

WRITTEN TESTIMONY OF JANET MURGUÍA PRESIDENT AND CEO, UNIDOS US

Presented at

“Race, Ethnicity and the Economy:
How Improving Economic Opportunity Benefits All”

Submitted to

Select Committee on Economic Disparity and Fairness in Growth

Submitted by

Janet Murguía
President and CEO
UnidosUS

Raul Yzaguirre Building
1126 16th Street, NW, Suite 600
Washington, DC 20036-4845

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Good morning and thank you for the invitation to testify. I am Janet Murguía, the President and CEO of UnidosUS, formerly the National Council of La Raza, which is the largest Hispanic civil rights and advocacy organization in the United States.

For more than 50 years, we have advanced opportunities for Latino families to achieve economic security and build wealth. We conduct this advocacy not just as a national organization, but as a partner to nearly 300 Affiliates from across the country. From Queens to Oklahoma City, from Milwaukee to the Rio Grande Valley, our Affiliates – local community organizations that directly serve the Latino population – are as geographically diverse as the Members on this Committee. These nearly 300 Affiliates provide education, health care, housing counseling, workforce development, and financial coaching programs to millions of citizens and immigrants.

UnidosUS also publishes reports, provides testimony, and advocates for policies that will reduce inequality and improve the financial well-being of low-income people and the Latino community. To this end, we supported the passage of the child tax credit in the “American Rescue Plan,” as well as policies to increase opportunities to economic mobility, improve pathways to homeownership, improve access to college education, and provide legal status to undocumented immigrants. We conduct research and have authored numerous reports, including: *Hispanic Children and the Child Tax Credit* (2021); *Struggling to Stay Home: Latino Renters in the COVID-19 Pandemic* (2020); *Latinos, COVID-19, and Social Belonging: Voices from the Community* (2021); *Closing the Latina Wealth Gap: Building an Inclusive Economic Recovery After COVID* (2021); *Supporting Latinos in Higher Education: Priorities for Reconciliation* (2021); and *A Generation at Risk: The Impact of Immigration Enforcement on UnidosUS-Affiliated Classrooms and Educators* (2020).

The Select Committee has a critical and timely charge: to examine the opportunity for a more inclusive and dynamic economy that grows access to economic well-being for all. It must seize this opportunity for serious, bipartisan work, as an inclusive economic recovery from the pandemic is essential, and decisive leadership from Congress to address the structural causes of economic disparities is needed to achieve this recovery.

Even today, as the pandemic wears on, Latinos are an ongoing source of growing economic potential and dynamism and our work is fueling the country’s economy. When Latinos are fully included by structures and systems, the benefits are both extraordinary and widely felt. For example, Latinos have a higher-than-average labor force participation, start businesses at more than double the overall rate for entrepreneurship, and grew their revenues an average of 25% (compared to 19% revenue growth for White-owned businesses).¹ Latinos also wield significant purchasing power. In 2020, Latino spending power grew to \$1.9 trillion—an 87% increase from 2010.²

A recent survey by UnidosUS demonstrated that Latinas, in particular, make exceptional economic contributions. Latinas are one of the fastest-growing segments of business owners in the United States: Our survey found that about half of all Latinas believe that owning a business is a very important part of the American Dream.³

Although Latinos participate in the workforce at a higher rate than similarly situated Whites, many structural factors impede Latino progress and contribution to the larger economy:

- Latina women have the lowest median income of any demographic group and have the second highest representation (8.7), just behind Black women (9.7), among the “workingpoor” (workers who are living below the federal poverty level).⁴
- Latinos, and especially Latinas, also work, disproportionately, in jobs with very lowwages.⁵
- Even when employed full time, most Latinos fail to receive the benefits of work, includingaccess to paid sick and family leave, health insurance coverage, and retirement plans. Shockingly, more than half of Latinos—including 55% of Latino men and 51% of Latina women—are unable to earn a single paid sick day through their jobs.
- For many Latinas, affordable childcare remains out-of-reach, so they must acceptemployment that offers flexible working hours, is unreliable or is off-hours work.
- Latinas are the least likely to have an employer-sponsored retirement account: only 18% of Hispanic women have one, compared to 45% of White women, 32% of Hispanic men, and 71% of White men.⁶ Yet when Latinos are offered an employer-sponsored retirementplan, 95.4% choose to join.⁷
- While most low-wage workers are eligible for a range of social supports, Latinos are disproportionately excluded due to immigration status. Many may also fear participatingdue to misinformation as to their eligibility, or concerns about legal consequences from accepting benefits resulting from historical targeting of the community. Further, they may be unable to access programs because their work offers unreliable or untraditional hours that complicate their eligibility.⁸

