JOINT ECONOMIC COMMITTEE
CONGRESSMAN DON BEYER, VICE CHAIR

The Economic State of the Hispanic Community in America

Keys to Building a Better Economy after COVID-19

In recent decades, the Hispanic community has experienced a great deal of economic progress while facing daunting challenges. However, Hispanics have been particularly hard hit by the coronavirus pandemic, which has taken approximately 40,000 Hispanic lives to date and had a disproportionate economic impact on the Hispanic community. The crisis has revealed stark inequalities that must be addressed as part of federal efforts to contain the virus and spur a robust economic recovery.

The more than 60 million Hispanics living in the United States — making up just over 18% of the population — have made significant contributions and progress in the economy. Before the pandemic, an increasing number of Hispanics were starting businesses, taking on professional leadership roles and continuing to make meaningful contributions across the U.S. economy. Hispanics achieved notable gains in educational attainment: the percent of Hispanics with a bachelor's degree or higher nearly doubled in the last two decades. According to a 2018 study by Brookings, Hispanics were 22% of the American middle class.

However, Hispanics also face inequities and challenges. Despite having a higher level of employment, they were more than two times as likely to live in poverty as Whites, even before the pandemic. In 2018, the median total income of Hispanic households was nearly $20,000 less than that of White households, and the median net worth of Hispanic households was only one-eighth that of White households. More Hispanic children were dependent on food nutrition programs to alleviate hunger.

The pandemic has hit the Hispanic community hard, with Hispanics significantly more vulnerable to contracting and dying from COVID-19. This is partly because a greater share of Hispanics hold jobs that put them in contact with the public. Hispanics are about three times as likely to test positive for the coronavirus and five times as likely to be hospitalized, according Centers for Disease Control (CDC) data as of August. Hispanic children represent nearly half (45%) of all the COVID-19 deaths among American children.

The economic impacts of the pandemic have been devastating. More than 3 in 5 Hispanic households experienced a reduction in employment income. Due to mass job losses, many Hispanics lost access to employer-sponsored health insurance coverage. Food insecurity doubled. A larger share of Hispanics missed a rent or mortgage payment due to COVID-19.

The pandemic has revealed and magnified deep fissures and inequities in American society. The crisis requires an urgent reevaluation of the economy to more fully realize the potential of all Americans, including Hispanics. In the aftermath of the pandemic recession, recovery efforts must build back an economy that better meets the needs of all 21st-century American families.

KEY FACTS

- There were over 60 million Hispanics in the United States in 2019, slightly above 18% of the U.S. population.
- Before the pandemic, the number of Hispanic business owners grew at 34% compared to an increase of just 1% among non-Hispanic business owners.
- In 2018, Hispanics accounted for more than 60% of the increase in homeownership.
- The share of Hispanics with a bachelor's degree or higher nearly doubled in the last two decades. However, the Hispanic-White college gap persists (19% compared to 40%).
- In 2018, the median total income of Hispanic households was nearly $20,000 less than White households ($51,450 compared to $70,642).
- The median net worth of Hispanic households is one-eighth that of White households ($20,600 compared to $171,000).
- The typical Hispanic woman earns just 54 cents for every dollar earned by a typical White man — or a little more than half. This is a much larger pay gap than experienced by the typical White woman, who earns just 79 cents of what her White male counterpart earns.
- Hispanic Americans are more than two times as likely to live in poverty as Whites.
- More than 1 in 3 Hispanic households have experienced food insecurity during the pandemic, a doubling compared to the pre-pandemic rate of food insecurity.
- 9.2% of Hispanic children are uninsured, more than twice the share of White children.
- During the COVID-19 outbreak, the unemployment rate for Hispanics spiked from 4.4% in February to 18.9% in April. It dropped to 10.5% in August – higher than the peak unemployment rate for all U.S. workers during the Great Recession.
- More than 3 in 5 Hispanic households report that they lost earnings during the pandemic.
- Hispanics are about three times as likely to test positive for the coronavirus and five times as likely to be hospitalized, according CDC data through the end of August.
- Hispanics are twice as likely to die due to COVID-19 as Whites.
- Currently, Hispanic children account for 45% of the COVID-19 deaths among children in the United States.

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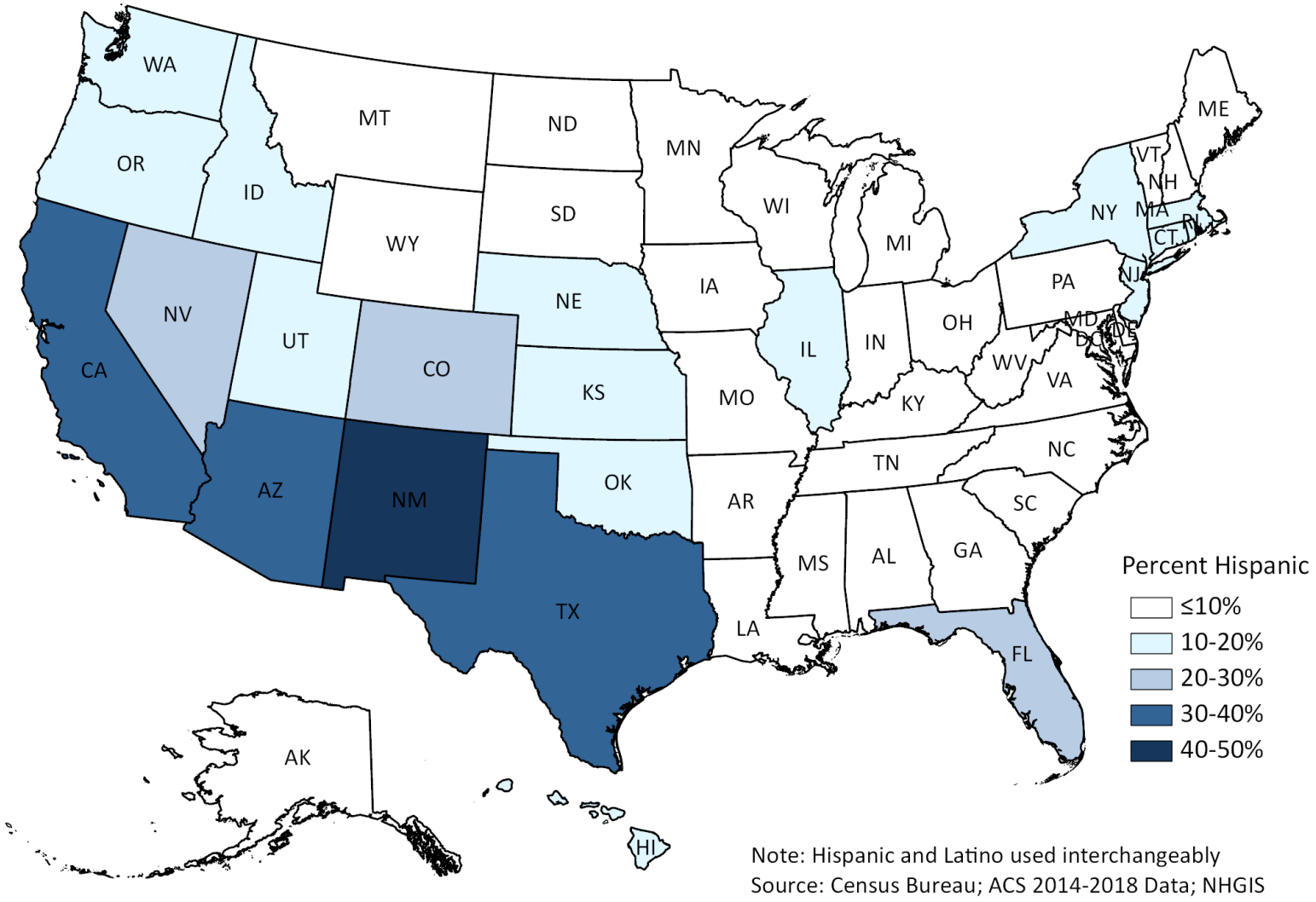
Hispanic Population by State



Note: Hispanic and Latino used interchangeably
Source: Census Bureau; ACS 2014-2018 Data; NHGIS

DEMOGRAPHICS

Hispanics constitute the second largest ethno-racial group in the nation

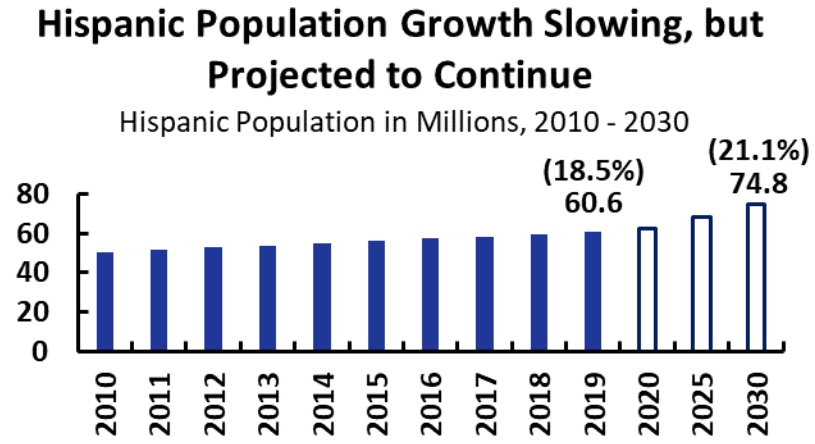
As of 2019, there are 60.6 million Hispanics in the United States.[1] Of the nation's 328 million residents, slightly over 18% are Hispanic (of any race) and about 60% are non-Hispanic White, 14% are non-Hispanic Black and 6% are non-Hispanic Asian. Other non-Hispanic race categories make up about 2% of the U.S. population. In this report, Hispanic Americans are compared to non-Hispanic race categories to analyze combined ethno-racial gaps in economic, health and social characteristics.

Hispanics are the second largest ethno-racial group in the United States. Most Hispanic Americans are of Mexican origin (62%), followed by Puerto Rican (9%), Cuban (4%), Central American (9%) and South American (7%) origins. Over 5 million are of other Hispanic origins (9.1%).[2]

While Hispanic Americans mostly lived in urban parts of the Southwest, Northeast and the Midwest in past decades, they increasingly live and work in small cities and counties across all regions of the nation.[3] From 2010 to 2019, the Hispanic population grew fastest in the South, increasing by 26% (4.8 million) compared to 19% (9.8 million) nationally.[4]

Population growth is slowing but expected to continue

In recent years, Hispanics have accounted for slightly over half of the total population growth in the nation.[5] Continued population growth is expected in the coming decades. By the year 2030, it is projected that more than 1 in 5 Americans will be Hispanic.



Note: Parentheses show percent of total population.
Source: US Census Bureau. Annual estimates displayed for 2010-2019. 5-year projected estimates shown for 2020-2030.

Since 2010, Hispanic population growth has slowed. The decrease is partly due to declining immigration.[5] After the Great Recession, immigration from Mexico reached net-zero.

Among immigrants newly arriving to the United States, Asians have outnumbered overall Hispanics since 2010.[6] In 2019, 37% of new arrival immigrants were Asian, compared to 31% being Hispanic.[7]

With the declining share of immigration from Latin American countries and a declining fertility rate among Hispanic foreign-born women, a greater share of Hispanic population growth is from native-born Hispanic Americans rather than due to immigration.

Most Hispanics are native-born and U.S. citizens, especially youth

Approximately two-thirds of Hispanic Americans were born in the United States, and 13% are foreign-born individuals who have become American citizens. Slightly more than 1 in 5 Hispanics are non-citizens.[8]

Among Hispanic children, 95% are native-born. [9] The Hispanic population is disproportionately younger than the overall U.S. population. The median age of Hispanics is 30 years old, while the national median is 38.[10] The size and growth of the Hispanic population — combined with its relative youth — illustrates the importance of Hispanics in the economy now and in the future.

