Mixed-status families comprise a growing segment of the US population with an estimated 22 million people living in households where at least one member is undocumented and others hold a range of authorized statuses, such as citizenship, deferred action for childhood arrivals (also known as DACA), temporary protected status, or lawful permanent residency (FWD.us 2021). These families faced unique challenges in receiving Economic Impact Payments (EIPs), direct payments from the federal government meant to assist households with financial hardship and expenses incurred throughout the COVID-19 pandemic (also known as stimulus checks). EIP eligibility policies fluctuated throughout the pandemic and initially deemed ineligible US citizen and permanent resident spouses and children who filed taxes with a family member who did not have a Social Security number or individual taxpayer identification number (ITIN). This policy changed in December 2020 during the second EIP round, granting relief to certain mixed-status families, and again in March 2021 during the third round, which expanded the criteria to include US citizen children with two undocumented parents. While federal safety net policies generally restrict program participation by undocumented individuals, US citizens and permanent residents were also blocked from receiving relief during this uncertain and challenging time because of the presence of an undocumented member in the family.
To learn more about how EIP eligibility policies impacted children in such families and overall family well-being, we conducted 12 interviews with adults in mixed-status families living in Washington, DC. The interviews included topics related to how families used the funds and the impact on their children, health, housing, basic needs, and economic well-being, among other areas. We interviewed participants about the ease of, and concerns about, receiving the stimulus funds and asked for suggestions on how to better assist mixed-status families who had not received EIPs to claim funds. Two of the 12 participants had not received EIPs but shared their needs and challenges in accessing it. Our interviews demonstrate that, for those mixed-status families who received the funds, they significantly helped them meet basic needs and avoid housing crises. However, most felt it was risky to receive EIPs because of misinformation circulating in their community and fears of immigration consequences. Participants who received EIPs also expressed confusion about the various EIP distribution amounts and could not distinguish which rounds they had received. Despite their concerns, interview participants prioritized the immediate needs of their families and chose to receive EIPs, resolving to deal with potential consequences at a later date. They expressed the need to have accurate information and identify trustworthy entities and organizations that can assist them to support their children’s well-being. These insights are important for the remaining mixed-status families who have yet to claim their EIPs, and can more broadly inform other federal initiatives meant to support low-income families, such as the earned income tax credit or monthly child tax credit (CTC) programs.

Methodology

Between August and September of 2022, the Urban research team conducted 12 interviews with adult members of mixed-status families. We recruited participants with the assistance of three organizations in Washington, DC: the Barbara Chambers Children’s Center, Central American Resource Center (CARECEN), and La Clínica del Pueblo. We chose these organizations based on the services they provide to immigrants and mixed-status families: daycare, health, legal, housing, and adult education programs. Staff distributed flyers in English and Spanish on site and posted recruitment information on their social media platforms and client portal systems. We used a snowball sampling method for this study, so while some of the participants were clients of the organizations, they spread the word to their acquaintances, and nonclients also participated. All participants preferred to be interviewed over the phone, with interviews lasting approximately 45 minutes.

Participating Families

Among the 12 interview participants, all were immigrant women from Latin American countries: Honduras (5), El Salvador (3), Mexico (2), Peru (1), and Bolivia (1). The average size of their households was four. The average number of years participants lived in the US was eight and ranged between 1.5 and 20 years. Seven participants lived with their spouses or partners and five were single mothers. Before the pandemic, the majority worked in the service industry, including restaurants, hotels, cleaning, and daycare services. Six of the seven mothers living with their spouses or partners were stay-at-home moms at the time of the interview. These mothers referenced the need to care for their small
children and the lack of daycare services as reasons for staying at home. Nine participants had a baby or toddler in the home at the start of the pandemic, and two other participants mentioned they supported additional children in their country of origin. Eleven participants lacked work authorization, and one participant had a work permit.

Navigating the Pandemic amid Concerns, Confusion, and Misinformation

In addition to telling us about their families and lives in the US, participants also shared how they confronted challenges brought on by the pandemic. Four dominant themes emerged in the interviews: (1) using personal rainy-day funds, (2) seeking multiple sources of support, (3) filing taxes, and (4) choosing to accept stimulus funds despite immigration concerns.

