, as well as undocumented immigrants and their families; an estimated 5.5 million immigrants are essential workers.

In 2020, during the initial surge of the pandemic and throughout the summer and fall as the country

experienced additional surges, both undocumented people and members of mixed-status families were typically excluded from recovery assistance. For example, U.S. citizen and legal immigrant spouses and children living in families with undocumented members receive lower benefits from Temporary Assistance for Needy Families (TANF) and are ineligible for the Earned income Tax Credit (EITC). Mixed-status couples were ineligible for the stimulus checks included in the CARES Act even if one parent and all their children were citizens. This contributed greatly to the economic hardships faced by Latino families and children. The second COVID relief package, signed into law on December 27, 2020, modified eligibility so that 1.4 million spouses and 3.7 million children from mixed-status families who are citizens or legal residents became eligible for both the \$600 payments, and retroactively, the first payments approved in March 2020, though obtaining them could still be challenging for many.

The recently passed American Rescue Plan marks a bold step forward in the fight to address some of the economic injustices that COVID-19 has exacerbated, including one-time direct payments that are now eligible to mixed-status households and to adult dependents who were left out of previous relief; support for child care; an extension of unemployment insurance benefits; and an expansion of the Earned income Tax Credit (EITC), which will put money in the pockets of 17 million low-income workers. Of special note, is the one year expansion of the Child Tax Credit, which will provide tens of millions of low-income families with a guaranteed annual child allowance of \$3,600 per child under age 6, and \$3,000 per child ages 6-17. It is estimated that this change will cut poverty for Latino children by 45% and 52% for Black children.

Prior to the COVID-19 pandemic, Latinos were the fastest growing group of small business owners across the United States. By May 2020, amid the global pandemic, 86% of Latino small business owners in the U.S. had experienced substantial negative impact on their business because the effect coronavirus has wreaked on the economy. Latinos were less than half as likely as white business owners to receive federal Payment Protection Program (PPP) loans, which contributed to continuing problems. Late in 2020, Latino business owners were less than half as likely as all business owners to report that their businesses were profitable (6.7% vs.14%).

KEY SURVEY FINDINGS

Our community survey asked respondents about their income, employment status, whether they are essential workers, how the pandemic has affected their job status, and their experiences in seeking unemployment or other assistance. The following are key work-related survey findings.

- **Household income:** Nearly 75% of Spanish-language survey respondents had a total combined household income below \$45,000 in 2019, compared to 45% of English-language survey respondents.
- **Employment status before the pandemic:** Over three-fourths (76%) of survey respondents identified as employed, self-employed, or business owners prior to the start of the pandemic.
 - The rest included people with disabilities, students, homemakers, and people temporarily out of the workforce due to maternity or sick leave.
 - Responses differed based on the language of the survey:
 - ▶ 61% of English-language survey respondents reported having a full-time job compared to 51% of Spanish-language survey respondents.
 - ▶ 25% of Spanish-language survey respondents reported being employed part-time, compared to 16% of English-language survey respondents.
 - More than one-fifth (22%) of all survey respondents reported having more than one job prior to the start of the pandemic.
- **Impact of COVID-19:** 70% of all respondents reported losing income and over 52% reported losing their job(s) as a result of the pandemic. There was a stark difference in responses based on the language of the survey:

IMPACT OF COVID-19:

52%

REPORTED LOSING INCOME

70%

REPORTED LOSING THEIR JOB(S)

HF SURVEY FINDINGS

- 59% of Spanish-language survey respondents reported losing employment, compared to 38% of English-language survey respondents.
- 80% of Spanish-language survey respondents reported losing income, compared to 62% of English-language survey respondents.
- Nearly 38% of Spanish-language survey respondents reported losing jobs with unemployment benefits, compared to 11% of English-language survey respondents:
 - ▶ Spanish-language survey responses show more people losing jobs, and fewer people applying for unemployment benefits.
 - ▶ English-language survey responses show more people who reported being impacted by furloughs and reduced hours, and more applying for unemployment benefits if they did lose their jobs.

- 15% of overall survey respondents reported “other” impacts, for example:

“My son had to do home schooling and there was no one to stay with him.”

“Working same hours, reduced pay.”

“Food Stamps cut for next month.”

