



# The Latino Community in the Time of COVID-19: Prospects for an Equitable Recovery One Year Later\*

## Summary

The COVID-19 pandemic has forever changed the Latino<sup>†</sup> community. In the 16 months since the spread of COVID-19 was declared a national emergency on March 13, 2020, more than 600,000 Americans have died of the disease, at least 109,000 of whom were Latino.<sup>1</sup> Latinos comprise 18% of all COVID-19 deaths for which race and ethnicity are known and 34% of all COVID-19 deaths when adjusted for U.S. population distributions.<sup>2</sup> As a result, life expectancy for Latinos has decreased by three years—more than four times greater than the decrease in the life expectancy of white communities.<sup>3</sup> Racial and ethnic disparities in wealth, housing, and health resulting from the virus remain, risking long-term consequences for a community still healing from the lasting impacts of the 2008 recession.<sup>4</sup>

## Inside

|   |    |
|---|----|
| Summary .....   | 1  |
| Mitigating the Spread and Health Impacts of COVID-19: Improving Case, Death, and Vaccine Rates among Latinos..... | 3  |
| Stabilizing and Strengthening the American Workforce Through Immigration Fairness.....                            | 4  |
| Repairing the Financial Damage of COVID-19 and Keeping Families in Their Homes.....                               | 7  |
| Health and Nutrition: Promoting a Healthier U.S. Population Post-Pandemic and Beyond .....                        | 9  |
| Conclusion: When We Uplift Latinos, We Uplift America .....   | 12 |

\* This position paper was researched and written by Rolando Cuevas, graduate fellow for the UnidosUS Immigration Policy Project with contributions by Emily Ruskin, Senior Policy Analyst, Immigration Policy Project. Special thanks to the following staff for their assistance: Carlos Guevara, Director, Immigration Policy Project; Nicole Chávez, Policy Analyst, Immigration Policy Project; Kelly Isaac, Senior Design and Brand Manager; and Stephanie Presch, Content Specialist.

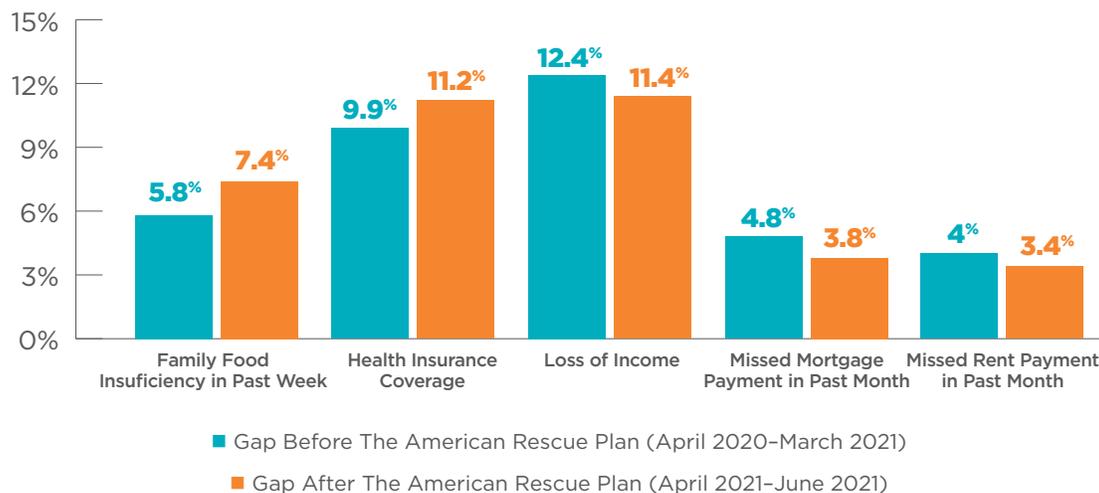
† The terms “Hispanic” and “Latino” are used interchangeably by the U.S. Census Bureau and throughout this document to refer to persons of Mexican, Puerto Rican, Cuban, Central American, Dominican, Spanish, and other Hispanic descent; they may be of any race.

The American Rescue Plan Act (ARPA)—like the American Recovery and Reinvestment Act and Economic Stimulus of February 2009—jumpstarted the nation’s recovery in March 2021 by providing temporary relief to millions of households in the form of tax credits, health care subsidies, funds to small business, and funds for vaccine distribution. This built on relief from a year prior through the Coronavirus Aid, Relief, and Economic Security (CARES) Act which provided funds to local governments to combat the surging pandemic and provided relief to millions of households and small businesses.