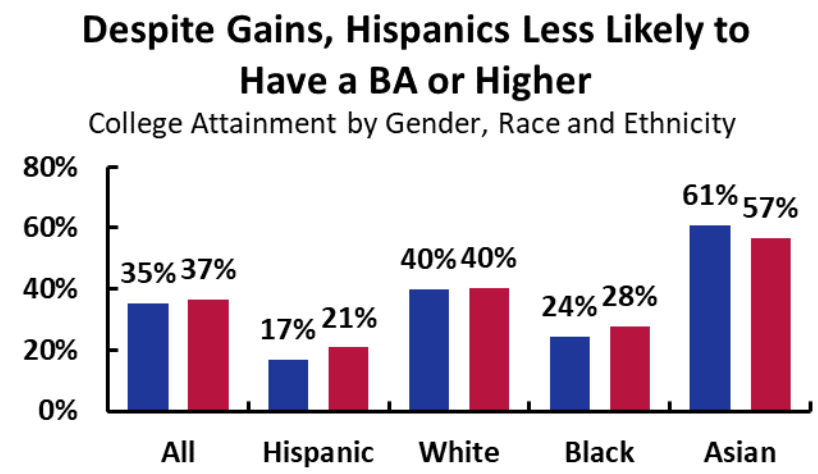
Hispanic youth are also increasingly engaged politically. While Hispanics have historically had lower levels of political participation and voter turnout rates compared to other racial groups, the increase in the voter turnout from 2014 to 2018 from 6.8 million to 11.7 million suggests the political power of Hispanics is emerging and will become increasingly evident, especially as Hispanic youth become more engaged in the political process.[11] According to the Pew Research Center, the number of Hispanic voters and the number of Hispanics who are eligible to vote has doubled in the last two decades.[12] Nearly 30 million Hispanics are eligible to vote and nearly 12 million reported they voted in 2018.[13]

PRE-PANDEMIC DISPARITIES

College completion nearly doubled, but Hispanics still are half as likely as Whites to graduate

Completing formal education is important preparation for many adults in the labor force. It increases worker earnings and household incomes. Educational attainment also is strongly correlated with job loss and economic hardship during the pandemic.[14]

Over the past several decades, more Hispanics have pursued higher education. The percent with a bachelor's degree or higher went from 11% in 2000 to 19% in 2019.[15] Despite the gains, Hispanics are less than half as likely to obtain a college degree as Whites and more than four times as likely not to have a high school degree.[16] Across gender, race and ethnicity, Hispanic men are least likely to have graduated from college.



Note: Percent for ages 25 and older, 2019.
Source: National Center for Education Statistics (NCES), Table 104.10.

The relationship between education and economic well-being is complex. Education leads to higher earnings — but does not eliminate gaps between ethno-racial groups. Hispanic families with a college-educated head of household earn more than twice the income and have net worth more than four times greater than those without a college education.[17] Yet, over the long-run, the benefits of a college degree are smaller for Hispanic Americans than for Whites.[18] Even for Hispanics with a college degree, the unemployment rate is higher than the unemployment rate for Whites with a college degree.[19]

Income gaps persist for Hispanic Americans

Full-time Hispanic workers earn lower median salaries compared to those of the overall workforce. In 2018, the median earnings of full-time, year-round workers was $33,540 for Hispanic female workers and $40,008 for Hispanic males, compared to $48,390 for White female workers and $61,576 for White males.[20]

The earnings disparity faced by Hispanic workers translates into lower incomes for Hispanic households as well. In 2018, the median income of all Hispanic households ($51,500) was more than $10,000 less than the overall median income ($63,200) and nearly $20,000 less than the median income of White households ($70,600). The Hispanic-White wage and household income gaps generally have remained steady across the business cycle, with narrowing during expansion periods.[21]

Hispanic Americans are more likely to work in low-paying yet essential industries

Hispanics play an important role in many industries, accounting for nearly 18% of private-sector jobs. They are over-represented in several industries, including but not limited to construction (30%), agriculture (28%), leisure and hospitality (24%), mining (20%), transportation and utilities (19%) and retail trade (18%).

Based on the top two industries in which Hispanics are concentrated, Hispanics are more likely to work in low-paying, unsafe and essential occupations.

Construction generally is one of the most unsafe industries to work in, and 3 in 10 workers in this industry are Hispanic.[22] The housing market has been robust during the current crisis and many workers in construction have continued working, increasing workplace exposure to the coronavirus.

During the pandemic, those working in agriculture were deemed essential workers and many continued to feed the nation even during federal and local shutdown orders. More than 1 in 4 agricultural workers are Hispanic. Many Hispanic agricultural laborers even worked during the mass fires on the West Coast.[23]

Hispanic workers are most concentrated in sectors considered by the Department of Labor (DOL) to be low-wage, high-violation industries, including construction and agriculture. These industries are notorious for having a high number of wage theft cases. Construction accounts for over one-quarter of DOL recovered back wages, at over $38 million in 2019.[24] DOL reported $6 million in unpaid wages for agricultural workers in that same year.

THE ECONOMIC IMPACTS OF COVID-19

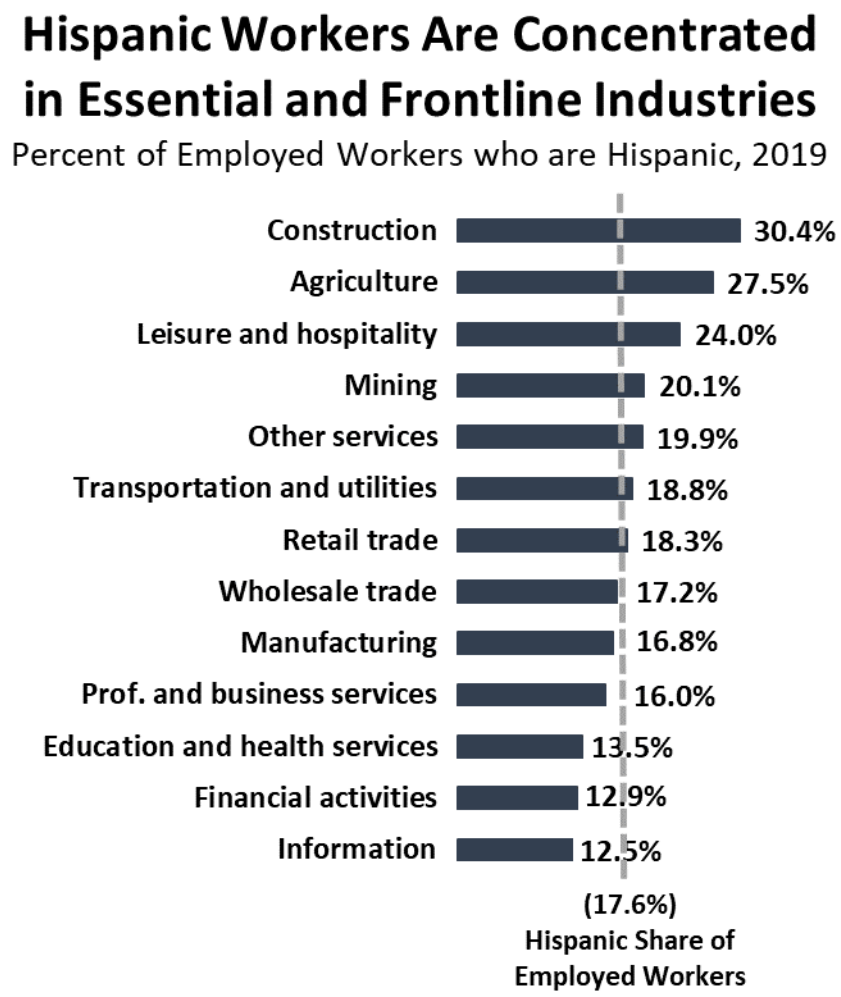
Hispanics suffered biggest job losses on the front lines

During the COVID-19 outbreak, industries that experienced the largest job losses were those with the highest shares of Hispanic workers.[25] In leisure and hospitality, a sector with a particularly large share of Hispanic workers, employees interface with the public and are exposed to the virus at higher rates when working. Yet they also were heavily impacted by job losses. The industry suffered the biggest tumble in April, at a loss of 7.7 million jobs. Hispanics make up about 1 in 4 workers in this sector.

For eating and drinking places, a subsector of accommodation and food services, the unemployment rate reached 35.4%. More than 1 in 4 workers in restaurants and bars are Hispanic.[26] In August, there were some employment gains in restaurants and bars, but the national unemployment rate remained high at 18.8% for this subsector.

The employment decreases among Hispanics were also due in large part to the occupations of Hispanic workers. Hispanics were overrepresented in several of the occupations that recorded the highest unemployment levels in April 2020 (NSA) such as service occupations at 27.2%; natural resources, construction and maintenance at 16.3% and production, transportation and material moving at 18.2%.[27]

So, paradoxically, Hispanics were both more likely to lose work and more vulnerable to work-based exposure to the virus. Hispanics were less likely to have job benefits.[28] Pre-pandemic, less than half of all Hispanic workers had access to paid sick leave.[29] Hispanic workers were about half as likely to be able to telework, compared to non-Hispanic workers.[30]



Conversely, Hispanics are underrepresented in higher-paying sectors like professional and business services, financial activities and information — industries that have had fewer job losses and provided more worker protections during the pandemic. As reported by the Economic Policy Institute, higher-wage workers are six times as likely to be able to work from home as lower-wage workers. The top 10% are three times more likely than the bottom 10% of wage earners to have access to paid sick leave.[31]

Many Hispanics continued to work during the pandemic for low-wages in higher risk environments and with fewer job benefits. Research shows that those in poverty are more likely to be at higher risk of hospitalization and death from COVID-19. Pre-pandemic, Hispanic Americans were more than two times as likely to live in poverty as Whites. Overall, 18% of Hispanics live in poverty, while 24% of Hispanic children live in poverty.[32] In comparison, 7% of all White Americans and 8% of all White children live in poverty.

The pandemic devastated Hispanic household economics, deepening economic hardship

Hispanic households and workers were more severely devastated by the economic impacts of COVID-19 at the outset of the outbreak than the overall population. Nearly half of Hispanic households lost earnings or a job due to COVID-19.[33] According to the Center on Budget and Policy Priorities (CBPP), 36% of Hispanic children have experienced hardship during the pandemic. Many are not getting enough to eat, or they live in a household behind on rent or mortgage payments. By comparison, 20% of White children and 28% of American children overall experienced such hardship.[34] Among Hispanics, food insecurity doubled during the pandemic. More than 1 in 3 Hispanic households have experienced food insecurity.[35]

Yet, as discussed previously, significant economic and financial challenges for Hispanic Americans preceded the pandemic. According to a survey by the Pew Research Center, 1 in 5 Hispanics considered their financial situation to be poor before the pandemic.[36] Prior research has found that ethno-racial disparities have generally been persistent over past decades, yet they widen in economic downturns and narrow in expansionary periods.

Hispanic employment went from record high to hardest hit

Before the pandemic, there were about 30 million Hispanic workers in the civilian labor force (ages 16 and over), accounting for about 18% of all workers.[37] About 28 million were employed. Hispanics are somewhat more likely to participate in the labor force than workers in other ethno-racial groups. In 2018, 66% of Hispanics were in the labor force, compared to 63% of White working-age Americans.[38]

Hispanics are younger on average, meaning they have a higher number of potential working years and they are less likely to be retired. Less than 1 in 10 Hispanic adults are of retirement age (65 years old or older), compared to about 1 in 4 White adults.[39] The younger age profile of Hispanics contribute to a higher labor force participation rate yet unemployment also is higher.

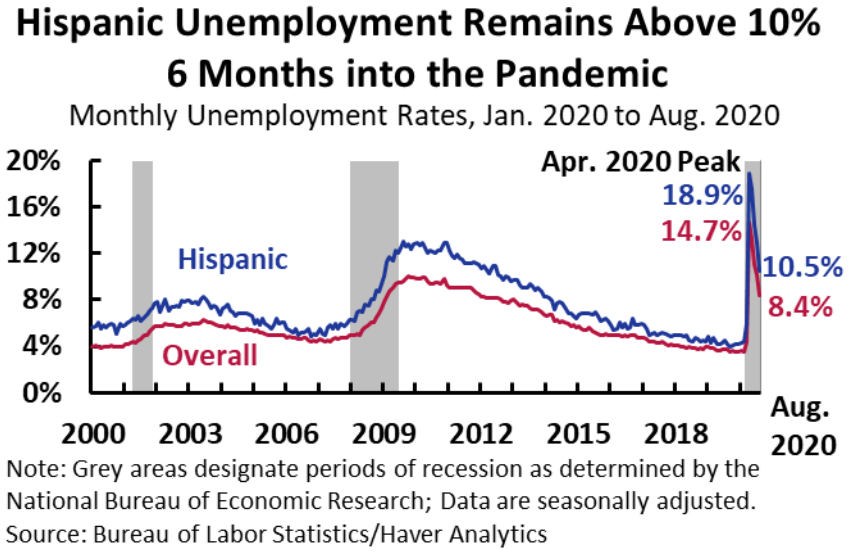
While the Hispanic unemployment rate has consistently been higher than both the overall and White unemployment rates, the employment situation for Hispanics had improved before the pandemic. After reaching a Great Recession-era peak of 13.0% in 2009, the unemployment rate for Hispanics had dropped to 4.2% last August. That progress disappeared quickly with the outbreak of the coronavirus.

Hispanics were hardest hit among all racial and ethnic groups in April 2020 — the first full month that reflects the COVID-19 impact on employment. For Hispanic workers, unemployment increased by 12.9 percentage points. In one month, the rate went from 6.0% in March 2020 to 18.9% in April 2020.[40] Nearly 5 million Hispanic workers lost employment, from 28.5 million to 22.6 million. April was the sharpest one-month drop in the worst economic contraction since the Great Depression. Employment rebounded somewhat to 25.9 million in August. Yet six months after the start of the pandemic, Hispanic unemployment is still high at 10.5%, according to the most recent Employment Situation report.