“Was actively looking for work; received job offer which was put on hold due to the pandemic.”

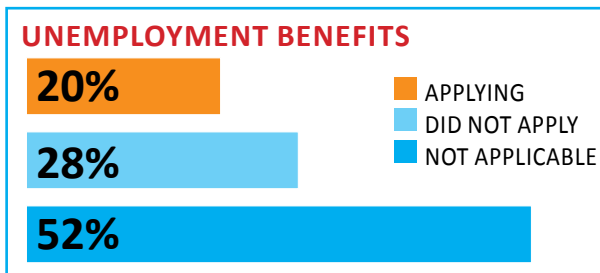
“Hiring freezes. No raises. Potential for layoffs. Increased workload without increased pay or support.”

“Stopped working voluntarily to avoid risks.”

“I lost my vacation and sick days.”

“I was COVID-positive and out for two weeks without pay.”

- **Essential workers:** Over one-fourth (27%) of respondents identified as an essential worker (32% of English-language survey respondents and 23% of Spanish-language survey respondents), with positions ranging from hand sanitizer factory worker to supermarket cashier, food service employee, farmworker, nurse, home health aide, and law enforcement worker.



- **Unemployment benefits:** 20% of overall survey respondents reported applying for unemployment benefits, 28% reported they did not apply, and nearly 52% answered “Not applicable,” typically because they did not lose their jobs or knew they were ineligible for unemployment).

- 18% of all survey respondents reported receiving unemployment benefits (22% of English-language survey responses compared to 16% of Spanish-language survey respondents).
- About 15% of all survey respondents and 46% of those who applied for unemployment benefits reported experiencing difficulty, including trouble navigating websites and obtaining assistance over the phone, insufficient information and/or assistance available in Spanish, or not qualifying (primarily due to immigration status).
- Highlights from “other” responses include:

“I applied but have not received anything yet.”

“Not familiar with the process.”

“They never answered my calls.”

“Public charge.”

“Staff could apply for benefits not administrators.”

“Mostly had worked as gig worker in 2019 and beginning of 2020.”

“Had trouble determining if I qualified for UI benefits.”

“Website kept going down.”

- **Use of savings:** Over three-fourths (76%) of respondents reported using savings to cover basic living expenses, including 87% of those who took the survey in Spanish and 65% of those who took it in English.

Additional Comments: When asked if there was anything else they wanted to share about how the coronavirus has affected their work or that of someone they know, respondents described many difficulties:

- **Long-term health impact that prevents employment:** “There is not enough attention on work. I don’t know when I will recover enough to start earning money again.”
- **Widespread job losses and late pay:** “Most of the Latino people I know are now without a job. I also know people who are working but their salary is always late.”
- **Childcare and transportation issues:** “I have been affected by (the lack of) childcare, (there are) no daycare centers available in my area and also the (fear I have around the) risk of infection. I had to hire a babysitter and spend a lot of money. Also, **I have to drive to work and spend more money because public transportation is crowded and I’m afraid to be infected, and (this job is) my main source of income so I have no choice but to go.**”

Risk of infection: “My job is not essential, yet when the city decided to open up more things my job took me out of furlough to go back, which puts my family and I at risk of getting infected due to the nature of my job, me taking public transportation to get to my work, as well my job has not enforced any kind of testing so any worker could come in and have said (they are not ill) and spread it unaware if they are asymptomatic. I would much rather stay furloughed as it is not worth the risk, but I do not want to lose my job and my main source of income so I have no choice but to go.”

- **Lack of benefits due to immigration status:**
 - “Because of my father’s status, he was unemployed without assistance (undocumented); he did not receive any benefits and I was left to pay for the house rent and bills, plus I had to support my sister’s two kids and my own.”

- “Being a DACA recipient, it was hard to get access to resources available for my family and I.”
- “It is very sad to be without work for six months and during previous years paying taxes... there is no stimulus to help people like me who only have a tax ID.”
- “People who are undocumented have no right to unemployment and lost their job.”
- **Effect on credit score:** “My credit score is going horribly down. I can’t afford to make payments. That needs to change or I won’t be able to apply for credit at all for the next 2- 5 years.”
- **Financial and emotional Impact:**
 - “Emotional help. Financial aid and recovery.”
- **Job and small business losses:** “Having a full-time job and having your own business at the same time and not being able to qualify for aid for loss of business income due to working at a regular job and not being able to generate additional income with the business.”



