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Hispanic Adults in Families with Noncitizens Disproportionately Feel the Economic Fallout from COVID-19

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The COVID-19 pandemic threatens to upend the well-being of many Hispanic adults and their families. Already, the pandemic is affecting Hispanic adults' family financial security to a greater extent than other racial/ethnic groups. As of late March/early April 2020, nearly 6 in 10 nonelderly Hispanic adults were in families where someone lost a job, work hours, or work-related income because of the coronavirus outbreak, and close to 5 in 10 experienced some material hardship in the past 30 days (Karpman et al. 2020). Underlying these disparities for Hispanic adults is their disproportionate representation in industries most likely affected by the pandemic and their lower likelihood of having jobs that can be performed from home (Berube and Bateman 2020).¹

These difficulties are especially compounded for Hispanic adults who are noncitizens or live with noncitizen family members. In addition to experiencing loss of jobs and earnings at high rates during the pandemic, many of these adults are barred from federal relief efforts and safety net programs or have been discouraged from applying for assistance because they fear it may adversely affect their or their family member's immigration status (Bernstein et al. 2019, forthcoming). Without such emergency resources to fall back on, this group faces steep challenges meeting their basic needs in the face of an economic downturn with no clear end in sight.

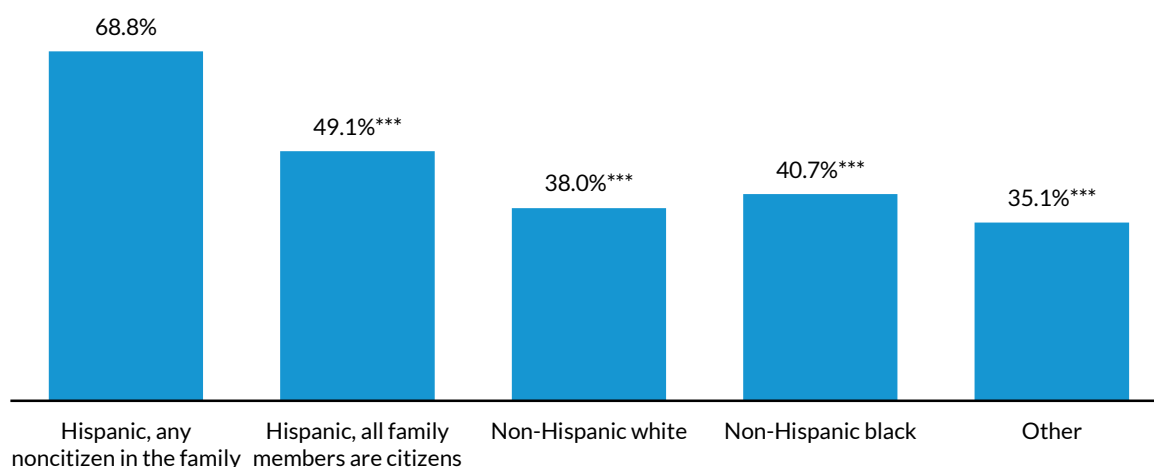
This brief focuses on the impact of the COVID-19 pandemic on family employment, financial security, and material hardship among nonelderly Hispanic adults by family citizenship status, drawing on data from the Urban Institute's Health Reform Monitoring Survey (HRMS), a nationally representative survey of nonelderly adults conducted between March 25 and April 10, 2020.²

Results

Hispanic adults in families with noncitizens, who represent about 4 in 10 Hispanic adults (data not shown), are experiencing negative employment impacts because of the pandemic at higher rates than those in families where all members are citizens.³ Over two-thirds (68.8 percent) of Hispanic adults in families with noncitizens reported that they or a family member have lost a job, work hours, or work-related income because of the outbreak. In contrast, about half (49.1 percent) of Hispanic adults in families where all members are citizens said that someone in the family lost a job, work hours, or work-related income (figure 1).

Both these shares are higher than those for non-Hispanic adults, given that 38.0 percent of non-Hispanic white adults, 40.7 percent of non-Hispanic black adults, and 35.1 percent of non-Hispanic adults of other or more than one race reported any one of these impacts. Hispanic workers in families with noncitizens were far less likely to have the ability to work from home than those in families where all members are citizens (14.6 percent compared with 31.4 percent; data not shown), and this difference may partially explain their greater susceptibility to lost jobs or earnings because of the pandemic.