The nation’s pandemic recovery presents an opportunity to emerge from this crisis equitably. Urgent action at all levels of government will continue to be required, notwithstanding important policy interventions made to date. This report presents an assessment of the unmet policy and implementation needs to ensure sustained progress toward an equitable recovery—a recovery that includes all Latinos at a time when many have already experienced among the worst impacts of the pandemic and are at high risk of its long-term impacts.

Despite the progress made since April 2021 when stimulus payments from ARPA were first disbursed, equity gaps between Latino and average American families persist across several measures. **Worryingly, nutrition and health coverage disparities are widening, as are gaps in vaccination rates and COVID-19 case and mortality rates. Progress toward closing gaps in financial stability measures, such as loss of income or ability to make housing payments, have stalled.**

**Equity Gaps Between Latino and Average American Households**



This chart shows the changing equity gaps, or differentials, between Latino and average American households in five areas before and after the American Rescue Plan. “Average American Households” includes all racial and ethnic groups including Latinos. The “before” period is April 2020 to March 2021 and the “after” period is from April 2021 to June 2021. Both periods are averages from bi-weekly data from the Census Household Pulse Survey. Source: UnidosUS calculations using U.S. Bureau of Labor Statistics, “Household Pulse Survey,” Food Sufficiency and Food Security Tables: Table 3, Health Tables: Table 3, Employment Tables: Table 1, Housing Tables: Tables 1a and 1b, <https://www.census.gov/data/tables/2021/demo/hhp/hhp32.html> (Accessed July 16, 2021). (accessed July 15, 2021).

The following report lays out a roadmap toward closing pandemic-related equity gaps across four issue areas: mitigating the spread and health impacts of COVID-19; stabilizing and strengthening the American workforce post-pandemic; repairing the financial impacts of COVID-19 and keeping families in their homes; and promoting a healthier population post-pandemic and beyond.

# Mitigating the Spread and Health Impacts of COVID-19: Improving Case, Death, and Vaccine Rates among Latinos

Since the initial months of the pandemic, Latinos have been contracting and dying of COVID-19 at disproportionately high rates compared to white Americans. This was largely due to limited access to health care and an outsized number of Latino essential workers who were at greater risk of exposure to the virus.<sup>5</sup>

## Where Are We Now?

**Disproportionate COVID-19 Cases and Deaths** | The gaps in cases and deaths of COVID-19 between Latinos and non-Latino whites is worsening.

A year ago, our analysis showed a clear picture of disproportionate impact among Latinos and other groups. Unfortunately, not only has this trend continued—it has gotten worse. As of June 2021, the Centers for Disease Control and Prevention (CDC) data show that adjusted for age, Latinos are 2.3 times more likely to die of COVID-19 than white Americans and twice as likely to get infected, placing them at the highest risk of sickness and death among all major racial and ethnic groups.<sup>6</sup>

**Latinos are dying at much younger ages than other groups.** Young Latinos—those under 65—comprise 37% of Hispanic COVID-19 deaths compared to 12% of white Americans.<sup>7</sup> Latinos in their 30s are five times more likely to die of COVID-19 than their white peers and Latinos over 65 are twice as likely.<sup>8</sup> Latino COVID-19 deaths are likely underreported; beyond poor data collection at the state and local levels, those who fear the hospital or lack medical insurance—often immigrants—are more likely to die at home and thus are less likely to be reported.<sup>9</sup>

**Inequitable Vaccination Rates** | Only 47% of Latino adults have received at least one vaccine shot compared to 60% of white Americans and not for a lack of vaccine demand.<sup>10</sup>

With pandemic restrictions lifting in all states, a lagging Latino vaccination rate, the concentration of Latinos in essential jobs, and the Delta variant now comprising more than half of COVID-19 cases in the United States, we can expect Latino vaccine and death disparities to worsen.<sup>11,12</sup> Further confusing matters, official vaccination data are incomplete and often unavailable disaggregated by race and ethnicity which stymies public health outreach efforts and makes progress toward closing equity gaps difficult to track.