These factors, taken together, contribute to cruel and persistent economic disparities that hurt both the community and our overall economy. For example, last year, we found that “a Latina-headed family has a median net worth of less than a nickel to the dollar of a typical family headed by a White man, and just a tenth of the net worth of the typical family headed by a White woman.”⁹ White families’ median net worth is, on average, \$188 thousand, compared to Black and Latino wealth at \$24 thousand and \$36 thousand, respectively.¹⁰ It’s clear that Latinoshave incredible resilience and fortitude—I urge you to imagine the contributions our communitycould make to the economy if we had a fair and equal opportunity to thrive.

The moment has never been more critical for Congressional action. The pandemic is throwing the Latino community further into economic turmoil. Latinos are more likely to die from COVID-19, less likely to have health insurance, and more likely to have experienced including income, job, food, and housing insecurity during the pandemic.¹¹ In March of 2020, a staggering 49% of

Hispanic people reported that someone in their household had lost their job or taken a pay cut.¹² Non-citizen immigrants and mixed-status households are suffering even more deeply due to exclusions from federal relief and recovery programs.¹³

In our 2021 report, *Closing the Latina Wealth Gap: Building an Inclusive Economic Recovery after COVID*, we noted that, “among Hispanic women, about four in 10 low earners (41%) report that the pandemic had a major effect on their personal finances, and they have not recovered financially. More than half of Latina low earners (54%) report that they spent most or all of their savings during the pandemic.”

The pandemic also is reducing Latinos’ access to necessities, including food and housing, as well as the ability to make student loan, medical debt, and credit card payments.¹⁴ The economic stress of the pandemic, as with other economic downturns, is combining with these structural factors to prevent too many Latinos from being able to save or build wealth and is keeping Latinos from accessing entry points to the middle class, such as homeownership or saving for retirement.

At the same time, the pain of the pandemic is not experienced equally across the economy. For example, U.S. corporations posted the highest profit on record in the third quarter of 2021,¹⁵ and U.S. billionaire’s wealth surged by 70% during the pandemic.¹⁶ As a result, wealth inequality is continuing to widen, even during the pandemic.¹⁷

Importantly, Congress and the Administration have the power to address the structural factors that exacerbate inequality and impede Latinos and other communities from building wealth and realizing their fullest economic potential. Because they are a result of policy, they also can be undone through intentional and innovative policymaking.

To unleash Latinos’ full potential for contributing to national economic growth, we must remove legal and systemic barriers, including: 1) providing a pathway to citizenship; 2) disconnecting employment status and immigration status from access to critical benefits; 3) and supporting culturally competent community infrastructure. Further, for these efforts to reach Latinos, we must embed equity drivers in policy design, ensure culturally competent outreach from the start of programs, minimize administrative burdens for participation, partner with community-based organizations and trusted sources, and highlight and drive innovative strategies that put equity at the heart of policies and systems.

The organizations in our national Affiliate Network demonstrate every day that trusted community-based organizations and culturally competent intermediaries play a critical role. The work of these organizations expands access for Latinos to programs and services to help their families thrive. Investments in trusted community-based organizations who act as trusted partners and intermediaries in Latino communities across the nation act as a force multiplier to ensure that Latinos have more equitable access to our nation’s safety net, programs, and services. The examples below showcase three examples of our work to reduce disparities suffered by Latinos and other communities.

Working for More Equitable Vaccine Access. UnidosUS and its Affiliates joined forces as part of our *Esperanza* Hope for All campaign to ensure the equitable distribution of COVID-19 vaccines, educate our community about the importance of getting vaccinated, and counter misinformation with culturally responsive education and outreach in both Spanish and English, including through social media and a mobile education tour.