FIGURE 1
Share of Adults Ages 18 to 64 Whose Families Lost Jobs, Work Hours, or Work-Related Income Because of the Coronavirus Outbreak, by Family Citizenship Status and Race/Ethnicity, March/April 2020



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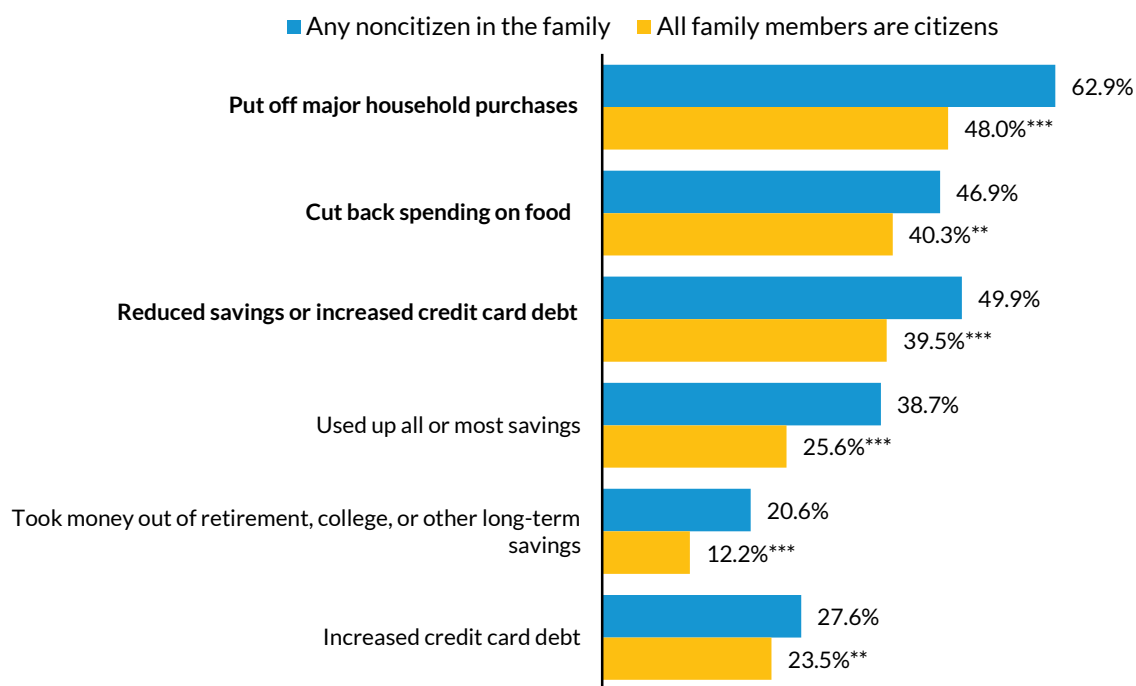
Source: Health Reform Monitoring Survey, quarter 1 2020. The survey was conducted between March 25 and April 10, and 74.5 percent of respondents completed the survey by March 31.

Note: Other includes non-Hispanic adults who are not black or white or are more than one race.

*/**/** Estimate differs significantly from Hispanic adults living with any noncitizen family member at the 0.10/0.05/0.01 level, using two-tailed tests.

Adverse impacts of the outbreak on family spending and financial decisions were greater among Hispanic adults in families with noncitizens than among those with only citizens in the family. Almost half of these adults (46.9 percent) reported that their families cut back spending on food, nearly two-thirds (62.9 percent) reported that their families put off major household purchases, and another half (49.9 percent) severely cut into their savings or increased their credit card debt. Of the Hispanic adults in families with noncitizens who cut back spending on food, close to two-thirds (62.5 percent) have a child under age 19 in the family (data not shown). Over a third of Hispanic adults in families with noncitizens (38.7 percent) used up all or most of their family's savings, over a quarter (27.6 percent) increased credit card debt, and over a fifth (20.6 percent) took money out of retirement, college, or other long-term savings accounts. Hispanic adults in families with only citizens were far less likely to report these impacts, but many also indicated they were experiencing these problems; for example, two-fifths said they had cut back spending on food (figure 2).

