

To: Interested Parties**From:** Matt Barreto and Gary Segura, co-founders, Latino Decisions**Date:** March 30, 2020**Re:** Disparate Impacts of COVID-19 on Latino Communities

The COVID-19 outbreak and subsequent pandemic has already exacted a greater toll on the public health, economic and social wellbeing of Americans than any viral outbreak since the 1918 influenza. This memo attempts to summarize the known, specific impacts of COVID-19 on Latino communities in the United States.

This pandemic presents unique challenges for the Latino community, challenges that both governments and Latino community-based organizations will be charged with addressing. Precisely what form those take is still evolving, but in this memo, we offer our thoughts on those most likely and the possible questions they raise.

The memo delineates four general aspects of the health and economic crisis that are likely to have particularly adverse effects on Latino Americans:

- Because Latinos live in more densely-populated urban areas and in larger-dwelling apartments often far from parks and public spaces, Latinos will have a harder time achieving and maintaining safe social distancing;
- Because Latinos have higher uninsured rates, are more likely to lose their health insurance if Obamacare is curtailed or eliminated, and may be undocumented workers who fear visiting doctors, Latinos are less likely to have access to immediate, quality health care should they become infected with COVID-19;
- Because Latinos are over-represented among minimum-wage workers, are less likely to be able to telecommute, and often have little to no financial buffer to absorb short-term loss of income, Latinos are more likely to experience serious and potentially crippling economic shocks as a result of the pandemic's shutdowns.
- In terms of miscellaneous effects, Latinos may face unusual hurdles when trying to vote in upcoming primaries or the 2020 general election, and Latinos who are either incarcerated or being held in border detention facilities may face unusually high degrees of contracting the COVID-19 virus.
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At this early stage of the pandemic, we recognize that too little information is known to ascertain the full scope of the virus's effects on Latino communities. However, history tells us communities of color, often under-resourced, tend to be affected disproportionately by

national crises and often experience longer recovery periods. We encourage our partners to look at previous crises to help inform their outreach strategies.

1. Household and neighborhood population densities

Like any virus, COVID-19 exhibits random and unpredictable features. For example, in the early weeks of the virus portions of Washington state and Louisiana have been among the hardest hit areas. In general, however, the virus thrives in more densely populated areas, so cities experience the largest share of infections. That said, two general patterns of Latino households and communities make Latinos especially susceptible to viral spread.

- **Latino households are larger than average American households.** Latino families are notably multi-generational. Many Latino families include three generations within the same domicile. According to a 2018 Pew study,ⁱ about one in five American families is multi-generational, but for Latinos the share is one in four—second only to Asian Americans. The effects of self-quarantining are by definition influenced by household size and inter-generational makeup. Latinos are over-represented among multi-generational and large families, and likely reside in households with the smallest per-person square footage per domicile. Elderly cohabitants, at greater risk from COVID, are less physically separated from other family members and suffer greater risk of in-home contagion than older family members who live in separate homes.
- **Latino communities are, on average, more densely populated than the national population, live in high-density apartments and dwelling, and have limited access to public parks and spaces.** Latinos live almost everywhere in the United States, but they are particularly concentrated in southwestern states plus central and southern Florida. In fact, the vast majority of Latinos live in just six states—Arizona, California, Florida, New Mexico, Nevada and Texas—and fully 71 percent of Latinos reside in just 100 counties.ⁱⁱ Higher population density is exacerbated by the fact that a greater share of Latinos are apartment-dwellers living in close proximity to neighbors, and in communities that feature limited walking access to parks and other public spaces. Because the ability to achieve true social distancing is inversely related to population density, Latino communities face an unusual challenge when trying to achieve and maintain healthy distancing during a viral pandemic.