We believe our campaign contributed to a reduction in vaccine disparities. Early in the vaccination rollout, Hispanics were less likely than their white counterparts to receive a vaccine, but these disparities have narrowed over time—Latinos now are 19% of those vaccinated (whererace and ethnicity are known), which is equal to our share of the general population.¹⁸ And approximately 76% of Latinos have gotten at least one vaccination shot.

We grounded our approaches in equitable practices and gathered information through surveys of Latinos to understand the best approaches. We began by making the case for several principles for equitable vaccine distribution, as described in our issue paper:¹⁹

1. Plan intentionally for the equitable distribution of COVID-19 vaccines.
2. Make vaccinations as easy as possible to access.
3. Collaborate with community partners to build trust, including Affiliates that provide direct services and resources which serve as trusted messengers and influencers for the Latino community.
4. Ensure a culturally responsive and linguistically appropriate response.
5. Collect, disseminate, and protect data to track disparities.

To show how these practices were reflected by government action at the state and local level, we also highlighted promising approaches to encourage uptake of equitable practices by more jurisdictions and have met with health department administrators at the state level to reinforce the examples.²⁰

Community-based Navigators promote access to affordable health care coverage for Latinos. The rates of Latinos who are uninsured have, thankfully, decreased since passage of the Affordable Care Act (ACA), from 30% in 2013 to a low of 19% in 2017, in part because of the success of ACA Navigators in helping the Hispanic community enroll in health coverage.²¹

Our Affiliate Network includes 140 health care providers, including 33 federally qualified health centers, who serve as Navigators in coordination with state and local governments to help our community navigate their health care options. This work is critical, because despite coverage gains, Latinos make up nearly 30% of the population who remain uninsured.

Housing counselors help Latinos and the housing insecure remain in their homes. Alongside 47 of our Affiliates, we participate in a national network of U.S. Department of Housing and Urban Development (HUD) Housing Counseling Intermediaries. This group of HUD-approved nonprofit organizations provide housing counseling, education, and community reinvestment programs. Housing counseling is demonstrated to reduce evictions, mortgage delinquencies, and foreclosure rates, and to increase access to, and the success of, loan modifications. In 2020 alone, Affiliates in our housing counseling network helped 22,325 families remain in their homes (renters and homeowners).

More generally, our Affiliates showed an extraordinary ability to respond to the multiple crises that were set in motion by the pandemic. We supported more than a hundred community organizations to mobilize to address needs, including emergency cash assistance for food, rent, and utilities; personal protective equipment; technology devices; and transportation. Affiliates helped parents gain digital skills and navigate learning from home for their children; helped workers train for the new jobs emerging from the pandemic; and offered mental health support; among other critical services. By providing vital services that were often unavailable or inaccessible elsewhere, our Affiliates were a lifeline to Latino workers, families, and students during the COVID-19 pandemic.

In playing this critical role, the Affiliates and similar efforts were part of constructing a more equitable pandemic response, which is what the country now needs. An inclusive recovery also helps to ensure that every person can meaningfully make an economic and social contribution, improving social cohesion. For our December 2021 report, *Latinos, COVID-19, and Social Belonging: Voices from the Community*, we interviewed Latinos from across the country and highlighted how Latinos are noticing that, as one individual shared with us, Latinos are “essential workers when it’s convenient.” Although there has been much gratitude expressed about the contributions of “essential workers”—who are disproportionately Latino²²—mere praise and appreciation for these workers are insufficient when the same people frequently continue to be treated as disposable and low-skilled labor.²³

Our report found that: 1) COVID-19 has had a profound impact on the Latino community’s social and emotional well-being; 2) Latinos, including essential workers, feel excluded and discriminated against by the federal government due to their immigration status or preferred language; 3) Latinos experience racism and discrimination due to their heritage or for speaking Spanish; and 4) despite feelings of exclusion, Latinos experience varying levels of feelings of belonging to the country.

As Nelson Mandela said, “[o]vercoming poverty is not a gesture of charity. It is an act of justice. It is the protection of a fundamental human right, the right to dignity and a decent life. While poverty persists, there is no true freedom.”²⁴ It is important that policymakers create a new foundation for an inclusive economic recovery from the pandemic. We have three critical recommendations to further this important work in the areas of income inequality, child poverty, wealth, housing, education, and immigration policy.