PERSISTENT GENDER GAPS

Unemployment among Hispanic women spiked to nearly 20 percent

Prior research has shown Hispanic women were particularly devastated by the COVID-19 economic downturn.[41] One in five Hispanic women — 2.4 million — lost work from March to April. Among Hispanic men, 2.1 million became unemployed. Among Hispanics, the unemployment rate for women reached 19.8%, compared to 16.3% for men — a gap of 3.5 percentage points.[42]



By August, the Hispanic gender gap in unemployment narrowed to 1.4 percentage points. Unemployment rates dipped to 10.9% for Hispanic women and 9.5% for Hispanic men, which are both about 6.4 percentage points higher than August of last year, respectively.[43]

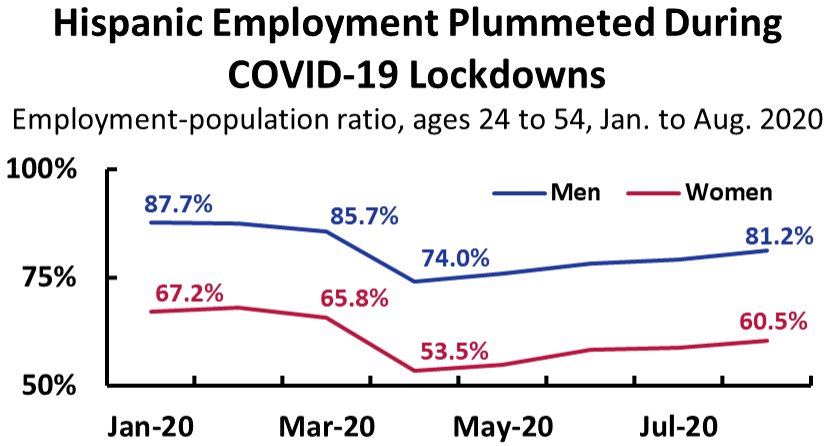
Another way to measure job loss is to look at the percent of the population that is employed. This measure of the employment rate is called the "employment-population ratio." Unlike the standard unemployment rate, this indicator is not dependent on the size of the labor force or whether persons entered or exited the labor market. It is a direct reflection of the share of the population that is employed, which is especially important to understanding the financial well-being of households and work patterns of individuals.

It is even more illuminating to look at the ratio for prime-age workers (ages 25 to 54). Because the share of adults of retirement age varies by ethnicity and race, focusing on prime-age workers removes any gaps that might be more of a reflection of differences in age profiles by race or ethnicity than differences in employment patterns by race or ethnicity.

When looking at the employment-population ratios for prime-age Hispanics, the ratio went from 75.9% in March 2020 to 63.9% in April 2020 (see chart). That is a drop of 12 percentage points — 3 million prime-age Hispanic adults. In August, the prime-age Hispanic employment-population ratio partly rebounded to 71%, still lower by nearly five percentage points compared to March.

Despite job gains in recent months, a wide gender gap persists

The historical gap between Hispanic men and women has been persistent with men having about a 20 percentage point higher employment-population ratio than women during the pandemic. From March to April, the gender gap went from 19.9% to 20.5%. Hispanic men's ratio fell from 85.7% to 74%, while Hispanic women's declined from 65.8% to 53.5%. The prime-age Hispanic employment-population ratio reached 71% in August (81.2% for men and 60.5% for women).

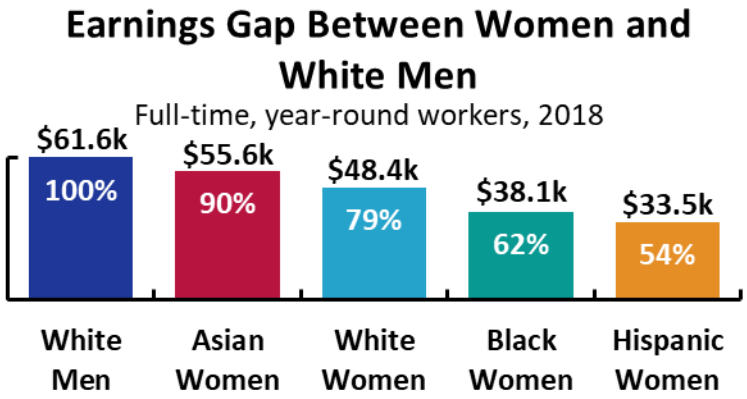


Notes: The 12% EPOP decline from March to April 2020 is equal to a decline of over 3 million prime-age Hispanic workers; Data is not seasonally adjusted.
Source: Bureau of Labor Statistics/Haver Analytics

There is a wide gender gap in the unemployment rate and the rate of employment among Hispanics compared to other ethnic and racial groups. Yet, the difference in employment-ratios of prime-age Hispanics shows that for Hispanic workers the gender gap is a long-term (pre-pandemic) trend.

Hispanic women also face the widest pay gap

Pre-pandemic, Hispanic women earned just 54 cents on the dollar, compared to White men (see chart). Hispanic women and families with children were particularly affected by the rise in financial and food hardship due to COVID-19. A disproportionate share of Hispanics — particularly Hispanic women — work in private households and informal child care settings.[44] Yet Hispanics report they are less likely to have anyone available to care for their children while they strive to continue to work during school closures.[45]



Notes: "White" and "Asian" refer to "White Alone, not Hispanic" and "Asian Alone"; "Black" refers to "Alone or in Combination"; "Hispanic" refers to "Hispanic or Latino Ethnicity.
Source: Source: JEC Democratic staff calculations; U.S. Census Bureau.

EXPOSURE TO THE CORONAVIRUS

Immigrant Hispanics are more likely to be essential workers

On May 19, 2020, the Cybersecurity and Infrastructure Security Agency (CISA) released guidance to help state and local jurisdictions and the private sector identify the "essential" workforce. Under the Department of Homeland Security (DHS), CISA states that essential workers are those employed in industries that are crucial to "ensuring continuity of functions critical to public health and safety, as well as economic and national security."[46] Federal and state guidelines directed non-essential workers to stay home to slow the spread of the coronavirus.

According to the Center for Migration Studies, 70.5% of Hispanic workers were employed in industries deemed essential, compared to 64.7% of non-Hispanics (see table). Among Hispanics, 69.5% of naturalized citizens and 67.1% of those native-born worked in essential sectors. In comparison, 79.3% of Hispanic non-citizens without legal status worked in essential industries. Due to disproportionate workplace exposure and higher rates of underlying indicators of vulnerability, such as poverty, Hispanics — especially non-citizen Hispanics — are more likely to be exposed to the coronavirus.

Hispanic Workers are More Likely to Be Deemed Essential		
Ethnicity, Nativity and Citizenship	**# Essential (1,000s)**	**% Essential**
All	**108,234**	**65.7%**
Non-Hispanic	**87,617**	**64.7%**
Hispanic	**20,616**	**70.5%**
Native-Born	10,638	67.1%
Naturalized Citizen, Foreign-Born	**3,432**	**69.5%**
Non-Citizen with Legal Status, Foreign-Born	2,263	74.1%
Non-Citizen without Legal Status, Foreign-Born	**4,284**	**79.3%**
Note: Essential workers include all persons in the labor force that are in "essential critical infrastructure" categories set forth by DHS's Cybersecurity and Infrastructure Security Agency; Percent essential based on share of all employed. Source: Center for Migration Studies		

Yet there is incomplete and inadequate data available on COVID-19 cases and deaths by ethnicity. In the first few months of the outbreak, the federal government did not require laboratories to collect or report testing of COVID-19 results by ethnicity. Not until June 4 did the Department of Health and Human Services (HHS) issue guidance to report demographic data, including ethnicity and race. Still, there continues to be wide gaps in data collection, with some states still missing the information.[47] The lack of complete data has resulted in a patchwork of knowledge about the different impacts and patterns of spread by ethnicity and other demographics.

As more data have started to become available, new patterns of COVID-19 infection and mortality rates have been revealed. Data recently released by the CDC by race and ethnicity show Hispanics to be disproportionately affected by a greater margin and much faster than the earlier data suggested.[48] Hispanics are about three times as likely to get infected, five times as likely to be hospitalized and two times as likely to die due to COVID-19 compared to Whites.[49]

Hispanic children, youth and prime-age adults (those ages 54 years old and under) account for more than 4 in 10 COVID-19 deaths in the United States.[50] A recent CDC study found that nearly half of all the COVID-19 deaths among American children and adults younger than 21 are Hispanic (45%).[51]

In particular states and local areas, Hispanics are much more likely than Whites to get infected. In Virginia, 49% of cases are Hispanic despite Hispanics making up only 10% of the population of the state.[52] A recent report found that in Durham County, North Carolina the Hispanic portion

of coronavirus cases increased dramatically. The share went from 12% to 67% from April to the end of May.[53] Hispanics comprise 13% of the population in Durham County.

Especially at the start of the summer and after many places began reopening, counties with a high share of Hispanics surged in new COVID-19 cases. There was a much more modest uptick in cases in counties with fewer Hispanics.[54] On the West Coast, the rate of new COVID-19 cases in counties with a high share of Hispanics was many times higher than that of counties with few Hispanics.

Given the patterns of increased cases and the uneven effects of re-openings, public health experts have recommended governments apply a combination of voluntary and enforceable measures to further mitigate the risk of spread.[55] Further, addressing gaps in access to health insurance is necessary to ensure universal medical care and to test, trace and treat those exposed to COVID-19.

Limited access to health insurance increases risk of virus spread and death

The COVID-19 pandemic demonstrated the consequences of uneven access to health insurance and health care in protecting public health. When President Trump took office, the administration began implementing steps to weaken the Affordable Care Act (ACA), starting with Executive Order (E.O.) 13765. Trump's first executive order in office gave states more leeway to delay or adapt the implementation of the ACA. It made it harder for Americans to enroll and allowed states to shrink their programs.[56]

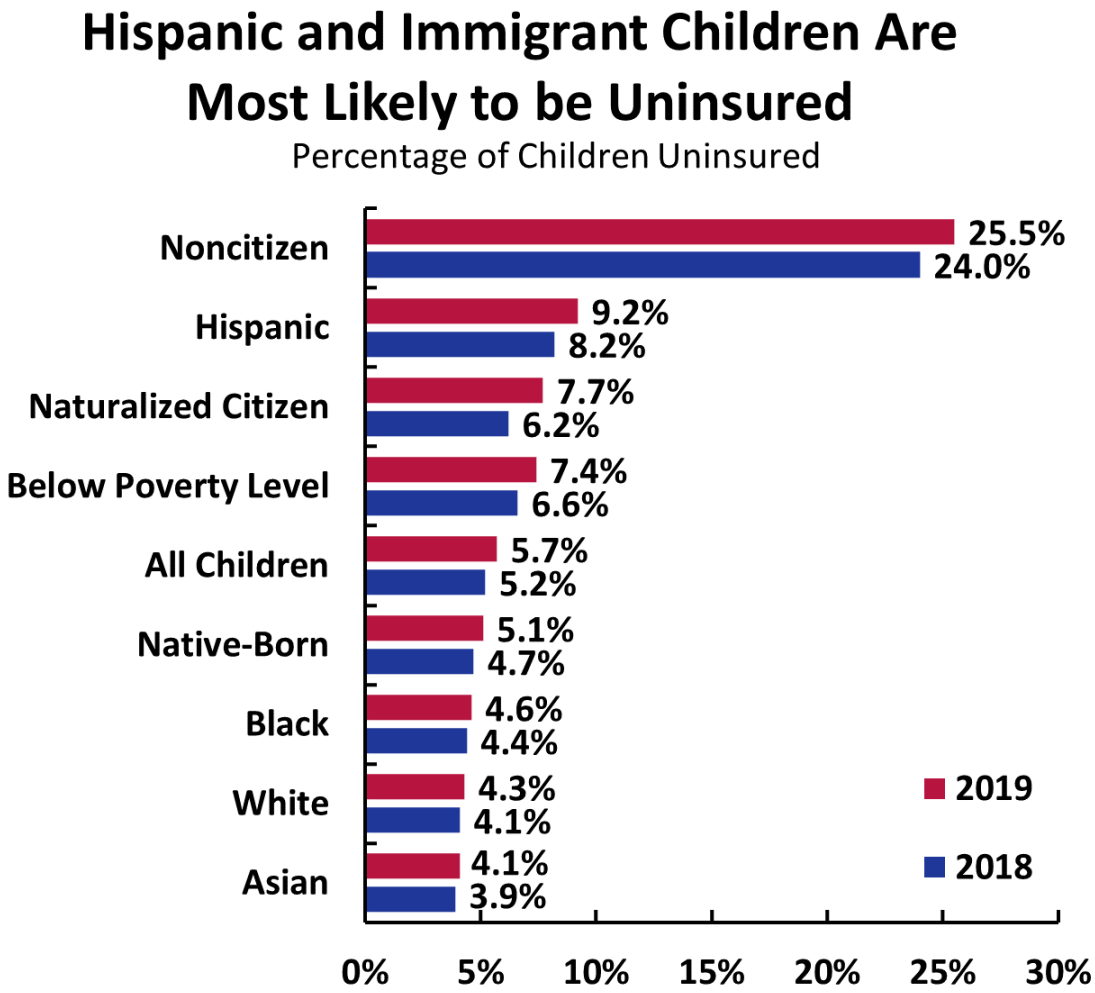
Hispanic workers, families and children are much less likely to have health insurance than other Americans. In 2019, 18.7% of Hispanic Americans lacked health insurance.[57] The uninsured rate among Hispanics and immigrant children was higher than children overall (see chart: "Hispanic and Immigrant Children Are Most Likely to be Uninsured").[58] The uninsured rate for Hispanic children increased to 9.2% in 2019, more than double the rate of Whites and higher than the uninsured rate of children living in poverty.[59] The overall uninsured rate for children below the poverty level is 7.4%. The uninsured rate for non-citizen children increased from 24% to 25.5% from 2018 to 2019.