2. Health care access and insurance coverage

During any health crisis, Latinos will suffer disproportionately because of their lack of access to quality health care; their lower insured rates, and poorer health care benefits and coverage; and their disproportionate dependency on Obamacare, which remains under legal and political threat. These dangers compound and magnify when a viral pandemic further stresses an already stressed health care infrastructure. Moreover, the clear if anecdotal evidence that high-

status and often asymptomatic Americans—politicians, the wealthy, celebrities, professional athletes—have nevertheless been able to get tested for COVID-19 means that lower-status Americans, including many Latinos, will have less or no access to viral testing.

- **In the American health care system, Latinos suffer from highest rates of uninsured.** According to 2018 Kaiser Family Foundation data,ⁱⁱⁱ for non-elderly populations not automatically covered by Medicare, the 19 percent uninsured rate for Latinos is nearly double the national average of 10 percent, and second only to the 24 percent rate for Native Americans/Alaska Natives. Those without coverage may be able to attain treatment for COVID-19, but hospitals will be less likely to prioritize the uninsured, and patients will be left with large, potentially crippling medical bills if they survive infection.
- **Latinos would be the single largest group to lose coverage if Obamacare is either overturned by court decisions, or dismantled by legislative acts or regulatory rulings.** Passage of the Affordable Care Act cut the uninsured rate among American Latinos nearly in half. According to a 2017 study by The Commonwealth Fund, between 2010 and 2016 the uninsured rate for Latinos plummeted from 43.2 percent to 24.8 percent. Latinos remain over-represented among the uninsured, but there is clear and compelling evidence that the gap between Latino populations and the national average shrunk considerably as a result of Obamacare.^{iv}
- **Undocumented Latino workers are less likely to seek medical care.** A 2010 Census bureau report of health care activity during the previous decade found that Americans on average visited a doctor 3.9 times per year in 2010, down from 4.8 visits in 2001. However, no group was less likely to see a doctor at all than Latinos, 42 percent of whom reported zero doctor visits in 2010. These figures are undoubtedly driven by heightened but real fears among undocumented Latino workers that interfacing with the health care system could result in their arrest and deportation.^v
- **Latinos very likely to be in “deemed essential” sectors of the still-operational economy, thereby exposing them to greater public health risks.** Sadly, early reporting about the virus demonstrate that warehouse workers, delivery people, and health care providers are quite literally put their health and perhaps their lives at risk by continuing to perform “essential” functions during the pandemic. Some in the media now refer to these workers as the new class of “first responders.” Because Latinos are over-represented in these jobs, they are being forced to making what amounts to a literal work/life choice between continuing to serve the public and protecting their individual health.

3. Greater economic hardship suffered by Latino workers and households during a pandemic-caused economic downturn

In almost every realm and for all citizens, the consequences of a pandemic-triggered economic recession are daunting. However, even if Latinos were insured by their employers or through the government, their over-representation among non-salaried, hourly and/or tipped employees who are less able to telecommute makes them especially vulnerable to business closings and a recession economy. Latinos are also less likely to enjoy an income or wealth cushion sufficient to endure short- or medium-term disruptions to their employment income. Indeed, half of Latinos describe the pandemic as a “major threat” to their financial situation, and another third describe it as a “minor threat.”^{vi} On the other hand, Latinos are overrepresented among those working in “deemed essential” settings, including restaurants, grocery stores and health care service provision that provide continued work but greater health care risk.