PROGRAM AND POLICY RECOMMENDATIONS

To address the pandemic's disproportionate economic impact on Latinos and provide equitable assistance to those hardest hit by the pandemic, federal, state, and local government should implement the following programmatic recommendations and policy solutions.

The following recommendations came from multiple focus group participants in all regions:

1. Expand and better target relief and assistance:

- Extend stimulus and prioritize lower-income communities for community outreach and distribution of assistance.
- Expand emergency cash assistance programs via community-based organizations that can reach Latinos most in need.
- Extend the Payment Protection Program (PPP), monitor to ensure promised targeting to Latino and other disproportionately affected communities, as well as inclusion of microbusinesses.

2. Enhance worker rights and protections

- Guarantee safety protocols for all employees, especially agricultural workers, and ensure that workers know their rights.
- Guarantee workers compensation and unemployment insurance for employees who fall ill with COVID-19.
- Provide pay equity, especially for essential workers.

3. Help Latinos take advantage of available assistance and services:

- Provide bilingual assistance with unemployment insurance applications.
- Provide technical assistance for people who do not have internet or create a way for people to apply for and access assistance by phone.
- Provide culturally competent services to small business owners, including education on how to apply for the Payroll Protection Program and other available assistance, and allow room to innovate.

4. Expand job creation and training:

- Implement immediate community hiring measures to increase the employment pool from economically disadvantaged communities.
- Foster job creation investments while also providing training opportunities to youth and to adults looking to make a career change.
- Connect training with actual employment opportunities.
- Expand blended learning opportunities, enabling trainees to access workshops online.
- Address automation concerns through job creation and retraining.

5. Implement other policies and programs that promise long-term impact:

- Complement stimulus payments and emergency cash assistance with information on critical financial education and services that will help individuals and families to manage money, take advantage of earned income and child tax credit, and increase savings in the future.
- Increase services for small business owners, including training on resiliency, how to handle an emergency, and sound and healthy administrative practices.
- Increase childcare access for all and support childcare providers with increased protections and pay.
- Develop and expand community-based adult basic education and skills building programs.
- Build career pipelines for Latino college students through mentorship, apprenticeships, and internship opportunities.



SECTION 2

FOOD

INTRODUCTION

Latinos feed America. They are highly represented in food-related jobs, working in grocery stores, food delivery, farm, and factory work. More than 80% of field laborers are Latino. Yet, Latinos are struggling from food insecurity at disproportionately higher rates than other U.S. residents.

Before the COVID-19 outbreak, 1 in 5 Latino households, and 1 in 3 female-headed households, faced food insecurity; 1 in 4 Latino children lived in food-insecure households. In Puerto Rico, 6 in 10 children live in poverty. These numbers have worsened due to the economic losses so many in the community have endured during this health pandemic.

As the U.S. economy slowed drastically after nationwide shutdowns in March 2020, hunger rates spiked. Hispanic and Black households suffered from food insecurity at more than double the rates of White households, depending on a strained network of public and private charities and food pantries to put food on the table. Since the pandemic began, food insecurity among Latino families with children has increased to 4 in 10 households.

One in four Latino families was receiving some form of charitable food assistance as of August 2020. Food banks across the country have seen people lining up to receive food in historic numbers, many times waiting in line for hours to receive food. The continuance and, in some cases, expansion of school meal programs have become lifelines for families across the nation. However, Latinos face barriers to participation in federal nutrition programs. In September 2020, almost three-fourths (72%) of Latino families with school-age children who knew about the program were receiving benefits under the Pandemic Electronic Benefits Transfer (P-EBT) program, which helps families buy food while schools are closed due to COVID-19 – but only half (51%) had heard about the program. While some flexibility has been added to the Supplemental Nutrition Assistance Program (SNAP) during the pandemic, legal immigrant adults have a five-year waiting period before they become eligible for SNAP. Moreover, the program excludes many Latino households with mixed



immigration status even though 95% of Latino children are citizens. In addition, many eligible Latinos have not sought SNAP benefits because, under the Trump Administration’s “public charge” rule, participation could mean ineligibility for future citizenship or even deportation. Puerto Rico was initially excluded from P-EBT and is still excluded from SNAP, receiving instead a block grant called Nutrition Assistance Program (NAP) that provided significantly less monthly assistance and not enough money to meet the increased pandemic demand.