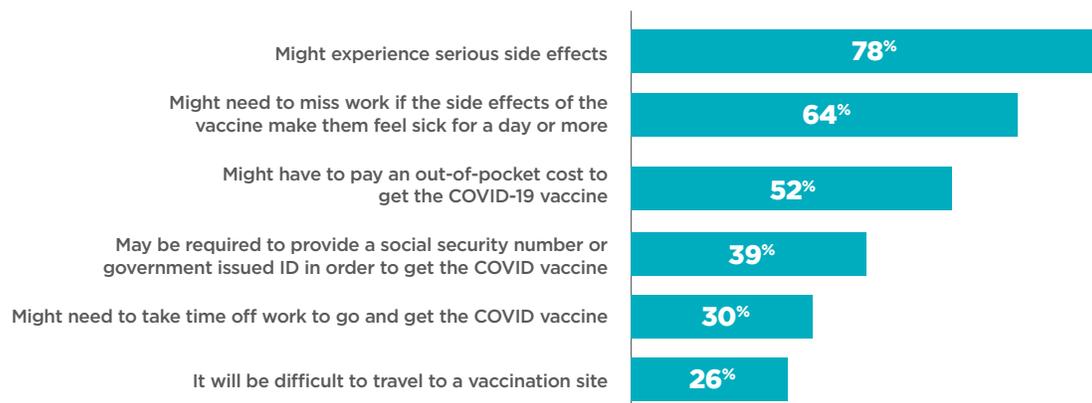
**Among the unvaccinated, Latinos have the highest demand for the vaccine among all racial and ethnic groups.**<sup>13</sup> Recent polling by the Kaiser Family Foundation found that a third of unvaccinated Latinos want to get vaccinated. In the same survey, only 17% of unvaccinated Latinos said they would refuse to be vaccinated, compared to 34% of unvaccinated white respondents.<sup>14</sup>

**Persistent Barriers to Vaccine Access** | The Latino vaccination rate is limited by work obligations, immigration concerns, logistical challenges, and misinformation.

Recent data from CommuniVax—a community survey from The Johns Hopkins Center for Health Security—show that two-thirds of unvaccinated Latinos fear missing work because of vaccine side effects, a clear indication of a paid leave equity gap.<sup>15</sup> Others cite transportation difficulties or issues with paying for the vaccine despite the vaccine being free, which suggests persistent information gaps and a continued need for clear

and consistent government messaging to Latinos about the COVID-19 vaccine and free availability to all.<sup>16</sup> As many as 35% of unvaccinated Latinos cite fears of immigration consequences as a factor for not getting vaccinated—39% are concerned about having to provide identification such as a driver’s license or health insurance card.<sup>17</sup> These fears are understandable given that 56% of vaccinated Latinos said they were asked to provide a government issued identification when receiving the vaccine and 23% were asked to provide health insurance. Troublingly, 15% report being asked to provide a Social Security number. By law, none of these documents are required for a COVID-19 vaccination; nonetheless, being asked to furnish them fuels confusion and misinformation barriers and further chills health promoting behavior by a community still in the shadow of the Trump-era public charge rule.

### Latino Concerns with the COVID-19 Vaccine, May 2021



The chart shows the percent of Latinos who say they are very or somewhat concerned about each of the listed concerns when it comes to receiving the COVID-19 vaccine. Other reasons not included in this chart above include: COVID-19 vaccines are not as safe as they are said to be (72%); the vaccine may negatively impact their infertility in the future (58%); they might be required to get the vaccine if they don't want to (57%); and they won't be able to get the vaccine from a place they trust (49%). Source: Kaiser Family Foundation KFF COVID-19 Vaccine Monitor report (May 13, 2021).

## Five Actions to Improve Latino Vaccinations and Mitigate Further Spread and Deaths

### At the legislative level:

1. **Pass comprehensive national paid leave as part of the “American Families Plan”** that would require aid leave to cover workers in all companies regardless of size. Current paid leave policies under ARPA are temporary and rely on tax credits to employers to incentivize paid leave. As a result, many employers have opted out of the voluntary program.<sup>18</sup>
2. **Continue to make vaccines as easy as possible to access, especially by under-vaccinated populations** by investing in health centers, targeted localities and municipalities, health departments, schools and universities, and national organizations through trusted entities such as the CDC, the Health and Human Services (HHS) Office of Minority Health, and community-based partners.
3. **Continue investing in trusted community-based organizations to reach as many Latinos as possible.** Many more community-based organizations in communities hardest hit by COVID-19 need additional direct funding to support outreach and ensure that culturally responsive and linguistically appropriate information about testing and

vaccines reaches every member of the Latino community. Building community trust and ensuring a culturally and linguistically appropriate response is especially pressing as more younger children, including Latino children who comprise over 25% of the child population, will soon become eligible to receive a COVID-19 vaccine.