- **Using personal rainy-day funds.** Several participants described using emergency funds to provide relief at the start of the pandemic, which they referred to as small amounts of money tucked away for a rainy day. The savings had accumulated over time before the COVID-19 pandemic but had to be used for their most pressing needs when most businesses shut down and they lost their jobs during the pandemic. Among the 12 households, 10 experienced job loss, 1 experienced a reduction of hours, and 1 was not working because they had recently arrived in the country. Participants who could save money used their savings to cover rent payments and utility bills during the early days of the pandemic.

- **Seeking multiple sources of support.** Although participants lost their jobs and worked fewer hours during the pandemic, many looked and applied for other resources to meet their families’ needs. Several participants who had received EIPs were also knowledgeable about resources available for food, rent, and other expenses through food banks, churches, community-based organizations (CBOs), and the local government. They mentioned programs, such as DC CARES, which provided workers excluded from federal pandemic relief with a lump sum payment of $1,000. Participants also mentioned local rent assistance programs as sources of support, such as the DC Emergency Rental Assistance Program and STAY DC, which help cover the cost of overdue rent payments. Several participants also described waiting for several hours in line to acquire food, diapers, and items for the home and their children by visiting local food banks, churches, and CBOs on a weekly basis.

- **Filing their taxes.** Among the participants who received EIPs, all had a previous history of filing tax returns. Tax-paying history was fundamental in the process of receiving EIPs for mixed-status families because the Internal Revenue Service (IRS) used the information from the documentation submitted to determine if the household contained any eligible EIP members. Having a history of filing taxes benefited the participants and their families because they did not need to take additional measures to receive EIPs. In some cases, participants were told about the EIP by their tax preparers. One woman described how her tax preparer asked her if she received the EIP and when she said she had not, the tax preparer calculated the total
amount and sent the request to the IRS. A few participants had former spouses who had been the only ones filing taxes, and one participant did not know how to file taxes because they had recently arrived in the US.

- **Choosing to accept stimulus funds despite immigration concerns.** Many participants described the need to provide for their children as one of the most difficult aspects of the pandemic. They stated that, as parents and adults, they could go without, but their children could not. For this reason, they resolved to put their fears and immigration concerns (discussed below) aside for the sake of feeding their children. All participants who received EIPs were asked what advice they would give to mixed-status families hesitant to claim the funds. They all reported they would advise those families to accept the funds and inform themselves on claiming it if they had not done so. This participant’s words echoed that sentiment when she stated, “Que lo reciban incluso si tienen que pagarle de regreso.... Que lo agarren y si hay que pagar, que lo agarren por los hijos. [They should receive it even if they have to pay it back.... They should receive it and if they have to pay, they should do it for their children.]” The misconception that EIPs were loans from the government was also a concern and is discussed in detail below.

Families felt that these efforts, saving money, being persistent and resourceful in seeking out food and basic needs, filing taxes with a trusted entity, and setting their fears aside helped relieve some of the hardships they confronted during the pandemic.

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**BOX 1**

**Exclusions and Limitations on Mixed-Status Families’ Eligibility for EIPs**

The US federal government distributed three rounds of EIPs between April 2020 to December 2021, reaching approximately 165 million Americans to provide financial relief during the COVID-19 pandemic (GAO 2022). Typically, taxpayers were eligible for the full amounts if they had an adjusted gross income of up to $75,000 for single filing taxpayers, $112,500 for heads of household filing taxpayers, or $150,000 for married taxpayers filing joint tax returns. However, evolving eligibility policies for mixed-status families, beyond the income requirement, excluded some, and limited the number of mixed-status families of others, who could access this relief.
### TABLE 1