FIGURE 2
Impact of the Coronavirus Outbreak on Family Financial Decisions among Hispanic Adults Ages 18 to 64, by Family Citizenship Status, March/April 2020



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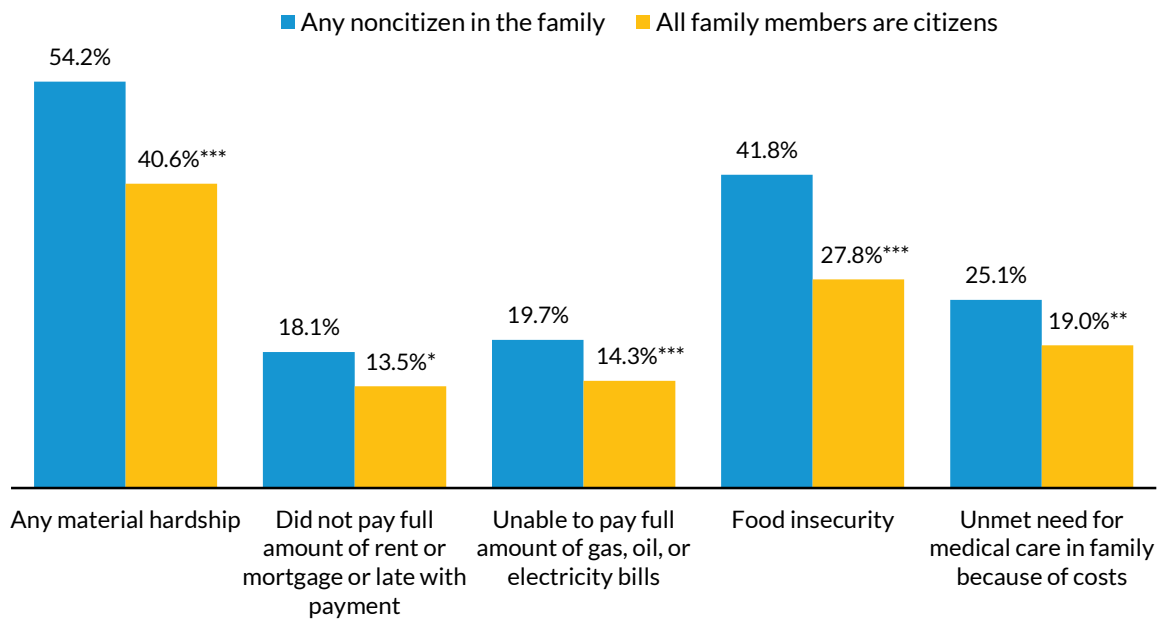
Source: Health Reform Monitoring Survey, quarter 1 2020. The survey was conducted between March 25 and April 10, and 74.5 percent of respondents completed the survey by March 31.

Note: The share who reported that their families reduced savings or increased credit card debt represents the share of adults who reported that their families did at least one of the following because of the impact of the coronavirus outbreak: used up all or most savings; took money out of retirement, college, or other long-term savings accounts; or increased credit card debt.

*/**/** Estimate differs significantly from Hispanic adults living with any noncitizen family member at the 0.10/0.05/0.01 level, using two-tailed tests.

Hispanic adults reported substantial material hardship as of late March/early April, with those in families with noncitizens reporting even higher levels. Over half (54.2 percent) of Hispanic adults in families with noncitizens and two-fifths (40.6 percent) of those in which all family members are citizens reported at least one of the following material hardships in the 30 days before they completed the survey: household food insecurity, a family member forgoing medical care because of its cost, problems paying utility bills, or problems paying the rent or mortgage. Adults in families with noncitizens reported higher rates of hardship within all the categories considered: 41.8 percent reported food insecurity; 25.1 percent reported unmet need for medical care; 19.7 percent did not pay gas, oil, or electricity bills; and 18.1 percent did not pay the full amount of the rent or mortgage or were late with such a payment (figure 3).

FIGURE 3
Material Hardship in the Last 30 Days Reported by Hispanic Adults Ages 18 to 64, by Family Citizenship Status, March/April 2020



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Source: Health Reform Monitoring Survey, quarter 1 2020. The survey was conducted between March 25 and April 10, and 74.5 percent of respondents completed the survey by March 31.