Tackling food insecurity is complicated, but not impossible. And the stakes could not be higher. Children cannot focus on learning – remote or in-person – if hungry; families cannot financially stabilize themselves if hungry; and people cannot focus on recuperation and healing if hungry.

The recently passed American Rescue Plan has important provisions that will make a difference in the fight against food insecurity, including a groundbreaking Child Tax Credit, EITC expansion, an extension of SNAP benefits, and billions of dollars for states and territories to help struggling families meet their basic needs. Making these provisions permanent will be key to addressing food insecurities in the months and years ahead.

KEY SURVEY FINDINGS

Our community survey asked respondents whether they have faced difficulties in feeding their families, whether they applied for food/nutrition assistance like SNAP (NAP in Puerto Rico) and/or sought other food assistance during the pandemic, their experiences in seeking such assistance, and whether assistance obtained has been sufficient to feed their families. The following are key food-related survey findings.

- **Food assistance programs:** Over 22% of survey respondents reported applying for government benefits for food/nutrition assistance like SNAP “Food Stamps” (NAP in Puerto Rico) due to the pandemic.
 - There were differences in responses based on the language of the survey:
 - ▶ 26% of Spanish-language survey respondents reported applying for government benefits for food/nutrition, compared to 19% of English-language survey respondents.
 - ▶ 16% of Spanish-language survey respondents compared to only 2% of English-language respondents reported they were already enrolled in food/nutrition assistance programs before the pandemic.

INSUFFICIENT BENEFITS

34% BENEFITS WERE NOT ENOUGH

80% RESPONDENTS TO THE SPANISH-LANGUAGE SURVEY

- **Insufficient benefits:** 34% of survey respondents reported that government benefits received for food/nutrition assistance were not enough to cover household food needs – nearly 80% of these were respondents to the Spanish-language survey.



- **Application difficulties:** When asked if there were any difficulties in applying for food/nutrition assistance, survey responses reported a wide range of difficulties, with some differences depending on the language of the survey:
 - English-language survey respondents reported difficulty qualifying for programs due to eligibility requirements around income and immigration status, and also gave the following “Other” responses:

“No transportation.”

“I receive SNAP because I’m HIV-positive.”

“Do not have a case manager nor a phone number whereas I can call in order to update my current finance.”

“I became ineligible because of the \$600 UI add-on from the federal government.”

- Spanish-language survey respondents reported not only problems qualifying due to immigration status, but also a lot of difficulty in navigating applications and processes. “Other” answers included:

“They were not responsible with my documents that were lost, and I had a lot of trouble obtaining them.”

“I am not eligible because of my status, but they are helping me because of my children.”

“They do not take into account mortgages and other expenses.”

“I didn’t want to apply for fear of having problems with immigration in the future.”

“I had no problems but I only qualified for one month.”

- **Emergency food assistance:** Over 45% of survey respondents – 54% of Spanish-language survey respondents and half as many English-language survey respondents (27%) – reported having received or attempted to obtain emergency food assistance (food pantry, soup kitchen, food voucher, etc.) from a local community nonprofit organization or religious institution.

HAVE RECEIVED OR ATTEMPTED TO OBTAIN EMERGENCY FOOD ASSISTANCE



- **School meals:** For households with children, over 36% of survey respondents reported being very or somewhat worried that their children would have trouble accessing free or reduced school meal programs, including 42% of Spanish-language survey respondents compared to 22% of English-language survey respondents.

Additional comments: The following are some of the comments provided when respondents were asked whether there was anything else they would like to share about how they or someone they know have been affected by the coronavirus pandemic with regard to food:

- “I have had to go to places where they give out food because there have been days when I did not have food to eat. And I have suffered from depression.”
- “It has not been easy to get food for fear of going to supermarket or megastores.”
- “All the places to pick up donated food, one must go to by car; in my case I do not have one.”
- “The increase in the price of all food.”
- “Food has been difficult and paying for services has been an uphill battle.”
- “Food is very expensive and in the supermarkets it is not like before, that is they are not as full as before. Nothing is the same. Stores are not the same.”
- “I have no income and the food stamps will not last me the full month, since the children are studying from home.”
- “As a single mother and having my child doing online class, we should be getting their meals delivered for breakfast and lunch.”
- “It’s very hard to pay bills and put food on the table for your family; most of the places giving out food you have to have a vehicle which I don’t have; was just tested positive for the coronavirus.”