<table>
<thead>
<tr>
<th>Economic Impact Payment</th>
<th>Authorization</th>
<th>Disbursements</th>
<th>Amount</th>
<th>Immigration-Related Eligibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>Economic impact payment</td>
<td>March 27, 2020, under the Coronavirus Aid, Relief, and Economic Security (CARES) Act</td>
<td>April 10, 2020</td>
<td>Up to $1,200/adult and $500/children</td>
<td>All members of mixed-status families were ineligible for this EIP, as it required that all family members have Social Security numbers. Undocumented immigrants were ineligible and if they had filed taxes with an individual taxpayer identification number (ITIN), their US citizen and US permanent resident spouses with whom they cofiled, and their dependent children, were not eligible for payments.a</td>
</tr>
<tr>
<td>Economic impact payment 2</td>
<td>December 27, 2020, under the Consolidated Appropriations Act of 2021</td>
<td>December 29, 2020</td>
<td>Up to $600/person</td>
<td>Certain members of mixed-status families were eligible for this EIP round and were made eligible retroactively for the first EIP round. In families where there was one Social Security number holder (US citizen or permanent resident) who had cofiled their taxes with an ITIN-holding spouse, those filers and their children were eligible for payments.b</td>
</tr>
<tr>
<td>Economic impact payment 3</td>
<td>March 11, 2021, under the American Rescue Plan Act of 2021</td>
<td>March 17, 2021</td>
<td>Up to $1,400/person</td>
<td>The third EIP further expanded eligibility to citizen children who had only undocumented parents.c</td>
</tr>
</tbody>
</table>


*a Migration Policy Institute estimated that this excluded 9.3 million undocumented immigrants (940,000 of whom were children); 3.7 million US-citizen or lawful-immigrant children living with undocumented immigrant parents; and 1.4 million citizen or lawful-immigrant spouses of undocumented immigrants. See Julia Gelatt, Randy Capps, and Michael Fix, “Nearly 3 Million U.S. Citizens and Legal Immigrants Initially Excluded under the CARES Act Are Covered under the December 2020 COVID-19 Stimulus,” January 2021, https://www.migrationpolicy.org/news/cares-act-excluded-citizens-immigrants-now-covered.


### Fear and Misinformation

Through our interviews, participants communicated other reasons why members of mixed-status families may have been hesitant to claim their EIPs. In addition to the immigration-status-eligibility
Policies embedded within the EIPs, participants also frequently mentioned their fear of receiving these funds and misinformation.

**BOX 2**

**Background on the Public Charge Rule**

The public charge rule, which limits immigrants’ ability to attain a green card or temporary visa if they rely primarily on public assistance, changed notably under the Trump Administration. The change began as a proposed expansion of the public charge rule in October 2018 to depart from prior practice in the 1999 Interim Field Guidance, where only primary reliance on cash benefits or long-term medical institutionalization were considered in public charge determinations, to a much broader set of considerations, including an applicant’s use of either cash or noncash benefits. After a public comment period and litigation delays, the new rule became final on October 14, 2019, and was implemented beginning February 24, 2020. Researchers and providers serving immigrant communities documented the “chilling effects” throughout the development of the new rule, whereby immigrant families avoided accessing programs for fear of immigration consequences (Barofsky et al. 2020; Bernstein et al. 2019a, 2020, 2021; Bernstein, Gonzalez, and Karpman 2021; Capps et al. 2020; Straut-Eppsteiner 2020). This affected programs not directly listed in the rule, such as free or low-cost medical care programs for the uninsured; the Special Supplemental Nutrition Program for Women, Infants, and Children; marketplace health insurance coverage; and free or reduced-price school lunches (Bernstein et al. 2020); and individuals not directly affected by the rule, such as US-born and naturalized US citizens (Bernstein et al. 2019b).

**IMMIGRATION CONCERNS**

Previous studies (Tienda and Haskins 2011) and recent reports (Bernstein et al. 2019a, 2020, 2021; Bernstein, Gonzalez, Karpman 2021; Straut-Eppsteiner 2020) have confirmed the effects of restrictive immigration policies on immigrants’ access to safety net programs, including chilling the willingness to apply for programs for which they are eligible. All participants were asked whether they had any immigration concerns regarding receiving EIPs. Interviewers did not ask about or specifically name any particular immigration policy, purposely leaving the question broad. Ten individuals expressed immigration concerns. We found that among their concerns, the public charge rule (see box 2) was mentioned several times and further complicated how mixed-status families felt about receiving EIPs. Immigrants were highly aware of the proposed changes to the public charge rule as early as 2018 and relied heavily on information from the news, social media, and word of mouth, which may have further compounded confusion (see box 1; Bernstein et al. 2019b). One of the participants who received the EIP described her concerns in the following statement:
Another participant who did not claim the EIP and had spent fewer than two years in the country described what others had told her about the public charge rule and how it impacted her decision not to apply:

Yo no me he animado a buscar ayuda porque yo llevo un proceso migratorio. Entonces he escuchado que no puedo pedir ayuda porque el gobierno [lo puede ver como] un problema de cargo público.