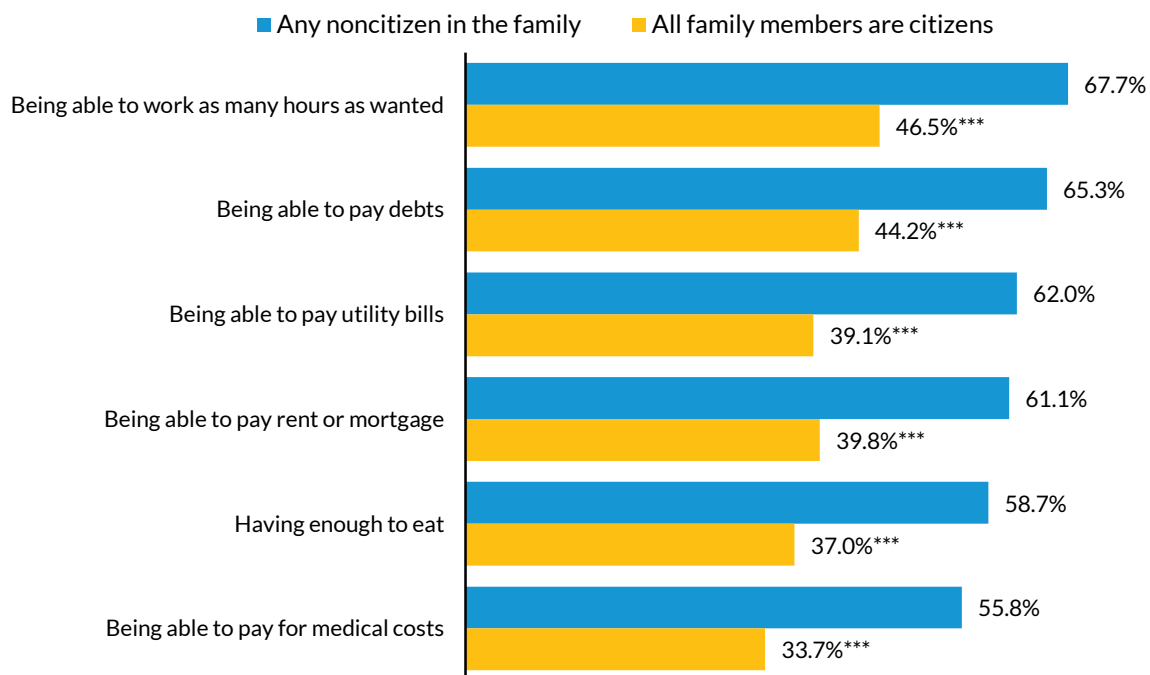
Notes: Any material hardship includes any of the following in the past 30 days: problems paying the rent or mortgage, problems paying utility bills, food insecurity, or unmet needs for medical care.

*/**/*** Estimate differs significantly from Hispanic adults living with any noncitizen family member at the 0.10/0.05/0.01 level, using two-tailed tests.

Hispanic adults in families with and without noncitizens worry significantly about their economic outlook over the coming month, but those with noncitizen family members report these concerns at much higher rates. Roughly two-thirds (67.7 percent) are very or somewhat worried about being able to

work as many hours as they want. Additionally, large shares worry about being able to pay debts (65.3 percent), being able to pay gas, oil, or electric bills (62.0 percent), being able to pay rent or mortgage (61.1 percent), and being able to pay for medical costs (55.8 percent; figure 4). Over half (58.7 percent) worry about having enough to eat in the next month; of those, nearly two-thirds (64.5 percent) have children under age 19 in the family (data not shown).

FIGURE 4
Share of Hispanic Adults Ages 18 to 64 Who Are Very or Somewhat Worried about Being Able to Work Enough Hours and Pay Debts and Bills in the Next Month, by Family Citizenship Status, March/April 2020



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Source: Health Reform Monitoring Survey, quarter 1 2020. The survey was conducted between March 25 and April 10, and 74.5 percent of respondents completed the survey by March 31.

*/**/** Estimate differs significantly from Hispanic adults living with any noncitizen family member at the 0.10/0.05/0.01 level, using two-tailed tests.