“I have seen lines 10 blocks long for a small bag of pantry goods. Now we are especially concerned because food distributions and government programs are ending. Without government funds, more people are going to struggle with food insecurity, rent, and survival during the duration of the coronavirus pandemic.”

PROGRAM AND POLICY RECOMMENDATIONS

To increase food security for Latino households, the U.S. must intentionally address both immediate needs and the historical inequities that have caused Latinos to suffer from hunger at disproportionately higher rates because of the pandemic's economic fallout.

The following recommendations came from multiple focus group participants in all regions:

- 1. Expand, improve, and better target food-related assistance:**
 - Expand access to ensure free breakfast and lunch for children and parents who rely on school meals.
 - Expand food delivery to help households that must isolate due to quarantine.
 - Ensure that food provided is nutritious to prevent exacerbating chronic diseases prevalent in Latino communities, such as diabetes and childhood obesity.
- 2. Support and expand the role of community-based organizations:**
 - Increase support for community-based organizations providing hunger relief services and foster collaboration between organizations. Organizations that did not provide hunger relief services prior to pandemic had to pivot to meet the growing community needs; organizations that typically provide food support have seen demand for their services increase tremendously.
 - Establish a food access pipeline between local growers and community-based organizations that are distributing food within hard-hit communities.
- 3. Eliminate detrimental policies towards undocumented/mixed status families that prevents them from receiving food and other services.**
 - Establish policies to ensure that individuals and families seeking food assistance at food pantries and other assistance sites are not targeted by immigration enforcement.
 - Reverse the policy that makes use of SNAP a factor in determining “public charge” and excluding immigrants from permanent status and citizenship.



SECTION 3

SHELTER

INTRODUCTION

The pandemic has been especially hard on communities of color. Aside from the health effects of the virus, Latinos are facing severe economic distress.

According to the Pew Research Center, about half (49%) of Hispanics say they or someone in their household has taken a pay cut or lost a job, or both, because of COVID-19, compared with one-third (33%) of all U.S. adults. While some community services and resources have been put in place to alleviate the hardship, half of Latino adults (51%) are struggling to cover basic living expenses, including rent and mortgage payments. Housing is often the largest single expense for a family.

According to a Brookings report, the cost of housing has been more challenging for those who are renting their homes, with 49% of renters surveyed reporting trouble paying their rent, compared to 35% for those who own their home. The Census Bureau's Household Pulse data estimates 14.3 million adults living in rental housing – 1 in 5 adult renters – owe back rent; for Latino tenants with children in their households, the proportion is 1 in 4 (26%). According to the Harvard Joint Center on Housing Studies, less than one-third (31%) of Latino and other minority homeowners struggling to pay their mortgages obtained mortgage deferments, compared to 44% of White homeowners. In Puerto Rico, residents are still struggling from successive disasters that have struck the island over the past 3 years, and which have caused a significant increase in foreclosures and left many homes in a state of disrepair.

While some renters and homeowners received temporary eviction protections via the CARES Act, an eviction moratorium from the Centers for Disease Control and Prevention (CDC), and an extension

through March 31 in the COVID relief bill, not all are protected from residential evictions.

The passage of the American Rescue Plan will help. The bill provides more than \$50 billion dollars to help families struggling to pay rent, mortgages, and utilities. We must seize this opportunity — building on this progress — to improve the housing situation and financial well-being of all of our families.



KEY SURVEY FINDINGS

Our community survey asked about the current living situation of respondents, how the pandemic has affected their ability to make rent or mortgage payments, and their experiences in seeking rent or mortgage relief. The following are key shelter-related findings from the survey.

- **Current living situation:** The current living situation of survey respondents is as follows:
 - 22% are homeowners
 - 72% are renters
 - 6% gave “other” responses, such as being homeless, living in a shelter, living with a relative, or having housing provided
- **Inability to pay for housing:** Nearly 36% of survey respondents reported not being able to pay rent or mortgage payments on time during the pandemic.