First, Congress must act quickly and pass the “Build Back Better Act” to improve the Child Tax Credit (CTC). Children deserve a permanent, fully refundable credit that restores eligibility for those that have a tax identification number and provides access to monthly payments. Child poverty is a pernicious drag on the economic potential of our country, endangering both the children of today and the adults of tomorrow. The improvements to the CTC in 2021 make it one of our nation's most powerful poverty-reducing tools. When deployed equitably, it has the potential to cut Latino child poverty by more than a third.²⁵ Research shows that families with low income use their CTC payments for basic household expenses—food, clothing, shelter, and utilities — or education.²⁶ As a result, the program has kept 3.8 million children from poverty.²⁷ This is especially important for Latino children, who are 26% of all children in the U.S., but 41% of children living in poverty.²⁸

From our affiliates in Florida like Hispanic Unity, to those in DC like CASA, our Network continues to engage with Latino families every day to help them take advantage of the transformative investments of the Child Tax Credit. And it's clear that Latinos must be a priority in outreach efforts: survey data shows that Latino respondents are less likely than White and Black respondents to claim CTC benefits due to misinformation, language barriers, and fear of legal consequences.²⁹

Similarly, the investments in outreach included in the “Build Back Better Act” are essential to ensuring that the CTC reaches all who qualify and that it has an equitable economic impact. Such measures, including the federal dollars for the IRS to manage this year's tax credits, must not be delayed any further, as families find themselves dealing with the repeated disruptions from COVID-19 variants and need the CTC to weather the resulting economic turbulence and meet basic needs.

The nation is stronger when we welcome people who are able to contribute to the country and realize their potential. Congress and the Administration should take all possible steps to increase access to economic mobility, benefits, and social supports for every working family. This includes ensuring that Latinos can access health care coverage, nutrition and food insecurity programs, affordable childcare, and retirement savings programs.

Our communities and economy depend on the labor of immigrants and U.S. citizens who too often receive modest pay and few benefits for their essential work, and public benefits play a critical role in supplementing their earnings. Nationally, these core health, nutrition, and housing assistance programs help nearly half of Americans make ends meet. These essential benefits represent our country's policy choices about how to help all workers and families succeed.

To make these programs more equitable and inclusive, Congress, and, where possible, the Administration, must disconnect access to such benefits from either employment or immigration status. As a core best practice, they should also fund community-based organizations with culturally competent practices to provide information about government programs and services that help people participate. These organizations are trusted by the

Latino community, and stable, long-term funding enables them to grow, learn, and provide support for Latinos over time.

Moreover, to address fundamental economic inequality, credit rating algorithms that unfairly penalize those living in poverty and favor those who are already able to more easily accumulate wealth should be addressed and remediated, and the full range of consumer protections and programs related to consumer finances should be made accessible to those with limited proficiency in English.

Second, Congress must address barriers to homeownership for the Latino community, as it is the single most powerful strategy for closing the racial and ethnic wealth gap. Homeownership is the single most powerful way to close the racial and ethnic wealth gap, but Latinos are often unable purchase homes because of lending discrimination and high home prices. In 2017, more than 30% of Latino adults reported experiencing discrimination while searching for an apartment or buying a home,³⁰ and Latinos are more than twice as likely as Whites to be denied or fear being denied a home loan.³¹ Further, in 2018, Latinos reported that they experienced numerous obstacles to buying a home, including insufficient credit scores, the inability to afford a down payment, and insufficient income for monthly payments.³² As a result, the Hispanic-White wealth gap has barely changed in the last several decades.

Notably, the Build Back Better Act would fund important support for homebuyers, including significant funding for down payment assistance for first-time homebuyers. In addition to passing the Build Back Better Act, Congress should also invest in the availability of affordable housing and pursue other venues to address the scarce supply of affordable homes, including the impact of a recent influx of speculative investors into the housing market. For the past 40 years, the U.S.'s housing supply has not kept pace with population growth.³³ Additionally, investment in culturally competent housing counseling can help Latinos during the homebuying process and to stay in their homes. Finally, Congress should restore and strengthen the Fair Housing Act (FHA) and the Community Reinvestment Act (CRA) to fight discrimination against Latinos in the housing market and increase Latinos' access to sustainable credit.