Most of the difference in coverage is due to gaps in private insurance. Just about half of all Hispanics had any private or employer-sponsored health insurance (ESHI), compared to nearly 7 in 10 Americans overall.[60] The gap between the percent of Hispanics and the share of White Americans that have any private insurance is about 25 percentage points. According to research by the Kaiser Family Foundation, more than 7 in 10 Hispanic workers lack employer-sponsored health insurance in some states (see table: "Hispanic Measures of Vulnerability and COVID-19").

The lack of ESHI coverage is most widespread among immigrants in low-wage jobs. A 2018 National Research Center on Hispanic Children and Families found that the majority of low-income immigrant parents do not have employer-sponsored health insurance.[61] Among Hispanic fathers, only 35% of those who are foreign-born had employer-sponsored health insurance, compared to about half of native-born Hispanic fathers. Foreign-born Hispanic mothers were

more likely to have ESHI, with 42% having access, but still less likely than the 56% of native-born Hispanic mothers with access.

Access to health insurance has continued to decline under COVID-19 as the economic impact of the recession eliminated jobs and work-based health insurance for many. The Economic Policy Institute estimated that 16.2 million workers likely lost their employer-provided health insurance by May 2020, and 12 million remain cut off from coverage. [62] A more recent analysis estimates that 13% fewer Hispanic workers (3 million) have ESHI due to the pandemic recession.[63] The lack of full access to health insurance has made Hispanic Americans, immigrant communities and the nation much more vulnerable to the spread of the coronavirus.



Note: White includes non-Hispanic White children; Hispanic is all races.
Source: U.S. Census Bureau; Health Insurance Coverage in the United States: 2019, Figure 5. Percentage of Children Under the Age of 19 Without Health Insurance Coverage by Selected Characteristics: 2018 to 2019

Poor worker conditions and housing also elevate risk of exposure to infection

Low-income Hispanics are less likely to be able to follow social distancing restrictions due to several factors out of their control such as inconsistent public health measures, having an economic necessity to work and inadequate workplace protections. They are more likely to lack critical job benefits — including health insurance — and many also are foreign-born workers who have more limited worker bargaining power. Hispanics in low-wage migrant work — such as farming — often experience inadequate housing and unsafe work living conditions, further exacerbating the other risk factors that Hispanic workers face.[64]

For migrant workers in temporary labor camps, employers must provide housing if the workers do not live in the local area (at no cost to the worker).[65] Companies also are responsible for paying for three meals a day for their employees or they must provide workers with cooking and kitchen facilities to make their meals. Research has found that housing is often "appallingly substandard." Further, work programs for immigrants – like the H-2A – often make the livelihoods and immigration status of workers tied to one employer, increasing the risk that an immigrant may lose their lawful status if they make a complaint or lose their job.[66]

Researchers have found widespread violations in migrant camps and farmworker housing, including exposures to mold, mildew and other allergens; pesticides; structural deficiencies and crowding.[67] A 2013 study found the following violations in at least 1 in 10 camps in North Carolina: cockroach infestation (46%), contaminated water (34%), rodent infestation (29%), improper flooring (26%), unsanitary conditions (21%), improper fire extinguisher (20%) and holes or leaks in walls (12%).[68] According to a 2018 study, 1 in 3 farmworkers live in "crowded" housing.[69] Such employer-provided housing arrangements elevate migrant workers' exposure to the coronavirus and the likelihood of spread across the nation.

COVID-19 RELIEF PROGRAMS AND THE SAFETY NET

Restrictions based on immigration status left out millions

In the first three months of the federal response to the coronavirus, Congress enacted $2.6 trillion in aid and recovery stimulus in four major legislative packages.[70] These efforts provided direct financial assistance through Economic Impact Payments (federal direct payments) and expanded Unemployment Insurance benefits. The policy response further eased financial burdens by deferring mortgage and student loan payments. They also distributed forgivable small businesses loans in order to retain jobs and sustain economic activity.

Eligibility restrictions based on immigration status — directly or indirectly — reduce participation among Hispanic non-citizens and citizens alike.[71] Most Hispanics are citizens. Yet the Urban Institute estimates that about 4 in 10 Hispanic adults live in families with at least one non-citizen.[72]

According to research by the Migration Policy Institute, 15.4 million Americans live in mixed-status families.[73] Due to the effects of restrictions on undocumented immigrants, millions of Hispanic American citizens are ineligible for certain types of COVID-19 relief.

Under the CARES Act, the federal government restricted Economic Impact Payments to those that filed federal taxes with a Social Security number.[74] Payments were sent to most taxpayers for up to $1,200 per adult and $500 for each minor child, starting in April 2020. In households where anyone had used an Individual Taxpayer Identification Number (ITIN) to pay taxes, however, every person in the household was considered ineligible for payment.[75]

According to an analysis by the Migration Policy Institute, 9.9 million unauthorized immigrants and 3.7 million of their children and 1.7 million of their spouses were ineligible to receive any federal direct payments.[76] The reduced number of payments was sizable in many states (see map).

In each of the three states with the highest Hispanic populations, more than a million residents did not receive funds that could have spurred the economy and provided a safety net for households during the crisis. In Texas and New York, 2.4 million and 1.2 million residents were ineligible, respectively. In Florida, New Jersey and Illinois, over half a million residents missed out on a payment. California is the state with the largest number of residents ineligible for the direct payments, at 4.2 million. For the nation and these states with large shares of Hispanic populations, the economic impact was likely diluted due to the millions that did not receive a payment. [77]

The pandemic exposed gaps in the American safety net and federal programs

Research by the New American Economy, a bipartisan research and advocacy organization, shows that Hispanic Americans contribute over $215 billion in U.S. tax revenues, including about $76 billion in state and local taxes.[78] With almost $36 billion in state and local taxes and more than $61 billion in taxes to the federal government that includes nearly $97 billion in tax revenues contributed by foreign-born Hispanics. Overall, immigrants pay more than $400 billion in taxes.

Immigrant workers — the majority of whom are Hispanic — tend to draw down less than they put into social insurance programs. For example, in the states where the most immigrants were ineligible for federal direct payments, immigrants paid the most in taxes (see map). In California, immigrants paid close to $120 billion in federal, state and local taxes. In New York, Texas, Florida, New Jersey and Illinois, immigrants paid $20 billion or more in taxes in each state ($57, $39, $32, $29 and $20 billion, respectively). These are also the states with the highest shares of Hispanic Americans.

Due to their high levels of labor force participation, immigrants and Hispanics are critical to sustaining the revenues needed to finance the nation's Medicare and Social Security programs. Hispanic households contributed more than $100 billion to Social Security and more than $25 billion to Medicare and hold over a trillion dollars in spending power (see table).

Yet, even before the pandemic, various social safety programs — such as SNAP, Medicaid and income transfer programs — limited access to Hispanics through various channels of exclusion, including based on the type of work, citizenship status, language and other barriers. Immigrant residents with legal status and mixed-status families alike face restricted access to public benefits.

Exclusions based on work status were crafted into the nation's safety net at the outset. Mostly non-White farm laborers and domestic workers were ineligible for the New Deal era programs created in response to the devastation of the Great Depression.[79] Since implementation in the 1930s, the exclusions have not been removed. They were expanded in the welfare reforms at the end of the 20th century and this century's COVID-19 response. Federal assistance programs continue to leave behind millions of Hispanics and other workers.[80]

In the 1980s and 1990s, several states passed laws limiting undocumented immigrants from receiving local public benefits. For example, California promulgated Proposition 187 in 1994.[81] In 1996, the Personal Responsibility and Work Opportunity Reconciliation (PRWOA) Act restricted immigrant residents with legal status from receiving federal means-tested programs for the first five years of U.S. residence.[82] PRWOA further clarified that undocumented immigrants are ineligible for federal public assistance.

In the early 2000s, measures expanded state's discretion in providing prenatal coverage to mothers irrespective of their immigration status and in restoring access to Medicaid before the five-year waiting period (as established by the PWROA Act).[83] However, undocumented immigrants still are generally ineligible for federal programs such as Social Security, Medicare and SNAP. Despite their indicators of vulnerability, immigrants have limited to no access to government assistance programs available to nonimmigrants, which makes it much more difficult to weather the personal impacts and widespread disruptions of the current crisis.

The public charge rule discourages participation in government programs

Undocumented immigrants generally are ineligible for income support, health insurance or food assistance programs. The fear of deportation can have a significant chilling effect on program access for immigrant and mixed-status families. In 2018, 13.7% of adults in immigrant families reported that they or a family member avoided participating in a non-cash government benefit program for fear of risking future green card eligibility. This figure was higher (20.7%) for respondents in low-income families.[84]

Non-citizens and mixed-status households also can be discouraged from using government programs due to the public charge rule. The public charge rule, adjudicated by U.S. Citizenship and Immigration Services (USCIS), states that immigrants who receive public benefits could jeopardize their immigration status and their eventual path to citizenship. In 2019, the public charge rule was expanded to allow USCIS to consider health care, nutrition and housing services in addition to cash assistance programs and long-term care. This change directly affected over 383,000 green card holders and applicants.[85]

USCIS has issued a public notice during the pandemic that new enrollment in emergency Medicaid will not be included in public charge rulings. Still, there has not been a corresponding

effort to communicate that change to communities with large immigrant populations. For example, on the USCIS website, the text of the revision to the public charge rule is not included on the "USCIS Response to Coronavirus 2019 (COVID)" webpage. It can only be accessed through an internet search or resources outside of the federal government.[86]

Coronavirus relief failed to reach many Hispanic-owned businesses

Preliminary studies show that an oversized share of the $350 billion rescue program and the SBA-guaranteed Paycheck Protection Program (PPP) loan funds went to larger corporations, especially those with more established banking relationships.[87] In the first round of PPP funding, a higher share of the total pool of money (about 25%) were large loans (over $2 million). Large loans accounted for just over 16% of the total pool of second-round money.[88]

Further, data from the Small Business Pulse Survey show that PPP loans were not spread across the nation based on need (see map). Many of the largest state economies — those with larger shares of Hispanic residents and businesses — received a smaller share of PPP loans compared to other states with fewer affected businesses.

Hispanic business owners have reported being negatively impacted by COVID-19 at the same rates and expressed more interested in applying to the PPP program. Hispanics and Whites applied to the PPP program at similar rates (33%). Yet, according to a Stanford Latino Entrepreneurship Initiative (SLEI) study, Hispanic-owned businesses were 1.5 times less likely to be approved for a PPP loan and half as likely to receive all the funding they applied for, compared to White-owned businesses.[89] Despite similar levels of interest and applications between Hispanic- and White-owned businesses, Hispanic-owned businesses were less likely to be approved for the funding they requested from the PPP program.

As with workers, the economic pain that Hispanic business owners experienced was driven at least in part by the industry mix. About 7 in 10 businesses in the accommodation and food services industry — including restaurants — reported being negatively impacted by the pandemic in June 2020. The top two industries for Hispanic-owned businesses are in construction and accommodation and food services. Per SLEI, only 9% of Hispanic-owned businesses in construction and 7% in accommodation and food services were approved for a PPP loan.

SLEI found that networking may have helped some businesses have a higher rate of success in taking up the PPP program. SLEI reported that 82% of its alumni received PPP funding through the assistance provided by SLEI alumni networking. Further research is needed to examine how federal programs can successfully close the investment gaps in Hispanic-owned businesses.

UPWARD MOBILITY, ENTREPRENEURSHIP AND FINANCING

Entrepreneurship is an important path to upward mobility

Many Americans seek economic opportunity by starting new businesses. For many Hispanics, an immigration story and entrepreneurship are part of intergenerational efforts to achieve upward mobility. Research shows that upward mobility is higher among immigrants.[90] This is partly

because migrants move to places where there are better prospects for their children. Some of the intergenerational mobility is due to the "under-placement" of the first generation in the income distribution. This may be because the credentials and human capital of a migrant may be nontransferable to a new destination, which means that immigrants may be undervalued in the labor market. Entrepreneurship can be an adaptive strategy to avoid such undervaluing.