UNABLE TO PAY FOR RENT/MORTGAGE

36%



- There were major differences based on the language of the survey: 43% of Spanish-language survey respondents reported not being able to pay, compared to 21% of English-language survey respondents (44% versus 66% reported being able to pay on time).
- When those who said they were unable to pay were asked how many months behind they were in rent or mortgage payments, 27% reported being behind 1-3 months, and 8% reporting being behind 3 or more months.
 - ◆ 33% of Spanish-language survey respondents reported being 1-3 months behind, compared to 16% of English-language survey respondents.

- ◆ 9% of Spanish-language survey respondents reported being 3 or more months behind, compared to almost 6% of English-language survey respondents.
- ◆ 78% of English-language survey respondents reported that they were not behind in their payments, compared to 59% of Spanish-language survey respondents.

- **Support from landlord or lender:** Of those respondents who owned or rented their homes and had difficulty paying their rent or mortgage, 43% reported that their landlord or lender has continued to require rent or mortgage payments in full and on time – 39% allowed partial payments for a few months, and 11% allowed no payment for a few months.
 - There were differences based on language in which the survey was taken: landlords and lenders of Spanish-language survey respondents were generally more helpful than those of English-language landlords and lenders:

- ◆ 38% of Spanish-language survey respondents compared to 57% of English-language survey respondents said their landlord or lender was not helpful.
- ◆ 43% of Spanish-language survey respondents compared to 28% of English-language survey respondents said they were allowed to make partial payments for a few months.
- ◆ There was little difference in percent allowed to make no payments for a few months: 12% of Spanish-language survey respondents and 10% of English-language survey respondents.

- Respondents reported a number of “other” arrangements with landlords or lenders, such as the following:

“Flexibility with mortgage payments but not with building fees.”

“No late fees.”

“Did not raise rent when they were going to.”

- Respondents also reported the following:

“Harrassed throughout the epidemic.”

“We have not had any contact with the building company.”

- **Risk of eviction or foreclosure:** Even though more than one-third of respondents said they were behind on rent or mortgage payments, 86% indicated they were not at risk of eviction or foreclosure.
 - 11% of Spanish-language survey respondents vs. 9% of English-language survey respondents reported being at risk of eviction.
 - 2% of each group reported being at risk of foreclosure.
 - A majority of those at risk of eviction (79%) were not seeking representation; less than one-fourth (23%) already had legal representation or were currently seeking it; respondents to the English-language survey were more likely to have or be seeking legal representation (33% vs. 19%).
 - When asked for difficulties encountered in obtaining legal representation/assistance, respondents reported not being able to pay, not knowing where to go, and being worried about sharing personal information.

- Only 12% of overall survey respondents reported applying for a rent or mortgage relief program; of those that applied, about 10% were denied assistance.
 - They gave varied answers about how many months the rent or mortgage relief program covered.
 - When asked about difficulties in applying for a relief program, both English- and Spanish-language survey respondents reported difficulty in qualifying and not understanding the process. “Other” answers reflected lack of information about available programs, immigration status, problems submitting the application, delays, and other difficulties; for example:

“I filled everything out, except the computer would not let me finish the last step.”

“They didn’t say why I was denied assistance nor did they specify a reasonable explanation.”

“Didn’t know of the program.”

“I could not apply because of my serious health situation.”

“My immigration status does not allow me to apply to some institutions.”

“I did not have difficulty applying. I submitted the application in July and I am still waiting.”

“My rent voucher expired and I didn’t know it had to be renewed every year”



Additional Comments: Below are some excerpts from shelter-related responses to the question of whether there was anything else they would like to share about how they or someone they know have been affected by the coronavirus pandemic with regard to shelter:

- “Yes, I need help to pay my rent. My mother is going to have an operation on one hand and cannot work, and I have a 5-year old girl and one job.”
 - “It is very hard for me and various other people to have bread on the table when you can’t qualify for programs because of my status. They cut off my power; after two weeks I fixed it, and now they are about to cut off my water.”
- “ I WORRY BECAUSE I OWE RENT AND HAVE NOT BEEN ABLE TO PAY. I AM A SINGLE MOTHER. I HAVE A CHILD AND I AM NOT WORKING NOW BECAUSE MY SON HAS VIRTUAL CLASS AND I HAVE NO ONE TO TAKE CARE OF HIM.”**
- “I didn’t know there were programs to provide rental assistance.”
 - “I would like the owners of the houses not to charge us rent for at least three months.”
 - “Many people fall behind with rent and services. They said there would be no evictions and I learned of cases (where people) continued to be thrown out of their homes due to the pandemic and because of the quarantine they could not get to work, have money, and pay their regular expenses. All the rents and services accumulated. We thought they were going to forgive rents and mortgages and no, at some point everything accumulated and not all the landlords and companies were understanding. Not all gave you options to facilitate payment.”
 - “I would like to know why I and many acquaintances were not eligible for the rental relief program. Were we excluded once again because of our (immigration) status? Many of us pay taxes. The difference is that we are not legal, and that causes sadness and anger.”
 - “I have difficulty sleeping at nights. I am very anxious about being able to pay my back rent & my utilities. When I do sleep, I have nightmares”
 - “Everyone has been denied rent relief. It’s really depressing.”
 - “I’m desperately trying hard to cover month to month rent.”

PROGRAM AND POLICY RECOMMENDATIONS

To prevent an eviction and homelessness crisis, policymakers need to prioritize protecting housing for millions of people. To ensure that Latino communities equitably recover, the Hispanic Federation and its frontline community partners recommend implementing both emergency and systemic policy and programmatic solutions.

The following recommendations came from multiple focus group participants in all regions:

- 1. Expand and extend protections against evictions and foreclosures that protect everyone:**
 - Extend eviction moratoriums.
 - Suspend rent and mortgage payments.
 - Provide rent relief to tenants, protections for landlords providing affordable housing, and programs to address rent and mortgage debt once the moratoriums end; for example, rent forgiveness or repayment assistance for housing debt.
 - Prevent potential eviction from appearing on credit history and causing barriers to obtaining housing in the future.
 - Expand the application window for rent relief assistance and streamline the rules and the process:
 - Increase staffing for efficient application processing.
 - Reconsider, streamline, and ease rigid requirements that create barriers to those in need of rent relief, including flexibility with funding timelines and application requirements that restrict participation.
- 2. Provide targeted outreach and education about available assistance:** increase outreach efforts to educate the community through Tenant Rights Education and Housing Counseling services to avoid eviction.
- 3. Implement long-term solutions:**
 - Ensure safe housing for agricultural workers.
 - Expand long-term housing options for people who are homeless/unhoused.
 - Ensure safe shelter conditions.
 - Increase affordable housing stock.
 - Provide education and resources to increase homeownership.

CONCLUSION

The extensive statistics and community research presented in this report confirm essential truths about the COVID-19 pandemic and its impact on Latinos:

- By virtually any measure, the nation's largest minority population has suffered immense health and socio-economic damage – disproportionate infections, hospitalizations, and deaths, and crushing losses in jobs and income, leading to increased poverty, food insecurity, and looming evictions and foreclosures.
- Long-prevalent inequities and structural racism both made Latino families more vulnerable and denied them full access to pandemic relief.
- The COVID-19 disaster revealed these inequities in all their ugliness and pervasiveness – and may provide the opportunity and impetus for change.
- Latino civic leaders, business owners, nonprofit leaders, and other stakeholders agree to an extraordinary degree about both the problems and the solutions.

This report demonstrates the need for both full access to emergency assistance and a sustained commitment to addressing structural inequalities. Such changes require expanded roles for Latino-led community-based organizations as service providers



and partners in policy development. Bilingual information and hands-on assistance are essential to help eligible Latinos obtain benefits and services, as is national action to end the digital divide. An end to anti-immigrant policies, such as exclusion of mixed-status families and undocumented people from relief services and ongoing programs, are both a public health necessity and a moral obligation.

Latinos know that lasting change requires commitment and action at the community, municipal, state, and federal levels. This report contains many practical recommendations for helping Latino families now, and for preventing similar devastation in the event of another pandemic or national disaster. Full equity and opportunity for Latinos will make the entire country stronger and help to finally make real the promise of liberty and justice for all.

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