- **Latinos more likely to suffer from work-at-home policies.** The ability to continue to work, especially via telecommuting, helps Americans sustain their income and provides a buffer against the negative economic consequences of the pandemic. Although roughly 30 percent of Americans say they can telecommute, roughly half that many—16 percent—of Latinos say they can work from home.^{vii} Moreover, 66 percent of Latinos earning \$50,000 or less say they would either not get paid or would have a hard time keep up with expenses if they were out of work for more than two weeks.^{viii} As for eligibility for federal bailout monies recently approved by Congress, “some lawmakers have noted concerns that [Latinos] might be hesitant to accept federally-funded health care that could mark them in violation of the ‘public charge’ rule” adopted by the Trump Administration this year.^{ix}
- **Latinos are disproportionately affected by sudden shocks to the labor force.** A detailed study by the Economic Policy Institute shows that unemployment rates for Latinos generally move with overall rates for the United States, but remain at all times slightly higher for Latinos than for white Americans. Latinos suffered greater loss of work during the previous recession starting in late 2007, and it took longer for their unemployment rates to drop post-recession.^x The same patterns can be expected during and after the economic collapse and employment contraction triggered by COVID-19.
- **Latinos over represented in hourly and minimum wage work.** According to Bureau of Labor Statistics for 2018, 81.9 million Americans worked jobs in which they were paid an hourly wage. However, the 17.4 million Latinos who work hourly-wage jobs are over-represented among this work cohort, comprising 21.3 percent of all hourly workers despite being just 16 percent of the population in the 2010 Census. The BLS statistics also show that a greater share of Latinos work “at or below” the prevailing federal minimum wage.^{xi} Latinas, who make on average about 53 cents for every dollar earned

by white men, are especially hard hit by the “double gap” of racial and gender disparities.^{xii}

- **Latino domestics and other off-the-books workers are effectively unemployed yet will not have access to unemployment insurance and therefore additional monies the federal bailout dedicates to unemployment benefits.** Many Latino immigrants work in the service sector, particular in household domestic labor, including housekeeping and child care. By and large, individuals working in other people’s houses have seen drastic declines in work.^{xiii} Employers confined to their homes are less in need of assistance, and under no obligation to pay. Many domestic workers are employed “off the books,” meaning they are paid in cash and without any of the customary tax and employment protections, so their loss of job income is accompanied by the absence of unemployment assistance. Indeed, this condition applies to any laborer working principally in the cash economy.
- **Latino families have smaller savings and personal wealth to cover mortgages and provide an economic buffer in the absence of regular employment income.** According to a 2014 Global Policy Solutions report, the median wealth of white households is 18 times that of Latino households. The previous recession exacerbated this disparity: Average wealth in Latino families shrunk from \$18,359 in 2005 to \$6,235 by 2009, a 66 percent drop that dwarfed the 16 percent average loss for white households. When recessions come, Latinos have fewer resources as buffer, and consequently emerge at the recession’s end much poorer than when it began.^{xiv} Our own polling shows that, even as late as 2014, Latinos reported still feeling the aftershocks of the recession that began in 2008.^{xv}

4. Miscellaneous complications.

- **Latinos are more likely to disengage from the electoral process when they feel ignored.** If the 2008 presidential campaign taught us anything, Latinos turn out when they feel included in a campaign based on hope and inclusion. Latino turnout during the 2010 midterms dropped because Latinos felt left out of the political process and betrayed on a promise made regarding comprehensive immigration reform. Latinos and other minorities also continue to face hardships in gaining access to the ballot, and endure longer lines because polling sites have been eliminated. The lack of a universal mail-in balloting option potentially undermines Latino turnout in 2020.
- **Detention facilities and border detention centers pose unique risks.** Latino prisoners and Latinos held in detention centers at the border face unusual risks of exposure to the virus. Although evidence here is too preliminary to yet draw conclusions, early reports

of COVID-19 outbreaks affecting both detainees and security staff at New York City prisons suggest that sickness and mortality rates for Latino detainees constitute a unique threat.^{xvi}