I did not feel motivated to look for aid because I am in the midst of [an immigration case]. So, I heard that I cannot ask for help because the government [can view it] as a public charge problem.

The fears that led mixed-status families to avoid safety net programs because they might be labeled a "public charge" also impacted their view of receiving the EIP. Their statements highlight how over a year after the 2019 rule was vacated, as of fall 2022, mixed-status family members remain fearful and unsure of the immigration implications of receiving and claiming an EIP.

Chilling effects associated with the expanded public charge rule proposed and implemented by the Trump Administration (see box 2 for more information) were being documented at the time of the three EIP disbursements and began prior to the rule’s implementation and before the first EIP was approved. Although the expanded rule was replaced with the previous 1999 Field Guidance Rule two days prior to the third EIP’s authorization, a final rule set to take effect on December 23, 2022, was announced in September 2022.5

A majority of participants were unsure whether the funds needed to be repaid. Seven participants reported information they had received from acquaintances in their communities who advised them not to claim EIPs for several untrue reasons, including the need to pay the money back and the lessened chance of adjusting their immigration status in the future. One of the most common pieces of advice given to participants by friends was that they should not claim EIPs because their citizen children would be required to pay the funds back when they turned 18 years old. Another participant who received the EIP explained that her acquaintance told her EIPs were similar to Social Security: one needs to pay into the system before they can receive something in return, and in her case, her child had not paid into the system.

Participants often stated that this combination of confusion and misinformation received from acquaintances was the reason for their overall fear of consequences in receiving EIPs, as this participant described:
Yo estoy con esa duda. Yo no sé si se tiene que regresar [ese dinero] porque supuestamente muchos decían que no lo recibirían porque ese dinero se tiene que volver a pagar. Entonces con mi esposo lo que platicamos es que si lo están dando y lo ibamos a recibir, así con el tiempo lo teníamos que pagar. A la vez, nos sentíamos que era una deuda que nos ibamos a echar. Pero era una deuda muy grande para uno […] Unos amigos dijeron que supuestamente ese dinero se tenía que volver a pagar […] A nosotros nos han dicho que los niños iban a tener que pagar ese dinero. […] Recibimos y lo agarramos como un préstamo y si se tiene que pagar, ya cuando nosotros trabajemos bien, ya nosotros lo pagamos […] Para nosotros fue como una ayuda y nos ayudaron bastante con eso.

I have that doubt. I do not know if we need to return [the money] because supposedly many [people] said to not receive that money because we need to pay that money back. So, my husband and I talked about it and if they are giving money and we would get it, with time, we would pay it back. At the same time, we felt it was a debt. But it was a big debt for us […] Some friends told us that supposedly that money needed to be paid back […] We were told that the children were going to pay back the money […] We received the money as a loan, and if it has to be paid back, when we start working, we can pay it back […] For us, it was a help and they helped us a lot with it.

Several participants repeated similar experiences. One also mentioned that receipts of EIPs would lead to their children being unable to receive student loans in the future. In addition to the dominant theme of indebting their children, another participant was also told that all people who were not born in the US did not qualify. The organizations where participants were recruited and the snowball sampling design may have contributed to the commonality of experiences.

Impact of EIPs on Children and Family’s Well-Being

Among the participants who received EIPs, most indicated that they used their funds, entirely or partially, to pay for overdue rent and utility bills, repay debts, and purchase items for their children. None of the participants used the funds to seek out mental health services, but all described the emotional relief they felt after receiving the funds.

Paying Off Overdue Rent, Utilities, and Debts

Several participants stated that the EIPs helped them avoid eviction and prevent accumulation of more debt. They describe the funds as a source of helping them balance their families’ financial well-being and pay off their debt. One of the participants described her housing situation prior to receiving the EIP and noted that the funds were not spent on leisure activities because they had more pressing needs:

Cuando recibimos el estímulo, tampoco lo disfrutamos…Nos iban a sacar del building.
Recibimos el estímulo y no disfrutamos porque teníamos muchas deudas atrasadas.