To further facilitate homeownership and financial well-being, Congress should make access to college education more equitable by investing in completion grants and canceling student loan debt. Latino students have the highest college graduation rate of any other group, yet they are least likely to earn a college degree. Six years after entering college, just 42% of Black students and 50% of Latino students obtained a degree, compared to 68% of White students—a completion gap of more than 18 percentage points.³⁴ Gaps like these are the result of deep inequities fueled by systemic racism, discrimination, and one-size-fits-all higher education policies. They create long-term disparities in debt, wealth accumulation, and economic security.

Congress should also ensure that colleges have the resources to provide evidence-based, culturally relevant services, including programs that provide students from disadvantaged backgrounds with direct support services, career coaching, networking opportunities, and career pathways. Programs like these are particularly important for Latinos, first-generation college students and students impacted by poverty. They change the focus: Instead of merely getting students into college, they ensure students earn degrees.³⁵

The federal government's shift to a predominantly debt-financed higher education system has resulted in students and families owing a collective \$1.8 trillion in student debt. Black and Latino borrowers are burdened most by student loan debt, thus widening racial and ethnic economic disparities.³⁶ In a poll we conducted in 2020, Latino borrowers in California reported that student debt prohibited them from reaching important life goals, including saving for retirement (51%), purchasing a home (45%), and finishing their degree (30%).³⁷ We urge Congress to cancel at least \$10,000 in student loan debt to increase Latino access to college, without sacrificing their ability to build wealth through homeownership and retirement savings.

Third, Congress should provide a pathway to citizenship for undocumented immigrants. We are currently facing an extreme shortage of workers, which is hurting our economy. The U.S. economy was on track to add at least 5.2 million jobs in 2021 and is forecast to gain another 3.6 million jobs in 2022. As Bloomberg Business reported last October, "[n]ationwide, there's more than one job opening for every American who wants to work."³⁸

Immigrants can be, as they always have been, part of the solution to the labor shortage. Yet last year, international migration to the U.S. was the lowest it has been in decades.³⁹ At the same time, an estimated 5.2 million undocumented immigrants are essential workers who allowed us to put food on our tables and care for our sick and vulnerable.⁴⁰ They included some 400,000 agricultural workers; 400,000 cleaning staff; 300,000 packers, stockers, and shippers of essential goods; and 100,000 home health and personal care aides.⁴¹

Just as we leaned on immigrants to help us weather the pandemic, they are also key to our future economic prosperity. Compared to the native-born, immigrants are more likely to be of prime working age. They also return to the labor force at a faster rate following an employment interruption, even during this current economic recovery period.⁴²

This is especially important as the U.S. struggles to fill open job vacancies. Now that President Biden has signed the Infrastructure Investment and Jobs Act, we will also need immigrant workers to help rebuild our country's roads, railways, and bridges. Immigrants make significant contributions to our economy, adding roughly \$2 trillion to our Gross Domestic Product (GDP)⁴³ and paying more than \$492 billion in taxes each year.⁴⁴ They are more likely to start a new business than are other groups and provide roughly eight million jobs for U.S. workers.⁴⁵

Without immigrants, many states, particularly those in the Rust Belt, would struggle to stabilize their populations and revive their economies.⁴⁶ Providing legal status to the millions of undocumented immigrants in the U.S. is key to our success. It enables us to address worker shortages and supply chain bottlenecks, and it unleashes their immense purchasing power and entrepreneurial spirit. Time and again, immigrants make important contributions to the U.S. They care for our most vulnerable, teach our children, keep us fed, and enrich the country.

We respectfully request that you consider and implement these recommendations as part of this Committee's work to address economic disparities. Passing the Build Back Better Act is a critical first step. I commend the members of this Committee and the House of Representatives for passing it out of the House and ensuring that it includes key provisions to advance equity and inclusion for Latinos.

We look forward to further discussions on strengthening the federal government's approach to addressing inequality and the Committee's proposals to support the Latino community's inclusion in our nation's economic life.

Notes

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