- ¹ <https://www.pewresearch.org/fact-tank/2018/04/05/a-record-64-million-americans-live-in-multigenerational-households/>
- ¹ <https://www.pewresearch.org/hispanic/2013/08/29/mapping-the-latino-population-by-state-county-and-city/>
- ¹ <https://www.kff.org/uninsured/state-indicator/rate-by-raceethnicity/>
- ¹ <https://www.commonwealthfund.org/blog/2017/millions-more-latino-adults-are-insured-under-affordable-care-act>
- ¹ https://www.census.gov/newsroom/releases/archives/health_care_insurance/cb12-185.html
- ¹ <https://www.pewresearch.org/fact-tank/2020/03/24/hispanics-more-likely-than-americans-overall-to-see-coronavirus-as-a-major-threat-to-health-and-finances/>
- ¹ <https://www.epi.org/blog/black-and-hispanic-workers-are-much-less-likely-to-be-able-to-work-from-home/>
- ¹ <https://www.people-press.org/2020/03/18/u-s-public-sees-multiple-threats-from-the-coronavirus-and-concerns-are-growing/#how-an-extended-job-absence-would-impact-workers>
- ¹ <https://thehill.com/latino/489324-latinos-projected-to-bear-economic-brunt-of-coronavirus>
- ¹ <https://www.epi.org/publication/the-hispanic-white-wage-gap-has-remained-wide-and-relatively-steady-examining-hispanic-white-gaps-in-wages-unemployment-labor-force-participation-and-education-by-gender-immigrant/>
- ¹ <https://www.bls.gov/opub/reports/minimum-wage/2018/pdf/home.pdf>
- ¹ <https://www.epi.org/blog/latina-pay-gap-2019/>
- ¹ <https://www.pix11.com/news/coronavirus/house-keepers-babysitters-dog-walkers-struggling-financially-as-coronavirus-outbreak-continues>
- ¹ https://globalpolicysolutions.org/wp-content/uploads/2014/04/RacialWealthGap_Latino_Final.pdf
- ¹ <https://latinodecisions.com/blog/latinos-still-feeling-effects-of-recession/>;
https://latinodecisions.com/wp-content/uploads/2014/07/NCLR_Economy_Slides.pdf
- ¹ <https://www.theverge.com/2020/3/7/21167807/coronavirus-prison-jail-health-outbreak-covid-19-flu-soap>

ⁱ <https://www.pewresearch.org/fact-tank/2018/04/05/a-record-64-million-americans-live-in-multigenerational-households/>

ⁱⁱ <https://www.pewresearch.org/hispanic/2013/08/29/mapping-the-latino-population-by-state-county-and-city/>

ⁱⁱⁱ <https://www.kff.org/uninsured/state-indicator/rate-by-raceethnicity/>

^{iv} <https://www.commonwealthfund.org/blog/2017/millions-more-latino-adults-are-insured-under-affordable-care-act>

^v https://www.census.gov/newsroom/releases/archives/health_care_insurance/cb12-185.html

^{vi} <https://www.pewresearch.org/fact-tank/2020/03/24/hispanics-more-likely-than-americans-overall-to-see-coronavirus-as-a-major-threat-to-health-and-finances/>

^{vii} <https://www.epi.org/blog/black-and-hispanic-workers-are-much-less-likely-to-be-able-to-work-from-home/>

^{viii} <https://www.people-press.org/2020/03/18/u-s-public-sees-multiple-threats-from-the-coronavirus-and-concerns-are-growing/#how-an-extended-job-absence-would-impact-workers>

^{ix} <https://thehill.com/latino/489324-latinos-projected-to-bear-economic-brunt-of-coronavirus>

^x <https://www.epi.org/publication/the-hispanic-white-wage-gap-has-remained-wide-and-relatively-steady-examining-hispanic-white-gaps-in-wages-unemployment-labor-force-participation-and-education-by-gender-immigrant/>

^{xi} <https://www.bls.gov/opub/reports/minimum-wage/2018/pdf/home.pdf>

^{xii} <https://www.epi.org/blog/latina-pay-gap-2019/>

^{xiii} <https://www.pix11.com/news/coronavirus/house-keepers-babysitters-dog-walkers-struggling-financially-as-coronavirus-outbreak-continues>

^{xiv} https://globalpolicysolutions.org/wp-content/uploads/2014/04/RacialWealthGap_Latino_Final.pdf

^{xv} <https://latinodecisions.com/blog/latinos-still-feeling-effects-of-recession/>;

https://latinodecisions.com/wp-content/uploads/2014/07/NCLR_Economy_Slides.pdf

^{xvi} <https://www.theverge.com/2020/3/7/21167807/coronavirus-prison-jail-health-outbreak-covid-19-flu-soap>