*At all government levels:*

- 4. Continue investments to dispel misinformation around vaccines.** For example, HHS and the Department of Labor can provide improved, timely, and accessible information on vaccines and worker protections from retaliation for taking time off to receive the vaccine or recover from its side effects.<sup>19</sup> Additionally, community organizations, stakeholders, and other federal agencies can work together to develop and promote clear, consistent messaging around the availability of vaccines, regardless of insurance or immigration status, to ensure that all Latinos who want a vaccine can receive it.
- 5. Improve data collection, dissemination, and protection to track progress and disparities.** Improve data collection from the CDC, NIH, and HH and Department of Labor and direct investments to support enhanced data collection. More than one year into the pandemic, key data on COVID-19 cases, deaths, hospitalizations, and vaccination rates are still incomplete when disaggregated by race, ethnicity, age, and other demographic factors. Reducing equity gaps and promoting informed, effective health leadership require fuller, publicly available data.

## Stabilizing and Strengthening the American Workforce through Immigration Fairness

Latinos have been and continue to be on the frontlines of our nation's pandemic response and recovery. Roughly 70% of Latinos work in an essential sector—one of the highest rates of all races and ethnicities.<sup>20</sup> Arguably our nation's most essential workers are undocumented immigrants, nearly 80% of whom work in an essential job. Latino workers, many of them immigrants, comprise 54% of the agricultural workers, 30% of food manufacturing workers, and 29% of the medical assistants who made it possible for the United States to function during the pandemic.<sup>21</sup>

In May 2020, more than 70% of Americans admired these essential workers for the sacrifices they made in assuming increased risk of exposure and death of COVID-19 to keep our nation running.<sup>22</sup> At the time, more than 60% of Americans supported providing a pathway to citizenship to the nearly five million essential workers without legal status.<sup>23</sup> A year later, polling continues to show strong support for citizenship for essential workers with two in three Americans agreeing that essential workers should be allowed to earn citizenship.<sup>24</sup>

The American economy needs immigrant workers in good times and bad. Immigrant workers, including undocumented immigrants, form not only a critical part of our labor force, they are also a critical tax base and spending power. Undocumented workers and their households, the majority of whom are Latino, contribute an estimated \$79.7 billion in federal taxes and \$41 billion in state and local taxes annually and wield \$314.9 billion in commercial spending power—powers that will only increase with the opportunity to adjust status.<sup>25</sup> It's estimated that providing a pathway to citizenship for undocumented essential workers and DREAMers (many of whom are also in essential roles) would, over 10 years, boost GDP by \$1.5 trillion, create some 400,800 new jobs, and, critically, raise the wages of all American workers by \$600.<sup>26</sup>

## Where are we now?

**Essential workers paid the heaviest toll** | A disproportionate number of Latino workers, many of them essential workers, have died of COVID-19 due to exposure in the workplace.<sup>27</sup>

With states easing restrictions and the new Delta variant spreading rapidly, the risk to unvaccinated Latino essential workers is dangerously increasing, especially as Latinos continue to be the lowest vaccinated ethnic demographic. This loss of life is linked with a *three year drop* in Latino life expectancy—four times the impact of COVID-19 on white life expectancy.<sup>28</sup> Despite the ultimate sacrifice undocumented workers made for our nation, they remain without immigration protections or certainty for their American families.

**The United States needs immigrant workers for economic growth and to sustain the nation's critical infrastructure** | Record-setting job vacancies and the impending surge in demand for infrastructure workers means we need immigrant workers more than ever.

As of June 2021, employers, both large and small, are struggling to fill 9.3 million job vacancies—the highest number ever recorded—despite a steadily high unemployment rate.<sup>29</sup> A large federal infrastructure bill would further widen this labor shortage and require an influx of labor, particularly in construction—a sector significantly comprised of immigrant workers.<sup>30</sup> If granted legal work status and a pathway to citizenship, immigrant workers could help mitigate a potentially slower economic recovery and support the success of future infrastructure projects.

**Worker shortages were predicted across all sectors before the COVID-19 pandemic.**<sup>31</sup> By 2034, the United States will have more people over the age of 65 than under 18 for the first time ever, signaling the current labor shortage facing employers may only grow worse.<sup>32</sup> The main factors in these population changes are workers born from 1946 to 1964, commonly known as Baby Boomers, nearing and reaching retirement age together with America's ever-shrinking birthrate. In 2020, the United States saw a record-breaking all-time low birth rate which places us well below the replacement rate, i.e., if the birthrate trend continues, our population will shrink without immigration. The flatlining of legal immigration and the sharp decrease in unauthorized immigration over the past several years only exacerbates matters.<sup>33</sup> For the United States to continue on a path of economic prosperity it must create pathways to lawful status for its undocumented residents and restore a just and humane legal immigration system.