Among Hispanic-owned firms, there are more immigrant-owned businesses than businesses owned by native-born entrepreneurs.[91] Research shows that Hispanic businesses are significant employers of Hispanic workers. However, according to the 2014 Annual Survey of Entrepreneurs, more than 9 in 10 Hispanic-owned employer businesses conduct operations in English.[92] An American University study in the Washington D.C. area found that three-fourths of the employees of Hispanic businesses are Hispanic. Yet, for the majority, Hispanics are not their primary customer base.[93]

Entrepreneurship, especially ownership of small-sized businesses, is a risky financial endeavor. Only 41% of all businesses are viable after five years or more.[94] Immigrant- and minority-owned businesses and smaller firms are at an even higher risk. Early research shows that immigrant entrepreneurs were more likely to lose their business during the COVID-19 outbreak, with business ownership falling by 36% between February and April 2020.[95] In the first three months after the onset of the pandemic, the number of Hispanic business owners declined by 32% — 10 percentage points higher than the overall national decline of 22%.[96]

Hispanics help drive American entrepreneurship and economic dynamism

Nearly 5 million Hispanic-owned businesses contribute over $700 billion to the American economy annually.[97] Nearly 1 in 4 new businesses — which provide critical sources of new jobs — are Hispanic-owned.[98] The rate of new entrepreneurs is also much higher for Hispanics. The number of Hispanic business owners grew at 34% in the decade before the pandemic compared to an increase of just 1% among non-Hispanic business owners.[99]

One-quarter of Hispanic-owned businesses are owned by women. These businesses have a higher yearly growth rate (10%) than male-owned Hispanic businesses (6%). However, women are nearly twice as likely to have micro-businesses (businesses generating less than $49,000 in annual gross revenue) as men, so Hispanic men generate more business revenue, profit and personal income.[100]

Hispanic entrepreneurs have less access to capital

However, the robust entrepreneurship in the Hispanic community also comes with challenges. Hispanic business owners tend to rely on informal financing (personal savings and seed funding from friends and family) to start their businesses and consequently bear greater personal financial risk related to lower credit scores and limited credit histories.[101] Compared to White business owners, Hispanic business owners report more difficulties paying operating expenses and having credit availability issues, despite reporting comparable patterns of revenue growth, employment growth and profitability.[102]

Research shows that most Hispanic business owners report a need for facilitating access to capital. The shuttering of Hispanic employer businesses could lead to a permanent loss of over 2

million jobs by the end of the year due to a lack of liquidity or cash on hand.[103] On the other hand, according to SLEI, if the difference between the average annual revenues of Hispanic compared to non-Hispanic owned firms were closed, there would be about $1.5 trillion added to the economic output ("GDP") of Hispanics, and an additional 650,000 employer businesses, and 5.3 million jobs to the nation's economy.

Hispanics households overall have limited access to banking services and credit

Hispanic households have lower credit use rates than White households, irrespective of income level. Hispanic households (14%) are much more likely to lack a checking or saving account than White households (3%).[104] According to a study by the Pew Charitable Trusts, Hispanics are 1.5 times as likely as Whites to use payday loans.[105] Interest on payday loans often has an effective annual percentage rate well above industry standards for credit cards or other consumer loans. Lacking access to mainstream banking and credit often means paying higher costs for financing. This further lowers the income available to Hispanic households already facing lower levels of personal earnings and higher rates of poverty.

HOUSING AND WEALTH

Many Hispanic Americans lack adequate or affordable housing

Since the start of the Great Recession, the overall share of households that rent has increased for all Americans, including Hispanics.[106] The increase is not due to a change in preferences. Most renters report that they want to buy a house but rent due to certain circumstances, with most citing financial constraints as the main reason they rent.

More than half of all Hispanics rent their homes and over half of all Hispanic renters are severely or moderately rent-burdened — meaning that more than 30% of their income goes to cover rent.[107] States with the highest share of rent-burdened residents are the states with some of the largest Hispanic populations, such as Florida, California and New York.[108] About 1 in 4 Hispanic families spend at least half of their income on housing, with most low-income families spending over half of their income on rent.[109]

Pre-pandemic, Hispanics were at higher risk of eviction and displacement than the broader population. During the pandemic, nearly 3 in 10 Hispanic renters reported being behind on rent.[110] As discussed in an earlier section, essential and migrant workers face particular housing issues.

While many Hispanics lack access to affordable or adequate housing, they play an outsized role in building and maintaining the nation's housing supply. More than 1 in 3 workers in construction are Hispanic. Five out of the seven occupations that are half or more Hispanic are in construction: drywall installers (68%); carpet, floor and tile installers (60%); painters, construction and maintenance (56%); cement masons, concrete finishers and terrazzo workers (54%) and roofers (51%). The other two detailed occupations that are about half or more

Hispanic are in agriculture ("miscellaneous" agricultural workers at 54% and agricultural graders and sorters at 50%).[111]

Hispanics help drive the increase in homeownership

According to the 2018 State of Hispanic Homeownership Report from the National Association of Hispanic Real Estate Professionals, Hispanics accounted for 485,000 new households in 2018. They accounted for more than 60% of the increase in U.S. net homeownership.[112] The Urban Institute estimates that Hispanic homebuyers contributed $371 billion to the housing share of gross domestic product in 2018 and projects that Hispanics will comprise more than half of all new homeowners by 2030.[113] However, homeownership among Hispanics still lags the homeownership rate of Whites. Only about half of Hispanics are homeowners compared to about 3 in 4 whites.[114]

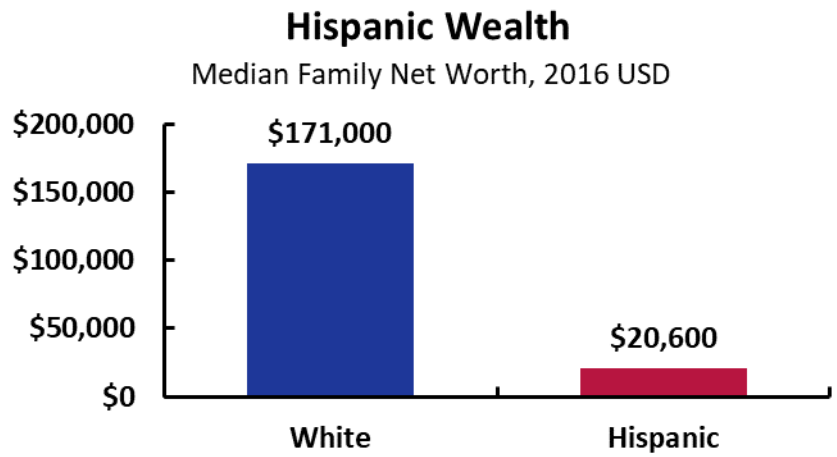
Hispanics pay more for home financing costs

Further, Hispanics are more likely to pay steeper housing financing costs. About 4 in 5 non-Hispanic homebuyers have conventional financing, compared to less than 3 in 5 Hispanics. In 2017, both debt-to-income (DTI) ratio and credit history accounted for 40% of mortgage loan denials for Hispanics.[115] Compared to non-Hispanics, Hispanic homebuyers are more than twice as likely to have a Federal Housing Administration (FHA) loan and to pay mortgage insurance premiums (MIP) for the life of their FHA mortgage.[116]

Research finds that in the period leading up to the financial crisis, Hispanic borrowers were more likely to hold subprime mortgages, even after accounting for differences in income and credit scores.[117] While the reasons for this remain unclear, studies have suggested that the history of racial discrimination in lending coupled with this finding may underlie the higher rates of subprime loans among Hispanics as well as African Americans. The consequences have been severe for the Hispanic community.

Hispanic households lag in levels of equity and net worth

Hispanic households have much less wealth than White households. In 2016, the median net worth of Hispanic households was only $20,700, compared to $171,000 for White households — a difference of over $150,000.[118] Put another way, Hispanic households have one-eighth of the wealth of White households. The Hispanic-White gap for average net worth is five times wider (comparing a mean net worth of $191,200 versus $933,700, respectively).



Source: Federal Reserve 2016 Survey of Consumer Finances

Wealth is often an intergenerational advantage; most inherit wealth as children from their parents. However, Hispanics are the least likely of any ethno-racial group to receive an inheritance.[119]

The composition of wealth is also different for Hispanic households. Home equity makes up a higher proportion of overall wealth for Hispanic households, even though they are much less likely to own their own homes.[120] According to the Pew Research Center, from before the Great Recession (2005) to the start of the recovery (2009), median home equity fell by half among Hispanic households.[121] Hispanics lost more household wealth than any other ethnicity or racial group in the Great Recession.[122] The fact that many Hispanic households are concentrated in states that were the hardest hit by the housing crisis may help account for this.

Hispanics have less for retirement

Disparities in employment, earnings and wealth all contribute to the fact that Hispanics are generally less financially prepared for retirement than other groups. Less than one-third of Hispanics have retirement accounts, compared to 60% of white families.[123] Those with savings hold a median value of $22,600, less than one-third of savings for White families.[124] Pre-retirement Hispanic households held just 21% of the total assets that White households held in 2016.[125] Hispanic women face an incredibly daunting retirement crisis, given a lifetime of lower wages, time spent in unpaid care work and more severe income shocks that leave them ill-prepared for retirement.[126]

RISK, RESILIENCY AND RECOVERY

The pandemic revealed global economic and public health risks

The coronavirus outbreak abruptly halted global migration patterns, trade and cultural exchanges. Within weeks of the declaration of the COVID-19 pandemic, air, bus and train travel ground to a stop due to travel restrictions in more than 147 countries.[127] Nearly all OECD

countries imposed restrictions on the entry of foreigners in response to the pandemic. While some countries have started to lift or phase restrictions out, many travel bans — in combination with quarantine measures — are still in place. It is not clear when these channels will fully reopen.

Yet the global, national and local economies depend on mobility. For example, food security worldwide depends on migrant labor — domestic and international. As migrant workers help to ensure food is on the table in households across the world, they face elevated occupational exposure to the virus while lacking adequate protections or benefits.[128]

In meat processing — where immigrants are 34.7 percent of the workers, the industry reached a crisis point soon after the outbreak.[129] The chairman of a major food corporation warned on April 26 2020, that the food supply chain is breaking. Soon after, President Trump signed an executive order to classify meat processing plants as essential infrastructure that must remain open, invoking the Defense Production Act. Yet the federal government failed to issue any mandatory or enforceable worker protections. At the time, there was a 25 percent drop in the nation's meat supply due to the closure of 17 plants.[130]

Many migrant food workers have little leverage to seek improved working or living conditions for fear of deportation or the risk of losing their legal status if they leave their job. [131] Others report going to work due to economic necessity despite the unsafe conditions.[132] The interconnectedness of the supply chain and production requires that we protect workers, worker mobility and all Americans from the shared threat of the virus to the global economy.

To advance effective immigration policies, the impacts of migration must be better understood.[133] Otherwise, global tensions could lead to more restrictive policies that could hurt economic recovery and increase global inequality. However, developing appropriate policy responses would require higher quality and more complete data about the economic and public health impacts of COVID-19.

The resiliency of Hispanic and other migrants helps drive economic growth

Resiliency is a common theme to describe the migrant experience of overcoming the adversity that may have driven or been part of the experience of leaving one's homeland. It implies — or invokes — a migrant's positive adjustment to a new place based on the individual, environment or the interplay between them.[134]

Part of the resiliency of migrants is shown in the mutual aid efforts that persisted during the crisis, such as remittances and lending circles. Through often informal mechanisms, Hispanics and immigrants continued to share financial resources during the pandemic. Despite sharp dips at the outset of the outbreak, much of the flow of money payments to Latin America rebounded by June.[135] The Mission Asset Fund — which was founded by an immigrant — facilitates lending circles nationwide and started to provide small grants to immigrants who were not eligible for Economic Impact Payments.[136] On farms, some laborers had to rely on each other when they lacked information or protective equipment because the employer did not provide it.[137]

The pandemic has shown that economic considerations are far broader than the factors of production and financial markets. Most economists agree that the public health response will drive the economic recovery. An effective strategy to combat the crisis must include building resiliency and safeguarding the health as well as the livelihoods of Hispanics and all Americans.

COVID-19 presents the opportunity to build back a better economy

Most business leaders expect large-scale changes due to COVID-19.[138] Economists are currently debating whether changes in the labor force, consumer markets, entrepreneurial activity and the overall economy will be temporary or permanent. Yet structural inequalities throughout the world imply that the impacts — such as the estimated 400 million jobs potentially at risk worldwide due to COVID-19 — will be unevenly felt.[139] Unless urgent action is taken, the pandemic threatens to deepen global inequities, insecurities and tensions.