When we received the stimulus, we did not enjoy it… We were going to be evicted. We got the stimulus, and we did not enjoy it because we had many overdue debts.
Tending to Children’s Needs: Clothes, Education, and Health

Recipients also used the funds to buy items for their children. All of the participants described how difficult it was to deal with the pandemic as mothers and how useful the funds were during that time to address the needs of their children. Several of them recounted the desperation they felt, often with sadness and talked about the items they purchased for their children:

Fue algo que necesitábamos porque no teníamos comida... mis niños estaban creciendo, no teníamos para ropa. Ese dinero lo agarramos y les fuimos a comprar cosas en Walmart. Me da tristeza porque fue muy difícil... en el Walmart, le compramos su ropa, su comida. Tres pares de zapatos [por] cada uno...Como son tres niños, la verdad es un poco más difícil.

It was something we needed because we did not have food...my kids were growing; we did not have clothes. We got the money and went to buy things at Walmart. It makes me sad because it was difficult. In Walmart, we bought their clothes and food; three pairs of shoes, [one] for each. Because [there are] three children, it was more difficult.

Participants noted that their children’s needs did not change just because they were learning virtually. Their children were growing, so they needed clothes and items to support their health and education. One participant mentioned purchasing glasses for her child, while another described purchasing educational toys to help her two-year old child who receives speech therapy. One mother used it to cover the costs of doctor’s office visits, noting that she changed pediatricians because her previous doctor’s office was always crowded, and she was afraid of contracting COVID-19 or another illness.

Feeling Emotional Relief

All of the participants who received EIPs were asked whether the funds had an impact on their mental health. Most of them interpreted this question as needing to go to a psychiatrist, which they quickly denied, but a majority described and provided several examples of the stress they felt as parents, the frustration and concern they saw in their children, and the emotional relief they all felt after receiving the funds. As parents, they described the anxiety and stress of not having money to pay for housing, food, and support for their children. When businesses shut down and schools closed, parents and children stayed inside their homes or apartments for fear of contracting COVID-19. Participants’ husbands or partners were not used to being at home and felt the stress of not working. Participants also reported that before the COVID-19 pandemic, their younger children may have played in a park, but during the pandemic, they felt frustrated they could not be outside and had to play in their home, which caused more tension. Children who were older also expressed concern to their parents and asked questions about how they would survive and make ends meet. One participant described her and her children’s emotional relief after receiving an EIP:

Había mucha tensión. Creo que al ver que estamos relajados, ellos también tienen un poquito más de paz.

There was a lot of tension. I believe that after they see us relaxed, they also have a little more peace.
Improving Access to and Information on the EIP

The US Government Accountability Office has reported that millions of people may still be eligible for receiving an EIP as of June 2022. Among the groups they consider underserved and having difficulties in receiving the funds are mixed-status immigrant families and individuals that had not filed a tax return or were first-time filers, did not have bank accounts or lacked access to a bank, had limited or no internet access, and were experiencing homelessness. Mixed-status families can fall into many of these categories simultaneously, making it much more difficult to access EIPs.

We noted some of the characteristics of the underserved populations among the two participants interviewed who did not receive EIPs. Both had lived in the US for less time than most of those who did receive it, one as little as a year and a half. They either had not filed taxes or were single mothers and had ex-spouses who filed taxes and claimed their children. They seemed less aware of the multiple sources of local support and of CBOs who could assist them. These characteristics are also reflective of immigrants who are still in the process of establishing themselves in the country or may have separated from a spouse who either had a permanent resident status or handled more of the family’s finances, leaving the single mother to reestablish herself.