## Four Actions to Support Latino Workers and Avoid a Worker Shortage

We can begin to strengthen our workforce and provide justice for essential workers and longtime undocumented residents through the following measures:

### *At the legislative level:*

1. **Enact the “Citizenship for Essential Workers Act.”** This would provide undocumented essential workers with a fast, accessible, and secure path to citizenship, beginning with immediate adjustment of status to legal permanent resident.
2. **Enact the “American Dream and Promise Act” and “Farm Workforce Modernization Act.”** Both bills passed the House of Representatives in March 2021 and have strong popular support.<sup>34</sup>
3. **Enact the “Reuniting Families Act.”** This would, among other things, repeal the three- and 10-year bars, end the permanent bar, and remove other barriers in our immigration laws that make it hard for families to be united. The bill also makes more family-based immigration visas available.

4. Restore Commonsense Provisions of our Immigration Laws. Our immigration laws would be strengthened by reactivating and updating *existing* provisions in our immigration laws like INA 245(i) and the immigrant registry. Both provisions were crafted out of bipartisan compromise.

## Repairing the Financial Damage of COVID-19 and Keeping Families in Their Homes

Our government's interventions to date have been critical to keeping many families afloat. However, as important as these stopgap measures have been, for communities of color long vulnerable to economic shocks they amount to a down payment.<sup>35</sup> As UnidosUS has reported, the financial crisis of 2009—during which Latinos lost two-thirds of their wealth—should serve as an important reminder that advancing an “equitable and inclusive recovery” is more than a mere platitude.<sup>36</sup> After 10 years of working to return to pre-2008 recession levels, Latinos are acutely aware that an equitable recovery is an economic and social imperative.

The warning signs are upon us again. Almost 60% of Latinos have reported losing employment income since the beginning of the pandemic compared to 44% of all Americans. A month into the national emergency in April 2020, 58% of Latinos already reported losing wages or work which suggests that that impact of the virus on Latino financial health has been severe and sustained.

In the same month—one month into the pandemic—12% of Latino homeowners reported missing their monthly mortgage payment, almost twice the rate of all Americans. Additionally, 17% of Latino renters reported missing their April 2020 rent payment.

### Where Are We Now?

**Employment is picking up, but financial stability is not |** The loss of income gap between Latinos and all Americans has decreased slightly but persists.

Since April 2021, 32% of Latinos have reported losing employment in the past month compared to 19% of all Americans.<sup>37</sup> In June 2021, the income loss gap between Latinos and the American average fell from 13 percentage points to 10, the lowest since the beginning of the pandemic. The narrowing of this gap could be partially due to stimulus payments from ARPA which were distributed in April and May of 2021, along with the easing of COVID-19 restrictions nationwide. Although this sign of progress is encouraging, more data are needed in the coming months to see if the income loss gap continues to narrow once benefits from ARPA are exhausted.

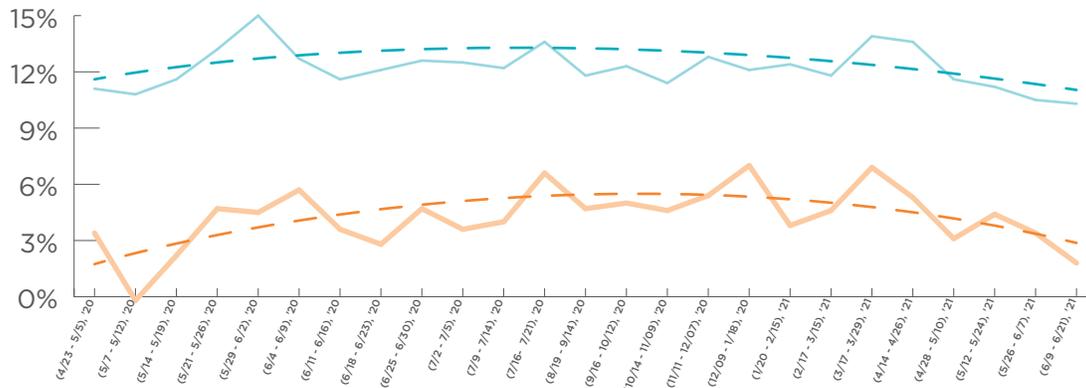
**Many Latino immigrants have not received any government relief since the pandemic began due to their immigration status,** despite continuing to work and maintaining the health of this country. As a result, resources in mixed-immigration status families are especially strained. As many as one in four Latino children are thought to live in a mixed-status family even though more than 95% are U.S. citizens themselves.<sup>38</sup>

**Without urgent action, America may be at risk of another housing crisis. |** Latinos are still struggling to afford housing payments.