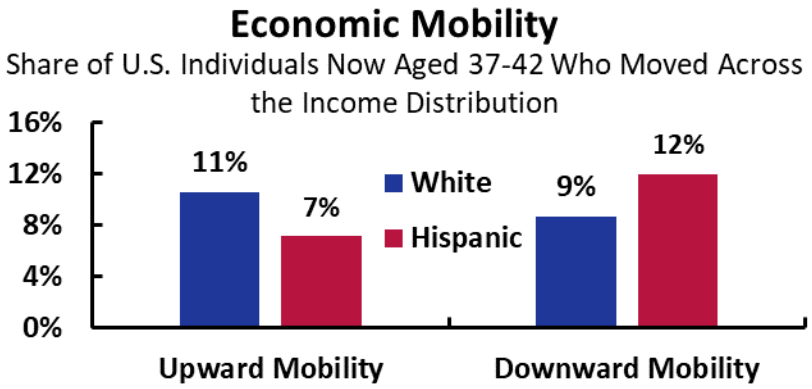
Lessons from past emergency responses have shown that there is an opportunity during catastrophes to build back better.[140] During the federal government's rapid response, public health, fiscal and monetary policies were targeted to slow the spread and sustain households, businesses and liquidity through the initial economic shutdowns and continued slowdowns.

Per the OECD and best practices of emergency management, building back better would mean that long-term recovery policies would trigger investment and permanent changes to reduce the chances of future shocks and enhance society's resilience by reducing structural inequalities. Central to this approach is a focus on well-being, inclusiveness and more robust social protections to buffer ourselves from future threats — economic, social and environmental.[141]

For the economy to build back better, Hispanics and other historically excluded groups must be central to relief, recovery and investment efforts. The public health response will drive the economic recovery — both must be more fully inclusive of Latinos, Latinas and Latinx Americans. New work-family arrangements must support the need for adults to manage caretaking and family life with their role in the economy as workers, entrepreneurs and students building human capital.

Significantly, these efforts also would ensure equal opportunity to upward mobility and the American Dream. Comparing the economic status of individuals in childhood to adulthood, Hispanic children experience less upward mobility than White children and are more downwardly mobile than White children (within their lifetime). For each one hundred Hispanic children who grow up in the bottom fifth of the income distribution, seven will make it to the top fifth as adults, compared to 11 White children (see chart). However, Hispanics experience significant upward mobility across generations (when comparing the economic status of parents to that of their children).

According to an analysis based on Bureau of Economic Analysis (BEA) methodology to aggregate the total economic impact of Hispanics, Hispanic gross domestic product (GDP) ranks as the 8th largest GDP in the world at $2.6 trillion in 2018.[142] With more equitable investments and more inclusive economic policies, upward mobility would increase and Hispanic Americans would be able to further propel our economic recovery and help create a more resilient nation.



Note: Upward mobility refers to the percentage of children who go from the bottom quintile of the income distribution to the top quintile. Downard mobility refers to the percentage who go from the top quintile to the bottom.
Source: Chetty, et al. (2018)

THE WAY FORWARD

To recover and rebuild after COVID-19, the nation must advance an effective public health response as well as more inclusive federal programs and economic policies. Policies such as paid leave, universal health insurance, increasing the minimum wage and common-sense worker protections covering domestic, agricultural and gig or nonstandard workers are critical. Yet several of the federal efforts, such as the Heroes Act, to help Americans ensure more workplace protections and higher wages or better pay protections have not passed in the Senate. Many of the proposed public investments and federal policies that would most benefit Hispanics would benefit all American workers, families and children.

Hispanics have long shown resiliency to economic ups and downs. Recovery from this pandemic-induced recession will require an effective public health response and more equitable and inclusive investments in both near-term COVID-19 relief programs and long-term economic expansion. Eligibility for recovery policies should not be based on immigration status — directly or indirectly — or these programs will continue to discourage participation among Hispanic non-citizens, citizens and mixed-status households. The future of the U.S. economy will depend in part on the ability of all Hispanics to realize their full economic potential.

TERMS AND APPENDIX

American: In this report, "American" is used to refer to all residents of the United States, irrespective of citizenship status.

COVID-19: "COVID-19," "coronavirus" and "SARS-CoV-2" are used interchangeably.

Ethnicity: In this report, Hispanic is used interchangeably with the Spanish-language term, Latino and the gender-neutral term, Latinx. In historical data series from official statistical agencies, sources often use the term Hispanic. Other and more recent sources may use Latino, Latinx or other terms for Americans of Latin American or Spanish descent. [143]

Per the Office of Management and Budget (OMB), "Hispanic or Latino" refers to "a person of Cuban, Mexican, Puerto Rican, Cuban, South or Central American, or other Spanish culture or origin, regardless of race."[144] Some others use the term "Latino" to include both Spanish and non-Spanish speaking countries of Latin America, while some use "Hispanic" only to refer to those of Spanish origin or descent. Since 2000, the U.S. decennial census has asked all Americans if they are of Hispanic, Latino or Spanish origin. [145] In most federal data sources, both "Hispanic" and "Latino" are inclusive of Americans that self-report as "Hispanic," "Latino" or "Spanish origin." "Latino" is a universal or masculine identifier; "Latina" is a feminine identifier.

Ethno-racial Categories: In this report, the following "ethno-racial" (combined ethnicity and race) categories are used: "Hispanic;" non-Hispanic "Asian;" non-Hispanic "Black;" non-Hispanic "White;" and non-Hispanic "Other."

In federal government forms, ethnicity and race data are often collected as separate categories. When these categories are separated, most Hispanic Americans self-report the race categories of "White" or "Some Other Race." Research shows Hispanics may not racially identify the way they report in response to a split ethnicity and race question format.[146]

Based on terms and definitions used by the U.S. Census Bureau and other federal agencies, the following detailed "ethno-racial" categories are used in this report, unless otherwise noted: Hispanic (of any race), non-Hispanic (of any race), non-Hispanic White Alone ("White"), non-Hispanic Black or African American Alone or in Combination ("Black") and non-Hispanic Asian Alone ("Asian"). Due to sample size, non-Hispanic Pacific Islander and Native American categories may be combined with non-Hispanic some other race ("Other") or not shown.

When data are available, all those who self-report "Black or African American" are included in the term "Black." "Alone" refers to those who self-report one race category only. "Alone or in Combination" refers to those who self-report one or more than one race category.[147]

Immigrant: Terms for "foreign-born" and "immigrant" are used interchangeably.

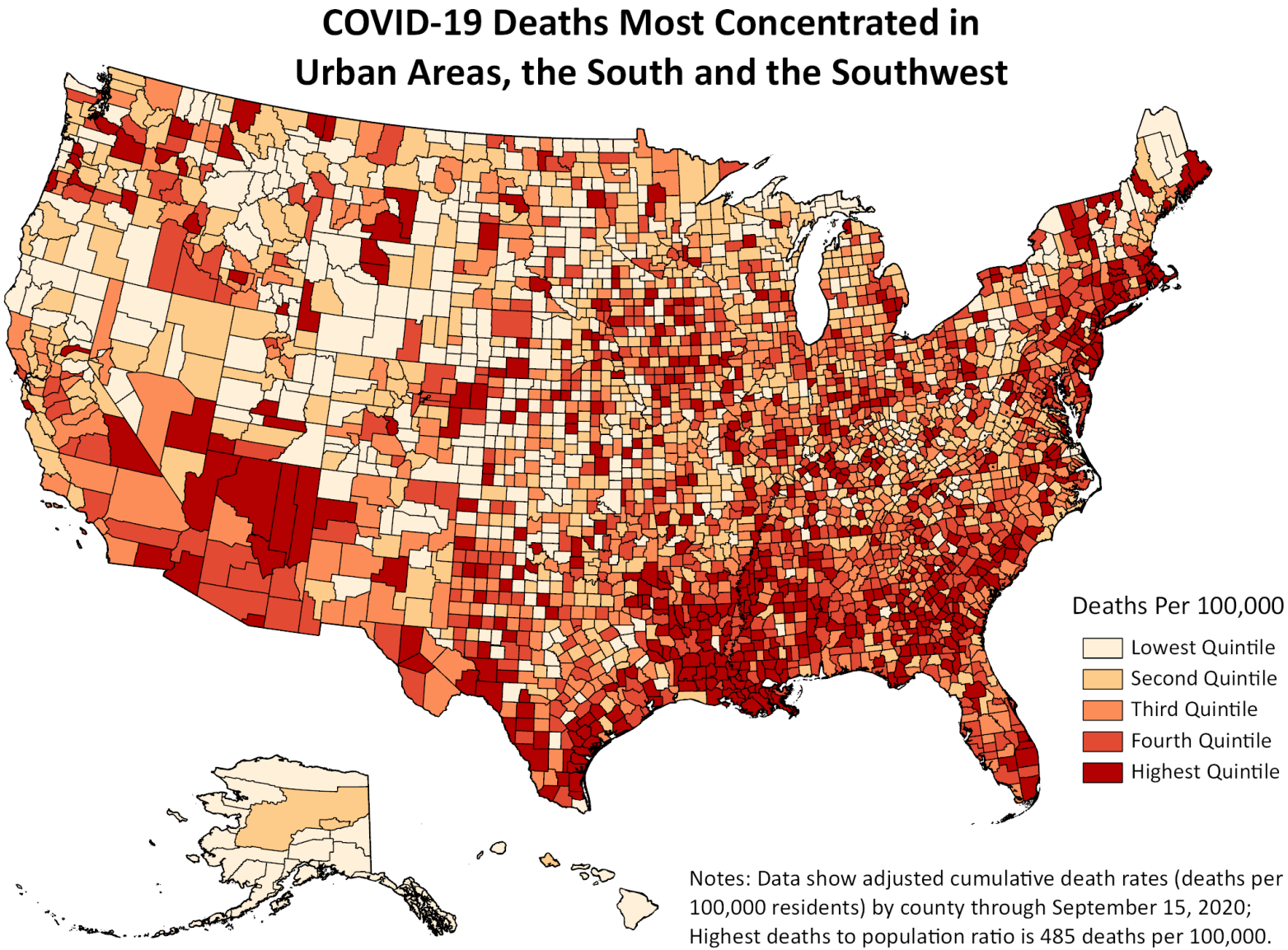
NSA: Not seasonally adjusted data are noted as "NSA."

Hispanic Americans and the Economy by State						
State	Population (#)	Population (%)	Unemployment Rate (2019)	Employment-Population Ratio (2019)	Buying Power Per Capita ($)	Buying Power ($Millions)
Alabama	**203,146**	**4.2%**	**1.8%**	**70.2%**	**$24,465**	**$4,970**
Alaska	51,186	6.9%	4.3%	64.8%	$43,508	$2,227
Arizona	**2,163,312**	**31.1%**	**5.5%**	**61.3%**	**$24,783**	**$53,613**
Arkansas	219,052	7.3%	2.3%	66.3%	$24,227	$5,307
California	**15,221,577**	**38.9%**	**4.8%**	**62.2%**	**$29,737**	**$452,644**
Colorado	1,184,794	21.4%	3.4%	68.6%	$28,929	$34,275
Connecticut	**561,791**	**15.7%**	**5.5%**	**62.1%**	**$34,661**	**$19,472**
Delaware	86,315	9.1%	2.1%	71.3%	$28,859	$2,491
District of Columbia	**74,776**	**10.9%**	**4.2%**	**74.8%**	**$55,044**	**$4,116**
Florida	5,184,720	25.2%	3.1%	63.2%	$36,787	$190,729
Georgia	**968,463**	**9.4%**	**2.7%**	**68.2%**	**$26,495**	**$25,659**
Hawaii	147,962	10.4%	5.1%	65.4%	$33,488	$4,955
Idaho	**209,073**	**12.4%**	**3.8%**	**70.1%**	**$24,618**	**$5,147**
Illinois	2,174,842	17.0%	3.6%	67.6%	$28,847	$62,738
Indiana	**450,267**	**6.8%**	**4.5%**	**67.0%**	**$28,092**	**$12,649**
Iowa	183,296	5.9%	4.0%	76.0%	$26,105	$4,785
Kansas	**340,616**	**11.7%**	**3.2%**	**72.1%**	**$25,950**	**$8,839**
Kentucky	158,744	3.6%	5.1%	68.2%	$26,792	$4,253
Louisiana	**234,920**	**5.0%**	**5.4%**	**62.8%**	**$34,982**	**$8,218**
Maine	21,421	1.6%			$32,491	$696
Maryland	**588,912**	**9.8%**	**4.1%**	**70.2%**	**$36,357**	**$21,411**
Massachusetts	789,127	11.6%	4.3%	65.7%	$32,452	$25,609
Michigan	**497,897**	**5.0%**	**3.9%**	**66.3%**	**$27,353**	**$13,619**
Minnesota	292,764	5.3%	5.0%	73.1%	$26,632	$7,797
Mississippi	**90,493**	**3.0%**	**3.8%**	**61.1%**	**$26,035**	**$2,356**
Missouri	249,105	4.1%			$29,803	$7,424
Montana	**39,019**	**3.7%**			**$28,345**	**$1,106**
Nebraska	203,281	10.7%	5.1%	70.6%	$26,466	$5,380
Nevada	**831,597**	**28.5%**	**3.8%**	**71.3%**	**$28,475**	**$23,680**
New Hampshire	48,356	3.6%			$38,423	$1,858
New Jersey	**1,768,020**	**19.9%**	**3.8%**	**65.1%**	**$35,477**	**$62,724**
New Mexico	1,015,751	48.5%	5.4%	57.0%	$28,538	$28,987
New York	**3,705,588**	**18.9%**	**4.9%**	**58.5%**	**$34,990**	**$129,659**
North Carolina	935,950	9.2%	5.5%	66.9%	$23,325	$21,831
North Dakota	**26,529**	**3.5%**			**$34,830**	**$924**
Ohio	431,327	3.7%	6.5%	64.9%	$29,701	$12,811
Oklahoma	**407,521**	**10.4%**	**4.1%**	**65.3%**	**$25,422**	**$10,360**
Oregon	523,956	12.8%	4.4%	68.8%	$25,928	$13,585
Pennsylvania	**905,156**	**7.1%**	**5.8%**	**61.9%**	**$29,418**	**$26,628**
Rhode Island	158,858	15.0%	6.1%	60.7%	$26,470	$4,205
South Carolina	**275,685**	**5.6%**	**3.1%**	**63.0%**	**$25,736**	**$7,095**
South Dakota	31,995	3.7%			$29,723	$951
Tennessee	**352,402**	**5.3%**	**4.0%**	**68.3%**	**$27,236**	**$9,598**
Texas	10,921,556	39.2%	4.0%	63.2%	$28,890	$315,519
Utah	**422,123**	**13.9%**	**2.8%**	**71.1%**	**$25,962**	**$10,959**
Vermont	11,677	1.9%			$37,424	$437
Virginia	**771,177**	**9.2%**	**3.6%**	**68.5%**	**$35,915**	**$27,697**
Washington	911,573	12.5%	5.7%	68.6%	$31,169	$28,413
West Virginia	**27,522**	**1.5%**			**$29,540**	**$813**
Wisconsin	385,779	6.7%	5.6%	68.0%	$25,211	$9,726
Wyoming	**56,966**	**9.8%**	**2.9%**	**65.9%**	**$37,794**	**$2,153**
United States	**57,517,935**	**17.8%**	**4.3%**	**63.9%**	**$30,305**	**$1,743,098**