While Hispanic adults overall faced high levels of material hardship even before the pandemic (Karpman et al. 2018), our findings highlight the large toll that the COVID-19 crisis is imposing on Hispanic adults, particularly those living with noncitizens. Several factors may explain these results. Noncitizens tend to have lower earnings than US-born and naturalized citizens (Sumption and Flamm 2012). Also, noncitizens are disproportionately represented in industries affected by the COVID-19 outbreak. Although making up only about 1 in 20 nonelderly workers, Hispanic noncitizens represent about 1 in 10 accommodation and food services workers,⁴ 1 in 6 construction workers, 1 in 5 building

and dwelling maintenance workers, and 1 in 3 workers providing services to private households according to the 2018 American Community Survey.⁵ To date, these industries are among those that have lost the most low-income jobs because of the COVID-19 outbreak; accommodation services and construction alone make up over a third of lost low-income jobs.⁶

Further, noncitizens face unique challenges that hinder their ability to recover from employment and income shocks. First, noncitizens who are lawfully present but in a nonqualifying immigration status⁷ are ineligible to receive assistance from federally funded programs that help low-income families meet their basic needs, such as full-scope Medicaid and the Supplemental Nutrition Assistance Program. Even noncitizens who are permanent residents in the US are generally barred from receiving federal assistance from these programs within the first five years of obtaining permanent residency status (Broder, Moussavian, and Blazer 2015).⁸ Second, the current immigration climate and the public charge rule⁹ are discouraging immigrants and their citizen family members from enrolling in public programs, even when they qualify for assistance (Straut-Eppsteiner 2020; Tolbert, Pham, and Artiga 2019). Data from 2018 and 2019 indicate that about one in seven adults in immigrant families avoided noncash government programs because of fear of risking a family member's future green card status, with these chilling effects reported even among adults in immigrant families where all family members living in the household were citizens (Bernstein et al. 2019, forthcoming). Third, many immigrants are excluded from key relief provisions under the recent CARES Act. Under the legislation, taxpayers who either file using an individual taxpayer identification number, or file jointly with a spouse who uses such a number, will not be eligible to receive direct cash assistance. Because noncitizens who are not eligible for a Social Security number can file taxes with an individual taxpayer identification number,¹⁰ this policy will especially affect undocumented individuals and mixed-status families, many of whom have citizen children, who file using an individual taxpayer identification number.¹¹ Further, only immigrants who can provide evidence of authorization to work in the US can apply for expanded unemployment insurance benefits under the CARES Act.¹²

The current pandemic highlights how the health of an entire community is inextricably linked to the well-being of its members. Failing to help all families navigate the current economic crisis will only exacerbate material hardship and financial insecurity (Karpman et al. 2020), and these factors risk poor short- and long-term outcomes for families and communities. Particularly concerning are the large numbers of children living in food-insecure households; research shows that these children are at greater odds of fair or poor health, are more likely to be hospitalized in early childhood (Cook et al. 2004), may experience behavioral issues that can interfere with schooling, and are at higher risk of certain chronic diseases, such as asthma (Gundersen and Ziliak 2015; McIntyre et al. 2013). There is an urgent need to ensure that children and youth, regardless of their family's citizenship status, are not going hungry or without the food they need to thrive, learn, and grow.

Expanding federal assistance during the pandemic will be crucial to protecting the well-being of all families, especially the most vulnerable ones. A specific policy response that could help vulnerable families with noncitizen family members would be to rescind the public charge rule that discourages these families from seeking COVID-19-related emergency aid and public benefits for which at least

some members may be eligible. For example, the chilling effects of public charge may discourage families from accessing SNAP benefits for citizen children or enrolling in the Pandemic-Electronic Benefit Programs being rolled out in some states to provide families with the equivalent value of school meals missed because of prolonged school closures.¹³ Although Pandemic-Electronic Benefit Program benefits, like regular school meals, are not subject to public charge, their association with the Supplemental Nutrition Assistance Program (food stamps) delivered through electronic benefits (which is subject to public charge) may deter families with noncitizen members from enrolling. Already, some states and localities have committed resources for immigrant workers to support them during the economic shutdown.¹⁴

Without additional policy changes that target their needs, Hispanic families with noncitizens will continue experiencing food insecurity and other serious economic hardships during the pandemic. Investments that help those struggling now is critical to helping noncitizen families, their children, and their communities recover quickly from this economic crisis.