Latinos are still struggling to afford monthly housing payments although recent census data show these struggles may have been slightly alleviated by ARPA. Since April 2020, 17% of Latinos have reported missing their monthly housing payments on average, which fell to a

new average of 11% as of April 2021. The gap between Latinos and non-Latinos in struggling to afford monthly housing payments has decreased from an average of 4.8% to 3.8% as of April 2021, but still reflects an outsized number of Latino families at risk of unstable housing.

**Persistent Equity Gaps in Income Loss and Affording Housing Payments**



- Gap between Latino and average American households in losing income\*
- Gap between Latino and average American households in missing monthly housing payments (mortgage and rent)
- Trend of gap between Latinos and average American households in losing income
- Trend of gap between Latinos and average American households in missing housing payments (mortgage and rent)

For this chart, data for “Housing Payments” is the combined average of missing monthly mortgage payments for Latino homeowners and monthly rent payments for non-homeowner Latino renters. “Average American Households” includes all racial and ethnic groups including Latinos. The original survey does not aggregate housing payments as presented above – it instead asks two separate questions to homeowners (mortgage) and non-homeowners (rent) about missing their payment in the past month. \*Data points for “Loss of Income” from April 23, 2020 to March 29, 2021 refer to losing income because of the pandemic since the beginning of the pandemic (March 2020). It is a more cumulative measure. From April 21, 2021 and onward the survey question was changed slightly to ask if respondents had lost income in the past month because of the pandemic – not since the beginning of the pandemic. Source: UnidosUS calculations using U.S. Bureau of Labor Statistics, “Household Pulse Survey,” Employment Table 1 and Housing Table 1a and 1b, <https://www.census.gov/data/tables/2021/demo/hhp/hhp32.html> (Accessed July 16, 2021).

**Two Actions to Alleviate Housing Challenges for Latinos**

*At the legislative level:*

1. Pass \$100 million in housing counseling funding and \$185 million for policy development and research as proposed in the House Appropriations Committee’s FY22 Transportation, and Housing and Urban Development, and Related Agencies Funding Bill to help Latino renters and homeowners remain in their homes.<sup>39</sup>
2. Provide robust funding to the national Housing Trust Fund, which helps build, preserve, and rehabilitate housing for people with the lowest incomes—a disproportionate number of whom are Latino.



## Health and Nutrition: Promoting a Healthier U.S. Population Post-Pandemic and Beyond

The pandemic reversed years of hard-earned Latino health and nutrition gains. Prior to the pandemic, the national food insecurity rate in 2019 was its lowest in 20 years, even though one out of six (15.8%) Latinos still reported food security.<sup>40</sup> Throughout the pandemic, the gap between Latino families experiencing food insecurity and the average American household has risen despite federal COVID-19 relief bills.<sup>41</sup>

Likewise, although Latino health insurance coverage lagged the national average in 2019—the Latino uninsured rate was 20% and the national average was 10.8%—the total number of uninsured Latinos had dropped and was on a positive trend since 2014.<sup>42</sup> The number of Latinos without health care has increased throughout the pandemic, as has the gap in the uninsured rate between Latinos and non-Latinos.<sup>43</sup> In states that declined the Affordable Care Act (ACA) Medicaid expansion, Latinos make up 28% of all people who are uninsured but would otherwise have been covered under the expansion; in Texas, Latinos make up 55%.<sup>44</sup>

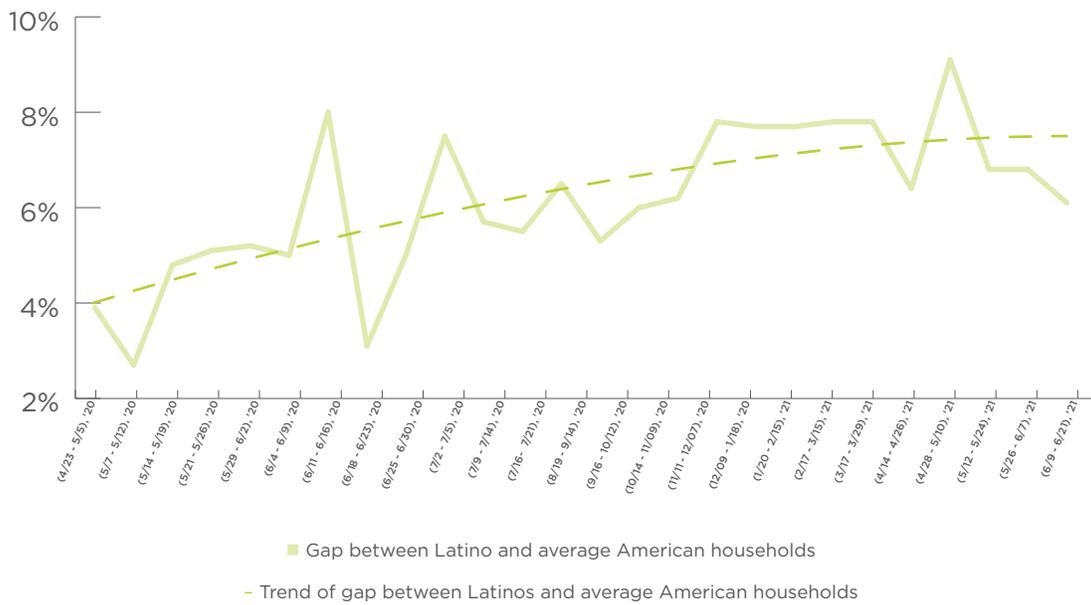
### Where are we now?