While most of our participants received an EIP, they still expressed confusion and fear over whether it was the right thing to do in the long term. We asked the participants to provide suggestions for improving access to and information on EIPs so that other mixed-status families would be less fearful and motivated to retroactively claim the funds in the future. Their suggestions, which can be found below, reflect a combination of activities that should be carried out by the federal government, CBOs, and members of mixed-status families themselves:

1. **Improve information about EIPs in communities.** Several types of misinformation circulated in the community, including claims that immigrants were ineligible for the payments and that their children would be in debt if they received the funds. Suggestions to address this misinformation included creating and circulating fact sheets in a true-or-false format, so that individuals can distinguish hearsay, such as those reported in this study, from facts. This format would be most easily understood by the community and should be posted in areas where families spend most of their time, such as schools, clinics or doctors’ offices, day care centers, and CBOs.

2. **Provide education and counseling on the tax system.** Several participants lacked sufficient understanding of the financial system, specifically, how the tax system worked. While they were relieved to receive EIPs and had a history of paying taxes, which facilitated their receipt of the funds, many were unsure whether they needed to pay it back. Some assumed that policies for other government programs, such as Social Security, applied to the EIPs. They felt CBOs that serve the Spanish-speaking community would be ideal places to provide this type of programming because they already provide other services and are seen as trusted entities.

3. **Be brave, ask questions, and find reputable tax preparers.** Participants stressed the need for families to be proactive. They emphasized the importance of seeking out information and not being afraid to ask questions and highlighted the number of organizations in DC that offer
assistance. Several noted that their tax preparers were also helpful and felt that it was an important factor in receiving their EIP.⁶

Conclusion

Mixed-status families confronted several challenges to receiving EIPs. Although many US citizens and residents were initially excluded from receiving funds, changes to the eligibility criteria later in the pandemic made it possible for many of them to receive it as long as certain income tax filing criteria were met. Because most participants in this study had a history of filing taxes, EIPs were automatically disbursed; however, these families still viewed the receipt of the funds as a potential risk to their immigration status and debt to be repaid. In their desperation to provide for their families, they were willing to accept the consequences they feared.

Among the families that received EIPs, the funds made a large impact on their families’ well-being, particularly in covering their housing costs and paying off accumulated debt. Families felt emotionally relieved when they received the EIPs and noticed a difference in their children’s well-being, as many of the children were concerned to see their parents stressed. The payments also supported participants’ children in their education and health needs throughout the COVID-19 pandemic. These findings are similar to other reports on the CTC impact in that families spent the funds on essentials like food, clothing, savings, and used it to pay off debts, rent, and mortgage (Karpman et al. 2021; Waxman, Gupta, and Gonzalez 2021). Our findings also highlight participants’ preference in accessing assistance from local CBOs compared to the federal government, which they associated with potential immigration consequences. Indeed, previous research has shown that CBOs are important for connecting immigrants and their families to federal programs (Gonzalez, Karpman, and Alvarez Caraveo 2022) and are viewed as trusted messengers for increasing awareness in the community (Godinez-Puig, Boddupalli, and Mucciolo 2022).

The three EIP rounds lifted millions of people above poverty and had one of the largest antipoverty impacts among federal government programs (Wheaton et al. 2021). As the IRS deadlines⁷ for claiming EIPs approach, it is critical for government agencies and CBOs to work together and implement the suggestions for improving access and information among mixed-status families. Correcting misinformation in the community and circulating it in key locations, providing education on the US financial systems, particularly the tax system, and providing services or referrals to reputable tax preparers is needed for families to access pandemic relief and improve their well-being.

It is also important to note that while the EIP positively impacted the participants we interviewed and their families and these suggestions could address accessibility and awareness of funds, many individuals remain ineligible because of their immigration status. The lack of a federal immigration policy that allows undocumented members of mixed-status families to adjust their status remains an underlying issue.
Notes

1 We use the term "undocumented immigrant" to refer to people who are living in the US without legal authorization. Undocumented immigrants can include people who entered the US without legal status, overstayed a visa, or are otherwise unauthorized to work in the US.

2 The ITIN is a tax-processing number issued by the IRS to help individuals who are not eligible for a Social Security number, including undocumented immigrants, comply with US tax laws.

3 In April of 2020, the District of Columbia launched the DC CARES program to provide financial support to DC residents experiencing economic hardship because of the COVID-19 pandemic and who were excluded from unemployment and federal stimulus relief.


6 Godinez-Puig, Boddupalli, and Mucciolo (2022) found that having tax preparation staff who have the linguistic and cultural competency was important.


References


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