Notes

- ¹ Bureau of Labor Statistics, “Job Flexibilities and Work Schedules—2017-2018 data from the American Time Use Survey,” news release, September 24, 2019, <https://www.bls.gov/news.release/flex2.nr0.htm>; “Hispanics and Latinos in Industries and Occupations,” Bureau of Labor Statistics, October 9, 2015, <https://www.bls.gov/opub/ted/2015/hispanics-and-latinos-in-industries-and-occupations.htm>.
- ² For more information about the survey, see Karpman et al. (2020).
- ³ Throughout the brief, “adults in families where all members are citizens” includes families with all naturalized citizens, all US-born citizens, or a combination of naturalized and US-born citizens.
- ⁴ The accommodation and food services sector includes industries offering short- and long term lodging and full- or limited-service restaurants. See the Bureau of Labor Statistics “Industries at a Glance” web pages for “Accommodation (NAICS 721),” last updated April 30, 2020, <https://www.bls.gov/iag/tgs/iag721.htm>; and “Food Services and Drinking Places (NAICS 722),” last updated April 30, 2020, <https://www.bls.gov/iag/tgs/iag722.htm>.
- ⁵ Authors’ analysis of the 2018 American Community Survey.
- ⁶ Graham MacDonald, Christopher Davis, Ajjit Narayanan, Vivian Sihan Zheng, and Yipeng Su, “Where Low-Income Jobs Are Being Lost to COVID-19,” Urban Institute, last updated April 24, 2020, <https://www.urban.org/features/where-low-income-jobs-are-being-lost-covid-19>.
- ⁷ Qualified immigrants include lawful permanent residents; refugees, people granted asylum or withholding of deportation/removal and conditional entrants; people granted parole by the US Department of Homeland Security for a period of at least one year; Cuban and Haitian entrants; and certain abused immigrants, their children, and/or their parents and certain survivors of trafficking. See Broder, Moussavian, and Blazer (2020) for more information.
- ⁸ Certain categories of qualified noncitizens do not have to wait five years to receive assistance. For instance, lawful permanent residents who were formerly refugees or asylees are not subject to the waiting period for Medicaid, CHIP, or SNAP. States can also provide Medicaid and CHIP to children and pregnant women without a waiting period, and children under 18 with qualified status do not have to wait five years to be eligible for SNAP.
- ⁹ The public charge rule went into effect in February 2020 and significantly expands the criteria under which people can be denied entry to the US or permanent residency. See Bernstein et al. 2019 for more information.

- ¹⁰ The Internal Revenue Service issues individual taxpayer identification numbers to people ineligible for Social Security numbers; the numbers allow them to pay taxes or open an interest-bearing bank account. See NILC (2012).
- ¹¹ Caitlin Dickerson, “Married to an Undocumented Immigrant? You May Not Get a Stimulus Check,” *New York Times*, April 28, 2020, <https://www.nytimes.com/2020/04/28/us/coronavirus-undocumented-immigrants-stimulus.html>; Cary Lou, Gina Adams, and Hamutal Bernstein, “Part of Us: A Data-Driven Look at Children of Immigrants,” Urban Institute, March 14, 2019, <https://www.urban.org/features/part-us-data-driven-look-children-immigrants>.
- ¹² Nicole Narea, “The Missing Piece in the Coronavirus Stimulus Bill: Relief for Immigrants,” *Vox*, April 1, 2020, <https://www.vox.com/2020/4/1/21197017/immigrants-coronavirus-stimulus-relief-bill>; “COVID-19 and Immigrant Workers,” AFL-CIO, accessed May 4, 2020, <https://aflcio.org/covid-19-and-immigrant-workers>.
- ¹³ “State Guidance on Coronavirus Pandemic EBT (P-EBT),” US Department of Agriculture, Food and Nutrition Service, updated April 30, 2020, <https://www.fns.usda.gov/snap/state-guidance-coronavirus-pandemic-ebt-pebt>.
- ¹⁴ Office of Governor Gavin Newsom, “Governor Newsom Announces New Initiatives to Support California Workers Impacted by COVID-19,” news release, April 20, 2020, <https://www.gov.ca.gov/2020/04/15/governor-newsom-announces-new-initiatives-to-support-california-workers-impacted-by-covid-19/>; Office of the Mayor, “Mayor Lightfoot Signs Executive Order to Protect Immigrant and Refugee Communities during COVID-19,” April 7, 2020, https://www.chicago.gov/city/en/depts/mayor/press_room/press_releases/2020/april/EOImmigrantRefugeeProtection.html.

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