**Latino child hunger is on the rise | One in four Latino households with children continues to face weekly food insecurity challenges.**

Consistently since the start of the pandemic, census data show 20% of Latino families reporting their household sometimes or often did not have sufficient food in the past seven days. Food insufficiency has been gradually decreasing for the average American family, thus the equity gap between Latino and average American families has been increasing—despite federal relief. Per the chart below, the nutrition gap between Latino and average American families was 4% at the start of the pandemic. This meant that 16.7% of Latino families experienced food insufficiency as opposed to 12.8% of average American families. Further, the equity gap has been widening since. As of June 2021, it is 6.8%. Notably, we do not yet have data on the impact of the expanded Child Tax Credits (CTC) under ARPA; the first payments were distributed on July 15 and may help to mitigate food insufficiency for Latino families.

Additional polling of Latinos from April 2021 suggests the Latino food insufficiency rate may be higher than census data reflect. More targeted polling of Hispanic communities shows nearly one in three Latinos report they are unable to afford food, medical care, and basic households needs.<sup>45</sup>

Widening Gap in Food Insufficiency



The chart shows the gap between Latino and average American households with children who reported sometimes or often not having sufficient food in the past week. "Average American Households" includes all racial and ethnic groups including Latinos. Source: UnidosUS calculations using U.S. Bureau of Labor Statistics, "Household Pulse Survey: Food Sufficiency and Food Security Tables," Table 3. <https://www.census.gov/data/tables/2021/demo/hhp/hhp32.html> (Accessed July 16, 2021).

The nutrition gap between Latino families and the average American family has increased since April 2021 despite relief from ARPA. Immigrant restrictions on the social safety net is likely a factor. Many Latinos never benefitted from the boost to the Supplemental Nutrition Assistance Program (SNAP, also known as food stamps) under ARPA due to restrictive eligibility criteria that exclude mixed-status immigrant families (those with at least one noncitizen member) from accessing most social safety net programs, including SNAP, as well as punitive reductions in benefits.

Eligibility restrictions on lawfully present and undocumented immigrants spill over and reduce benefits to citizen children in immigrant families. In some cases, they prevent children from receiving benefits at all, due to parental confusion over eligibility or fear of immigration consequences.<sup>46</sup> Roughly 13.7 million citizen children, most of them Latino, live in mixed-status families and thus live in households which do not receive the same pandemic relief or recovery support as their peers.<sup>47</sup> Moreover, nearly 30% of Latinos in mixed-status households report avoiding safety net programs for which they're eligible, such as SNAP, for fear of impacting their or a loved one's immigration status.<sup>48</sup>

Similarly, despite increases in ACA subsidies through ARPA, the share of uninsured Latinos is increasing, which is driving the growing health coverage gap between Latinos and all Americans. This rising equity gap is in spite of the average uninsured rate in America also increasing since 2016, partly due to decreases in funding for outreach and enrollment assistance programs as well as the repeal of the individual mandate under the Tax Cuts and Jobs Act.<sup>49</sup> Today, one in five Latinos lacks health coverage, or double the rate of all Americans.<sup>50</sup> Notably, over 600,000 DACA recipients are still unable to access health care through the ACA solely based on their immigration status.<sup>51</sup>