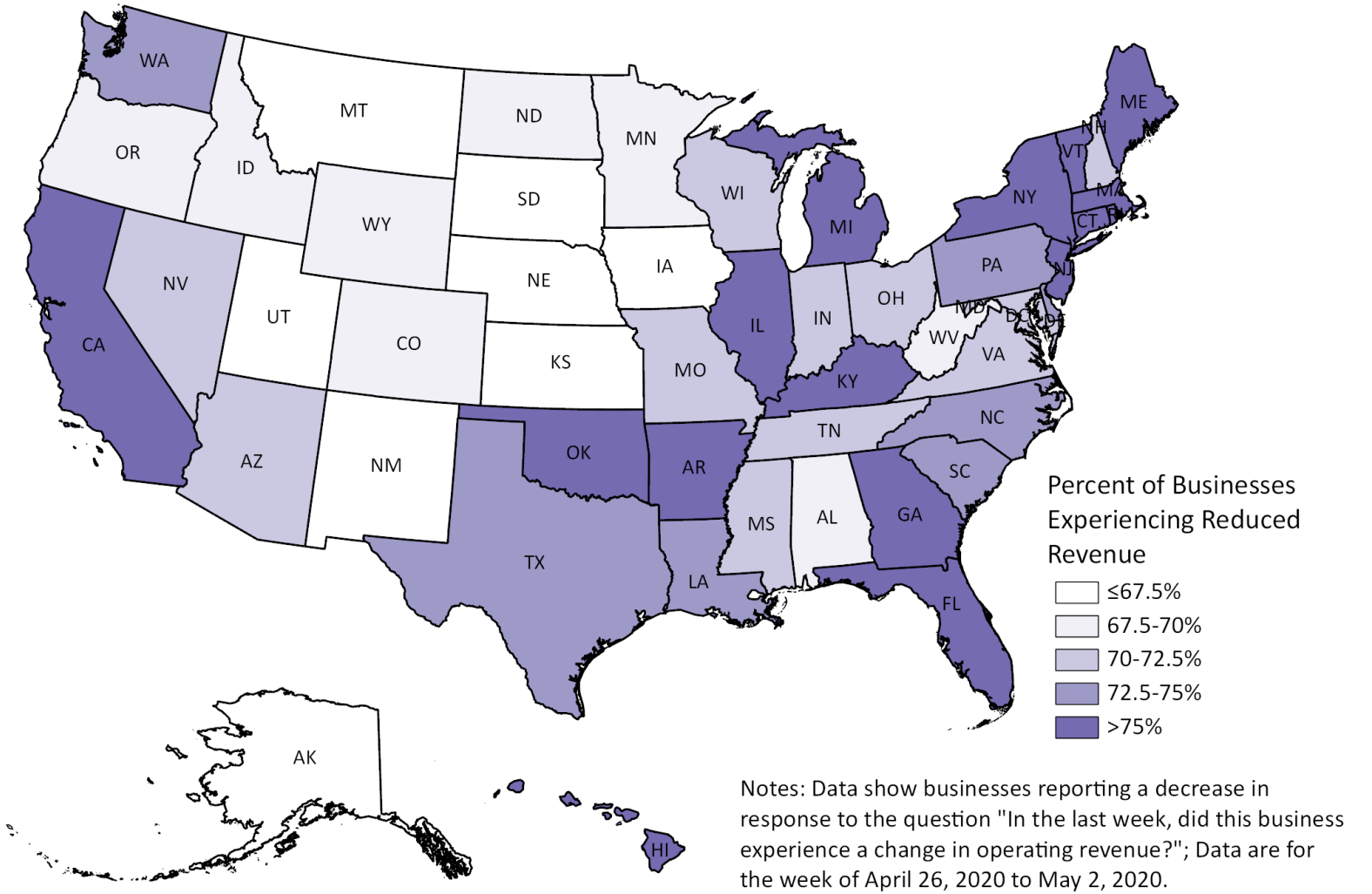
Notes: Data are from 2018 and 2019; Data is not current to the COVID-19 Recession.
Sources: 2014-2018 ACS Pooled Data/NHGIS; Bureau of Labor Statistics; Kaiser Family Foundation; Selig Center for Economic Growth at the Univeristy of Georgia

Hispanic Measures of Vulnerability and COVID-19						
State	Household Poverty (%)	Lack of Health Insurance Coverage (% Uninsured)	Workers Without Employer Provided Health Insurance (%)	Population (%)	COVID-19 Deaths, All Ages, Unadjusted (%)	COVID-19 Deaths, All Ages, Standardized (%)
Alabama	**34.0%**	**10.0%**	**72.0%**	**4.2%**	**2.8%**	**16.5%**
Alaska	5.0%	14.4%	48.0%	6.9%		
Arizona	**19.0%**	**10.9%**	**59.0%**	**31.1%**	**34.1%**	**46.2%**
Arkansas	26.0%	9.0%	62.0%	7.3%	8.2%	7.4%
California	**17.0%**	**8.5%**	**57.0%**	**38.9%**	**49.0%**	**69.5%**
Colorado	15.0%	8.1%	57.0%	21.4%	25.2%	51.5%
Connecticut	**23.0%**	**5.6%**	**63.0%**	**15.7%**	**9.5%**	**55.5%**
Delaware	22.0%	6.0%	61.0%	9.1%	5.6%	34.7%
District of Columbia	**12.0%**	**4.0%**	**48.0%**	**10.9%**	**14.8%**	**44.3%**
Florida	17.0%	13.5%	59.0%	25.2%	27.4%	33.7%
Georgia	**22.0%**	**13.7%**	**66.0%**	**9.4%**	**6.9%**	**26.5%**
Hawaii	13.0%	4.1%	49.0%	10.4%		
Idaho	**21.0%**	**11.0%**	**61.0%**	**12.4%**	**12.9%**	**25.1%**
Illinois	15.0%	7.3%	51.0%	17.0%	21.5%	37.9%
Indiana	**22.0%**	**9.1%**	**54.0%**	**6.8%**	**4.4%**	**9.9%**
Iowa	19.0%	4.9%	56.0%	5.9%	6.7%	14.7%
Kansas	**22.0%**	**9.0%**	**56.0%**	**11.7%**	**18.3%**	**48.0%**
Kentucky	24.0%	6.1%	64.0%	3.6%	4.0%	22.1%
Louisiana	**22.0%**	**10.7%**	**70.0%**	**5.0%**	**2.7%**	**7.5%**
Maine	19.0%	8.3%	41.0%	1.6%		0.2%
Maryland	**13.0%**	**6.5%**	**57.0%**	**9.8%**	**11.4%**	**42.0%**
Massachusetts	23.0%	2.8%	64.0%	11.6%	6.8%	39.0%
Michigan	**20.0%**	**6.1%**	**52.0%**	**5.0%**	**2.6%**	**12.9%**
Minnesota	17.0%	4.7%	58.0%	5.3%	4.5%	31.3%
Mississippi	**23.0%**	**12.7%**	**64.0%**	**3.0%**	**1.5%**	**3.3%**
Missouri	21.0%	9.7%	49.0%	4.1%	3.4%	10.3%
Montana	**0.0%**	**10.2%**	**53.0%**	**3.7%**		
Nebraska	24.0%	8.4%	55.0%	10.7%	21.7%	28.9%
Nevada	**18.0%**	**11.9%**	**52.0%**	**28.5%**	**29.8%**	**44.9%**
New Hampshire	14.0%	6.5%	52.0%	3.6%	2.7%	1.9%
New Jersey	**17.0%**	**8.5%**	**55.0%**	**19.9%**	**21.0%**	**46.2%**
New Mexico	24.0%	10.7%	62.0%	48.5%	18.1%	9.0%
New York	**22.0%**	**6.5%**	**62.0%**	**18.9%**	**15.5%**	**42.3%**
North Carolina	25.0%	11.1%	71.0%	9.2%	10.1%	51.6%
North Dakota	**18.0%**	**7.4%**	**41.0%**	**3.5%**		**5.9%**
Ohio	25.0%	6.5%	56.0%	3.7%	2.0%	8.2%
Oklahoma	**23.0%**	**14.2%**	**63.0%**	**10.4%**	**8.5%**	**26.1%**
Oregon	19.0%	7.3%	61.0%	12.8%	14.5%	22.0%
Pennsylvania	**26.0%**	**6.2%**	**60.0%**	**7.1%**	**5.9%**	**28.5%**
Rhode Island	30.0%	5.2%	66.0%	15.0%	7.8%	49.7%
South Carolina	**25.0%**	**11.0%**	**66.0%**	**5.6%**	**3.5%**	**12.3%**
South Dakota	26.0%	9.4%	55.0%	3.7%		38.8%
Tennessee	**27.0%**	**10.1%**	**71.0%**	**5.3%**	**7.7%**	**24.4%**
Texas	21.0%	17.4%	60.0%	39.2%	54.0%	73.5%
Utah	**14.0%**	**10.0%**	**47.0%**	**13.9%**	**22.6%**	**33.5%**
Vermont	22.0%	4.1%	47.0%	1.9%		
Virginia	**13.0%**	**9.2%**	**55.0%**	**9.2%**	**11.3%**	**21.2%**
Washington	17.0%	6.8%	63.0%	12.5%	14.7%	20.6%
West Virginia	**17.0%**	**6.5%**	**51.0%**	**1.5%**	**0.0%**	**0.0%**
Wisconsin	16.0%	5.8%	54.0%	6.7%	11.5%	33.9%
Wyoming	**20.0%**	**11.3%**	**44.0%**	**9.8%**		
United States	**19.0%**	**8.5%**	**59.0%**	**17.8%**	**20.7%**	**40.6%**

Notes: Health insurance data is from 2018; Data is cumulative through the pandemic up to August 29, 2020; Blank cells represent missing data.
Sources: CDC; 2014-2018 ACS Population Data/NHGIS; Kaiser Family Foundation