## Nine Actions to Improve the Nutrition and Health of Latino Families

### *At the legislative level:*

1. **Make expansions to the CTC program under ARPA permanent and restore CTC eligibility for children without Social Security numbers to the pre-2018 standard.** The 2017 Tax Cuts and Jobs Act (TCJA) made roughly one million children, most of them Hispanic, newly ineligible for the health-promoting program.
2. **Remove discriminatory SNAP eligibility restrictions,** such as the five-year waiting period currently in place for lawfully present adults, to ensure individuals in need of food assistance can receive it.
3. **Make ARPA's increases to ACA Marketplace subsidies permanent.** Latinos make up close to one-third of uninsured Americans who would be eligible for zero-dollar benchmark Marketplace coverage, as well as 20% of those with incomes above 400% FPL who are newly eligible for affordable coverage.
4. **Extend federally administered Medicaid-level coverage to those in the coverage gap** given that 28% of people in this gap are Latino.<sup>52</sup>
5. **Expand Community Eligibility Provision (CEP) access to better reach Latino children in high poverty districts.** This means reducing the CEP Identified Student Percentage (ISP) to 25% and investing \$17 billion to reimburse a higher percentage of school meals, as reflected in the American Families Plan. Making these changes would ensure that many more CEP-eligible schools are able to provide free school meals without costly administrative burdens and further incentivize participation among the nearly one in three eligible schools that do not currently participate in CEP.<sup>53</sup>
6. **Make the Summer EBT program permanent and expand it to all eligible children.**<sup>54</sup> Permanently extending Summer EBT will ensure that low-income Latino children have consistent access to healthy food. Among those aware of the program last year, Latinos participated at higher rates than their non-Hispanic peers.<sup>55</sup>

### *At the executive level:*

7. **Reduce structural barriers to applying for and receiving social safety program support,** including administrative burdens and deterrence through fear. Provide training opportunities for those who assist with the tax filing to ensure that they are aware of eligibility changes and can educate and inform Latinos of their rights and options.
8. **Ensure that the online portal for the CTC, the CTC non-filers portal, and any published materials are simple and accessible and available in plain English and Spanish.**
9. **Take steps to reach unbanked and underbanked families who may not have access to direct deposit accounts for monthly advance payments.** The CTC should be equally accessible to families who are unbanked or underbanked. Children in families that are unbanked or underbanked should be provided the option to receive payments on a no-fee, preloaded debit card in lieu of paper checks for the advance payments.



## Conclusion: When We Uplift Latinos, We Uplift America

As the country inches closer to overcoming the immediate effects of COVID-19, we have an opportunity to develop an equitable recovery that comprehensively addresses long-term equity gaps for the Latino community in health, income, and housing. The Biden-Harris administration and Congress jumpstarted the COVID-19 recovery with the American Rescue Plan Act, providing immediate support to millions of Latino families. The recommendations in this report build on ARPA's foundation to mitigate the pandemic's long-term social and economic impacts which we are beginning to witness. Our nation's leaders have an opportunity to provide the greatest support to Latinos in a generation by passing a comprehensive American Families Plan and infrastructure bill that include immigration reform and many of the recommendations above. Through their perseverance and unwavering support from the start of the pandemic, the Latino community, including undocumented and essential workers, have proven vital to the fabric of America. When we uplift Latinos, we uplift America.



UnidosUS, previously known as NCLR (National Council of La Raza), is the nation's largest Hispanic civil rights and advocacy organization. Through its unique combination of expert research, advocacy, programs, and an Affiliate Network of nearly 300 community-based organizations across the United States and Puerto Rico, UnidosUS simultaneously challenges the social, economic, and political barriers that affect Latinos at the national and local levels.

For more than 50 years, UnidosUS has united communities and different groups seeking common ground through collaboration, and that share a desire to make our country stronger.

The UnidosUS Policy and Advocacy component is a leading think tank focusing on issues relevant to the Latino community. Through research, policy analysis, advocacy efforts, civic engagement, and campaigns, it defines a rigorous policy agenda that includes stances on immigration, education, health, employment and the economy, and housing. The component aligns federal work with state-level advocacy and provides support and expertise to state and local leaders in implementing Latino-focused policy.

For more information on UnidosUS, visit [unidosus.org](http://unidosus.org) or follow us on [Facebook](#), [Instagram](#), and [Twitter](#).

UnidosUS  
Raul Yzaguirre Building  
1126 16th Street NW, Suite 600  
Washington, DC 20036-4845  
(202) 785-1670  
[unidosus.org](http://unidosus.org)

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## Endnotes

- 1 National Center for Health Statistics, “Distribution of COVID-19 Deaths and Populations, by Jurisdiction, Age, and Race and Hispanic Origin,” Centers for Disease Control and Prevention, July 7, 2021, <https://data.cdc.gov/NCHS/Distribution-of-COVID-19-Deaths-and-Populations-by/jwta-jxbg> (accessed July 12, 2021).
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