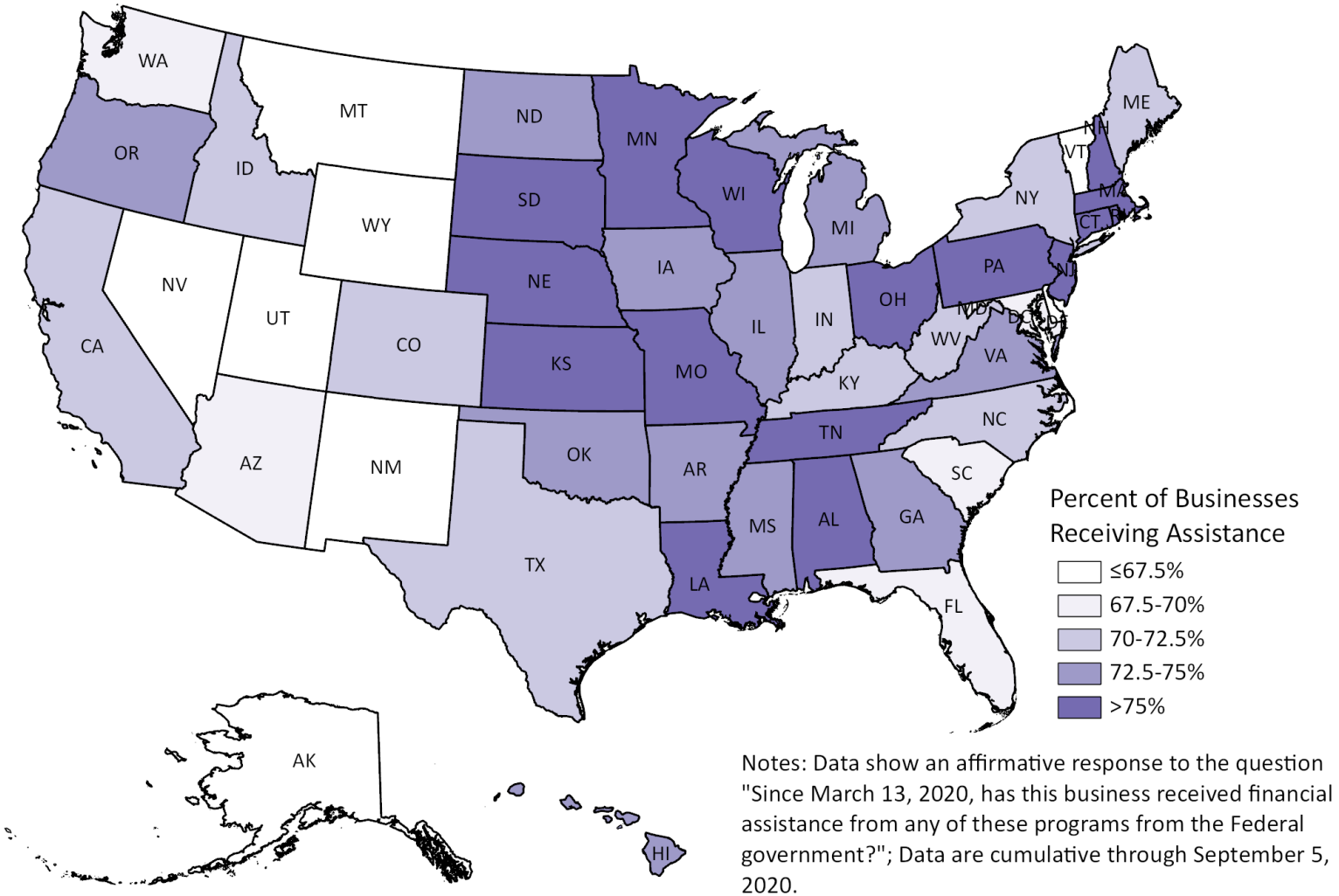

COVID-19 Deaths Most Concentrated in Urban Areas, the South and the Southwest
Deaths Per 100,000
Lowest Quintile
Second Quintile
Third Quintile
Fourth Quintile
Highest Quintile
Notes: Data show adjusted cumulative death rates (deaths per 100,000 residents) by county through September 15, 2020; Highest deaths to population ratio is 485 deaths per 100,000.
Source: USA Facts

COVID-19 Outbreak Hurt Small Businesses Most in the Largest State Economies

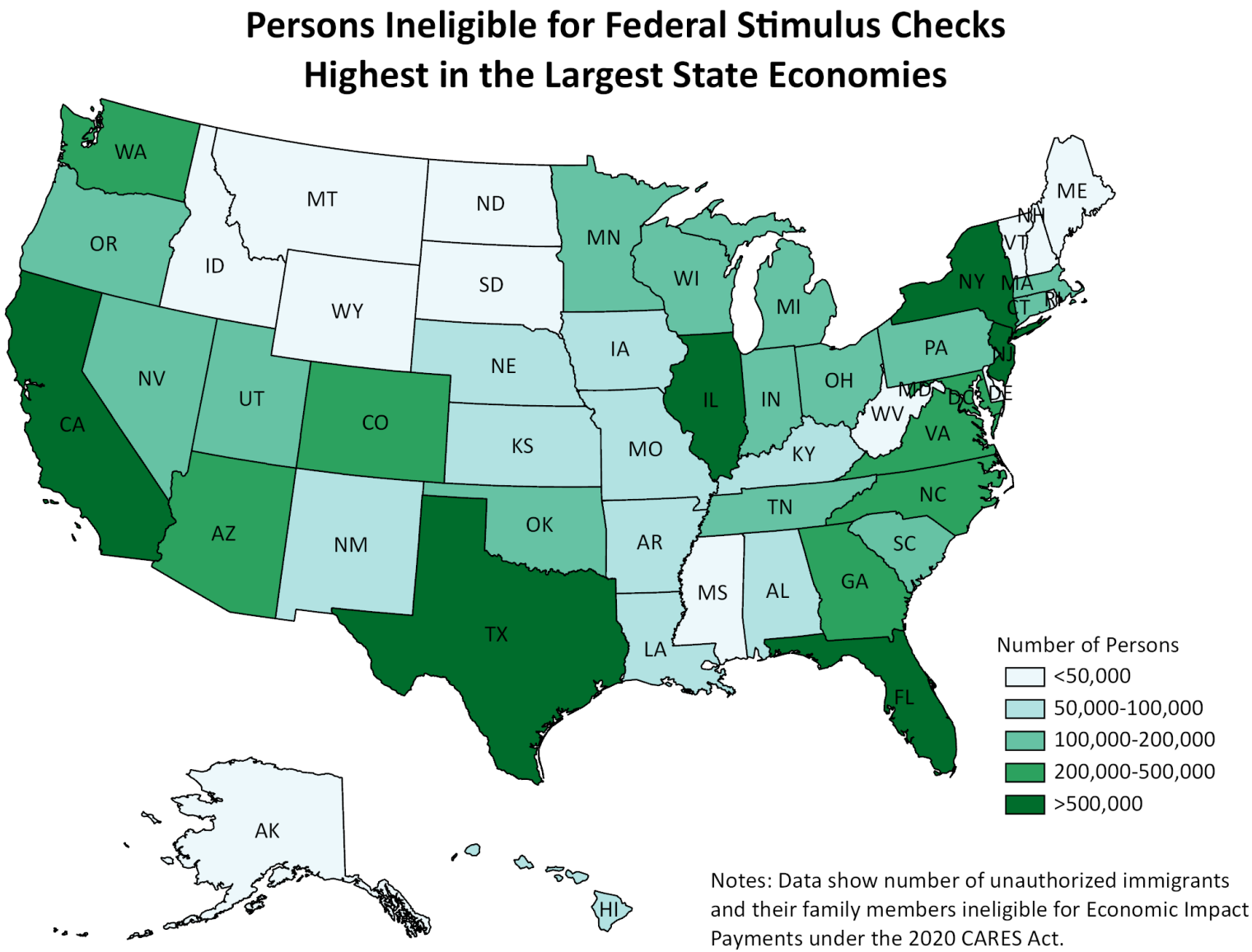


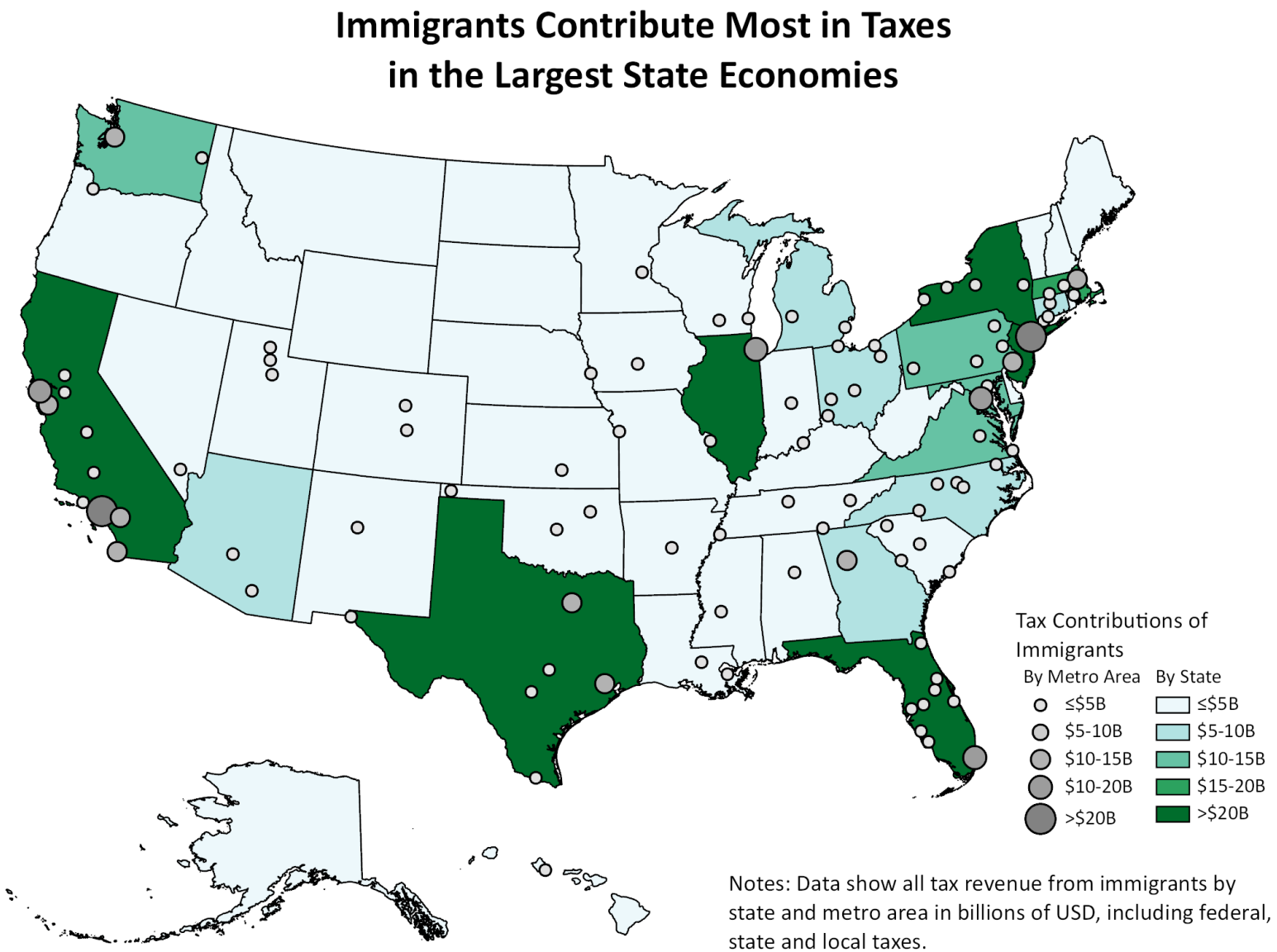
Notes: Data show businesses reporting a decrease in response to the question "In the last week, did this business experience a change in operating revenue?"; Data are for the week of April 26, 2020 to May 2, 2020.
Source: Census Bureau Small Business Pulse Survey

Hardest Hit and Largest State Economies Were Underserved by the Paycheck Protection Program



Notes: Data show an affirmative response to the question "Since March 13, 2020, has this business received financial assistance from any of these programs from the Federal government?"; Data are cumulative through September 5, 2020.
Source: Census Bureau Small Business Pulse Survey


Persons Ineligible for Federal Stimulus Checks
Highest in the Largest State Economies
WA
OR
CA
ID
NV
MT
WY
UT
AZ
CO
NM
ND
SD
NE
KS
OK
TX
MN
IA
MO
AR
LA
WI
IL
MS
MI
IN
KY
TN
AL
OH
WV
GA
FL
SC
NC
VA
PA
NY
MD
DC
DE
NJ
CT
RI
MA
VT
NH
ME
AK
HI
Number of Persons
<50,000
50,000-100,000
100,000-200,000
200,000-500,000
>500,000
Notes: Data show number of unauthorized immigrants and their family members ineligible for Economic Impact Payments under the 2020 CARES Act.
Source: Migration Policy Institute


Immigrants Contribute Most in Taxes
in the Largest State Economies
Tax Contributions of Immigrants
By Metro Area
≤$5B
$5-10B
$10-15B
$10-20B
>$20B
By State
≤$5B
$5-10B
$10-15B
$15-20B
>$20B
Notes: Data show all tax revenue from immigrants by state and metro area in billions of USD, including federal, state and local taxes.
Source: New American Economy

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