

Evaluation of the Impacts of the COVID-19 Pandemic on Hispanic Immigrants in NYC and NY State

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Introduction

This report presents the preliminary results of a “rapid appraisal” of the effects of the COVID-19 pandemic among Hispanic immigrant households in New York City, the surrounding metropolitan area, and throughout New York State. Gathered between April and June 2020 by means of a variety of online technologies (primarily text messages and e-mail), this large household survey provides an assessment of the social and economic repercussions of the ongoing coronavirus public health crisis, including: 1) incidence of COVID-19 symptoms and access to health care and social assistance; 2) impacts on employment; 3) implications with respect to household income, finances and debt; 4) livelihood and survival strategies used to “make ends meet” during the crisis; and 5) effects on the transfer of remittances to family members and communities in immigrants' home countries.

Although this rapid appraisal of 537 Latin American and Caribbean (LAC) immigrant households in New York City, the surrounding metro area, and the rest of New York State does not constitute a fully representative sample, the study does incorporate the experiences of a broad cross-section of the Hispanic immigrant population throughout the state, including undocumented migrants and dual-status households, who are often undercounted or excluded from official statistics. Furthermore, our summary statistics of pre-COVID income, employment, and remittances largely coincide with data from a variety of recent surveys of the Hispanic immigrant population in New York, including studies published by the Inter-American Development Bank (2019) and Inter-American Dialogue (Ortega and Orozco, 2018). Beyond New York City, the survey does not generally permit inferences at the local scale (community-level). In addition, with the exception of the Mexican immigrant population, we limit our analysis to immigrant households from three broad regions of Latin America and the Caribbean – Central America, South America, and the former Spanish colonies of the Caribbean. As in all survey research, the estimates and statistical information presented in this report are subject to a corresponding margin of error, generally between four and seven percent depending on sample size.

Incidence of COVID-19 symptoms and access to health care and social assistance programs

Throughout the United States, the Hispanic population has suffered a disproportionate burden of the ongoing COVID-19 pandemic. As the *New York Times* recently reported (Oppel et al., 2020), Hispanic and Latino Americans are three times as likely to become infected and twice as likely to die from the virus as white Americans. The US Centers for Disease Control confirm this stark reality, finding that the hospitalization rate of Hispanic or Latino persons has been four times greater than that of non-Hispanic white persons (CDC, 2019). These patterns are evident in New York, as well, where Hispanics or Latinos comprise 19 percent of the state's population and approximately 26 percent of coronavirus deaths (COVID Tracking Project, 2020).

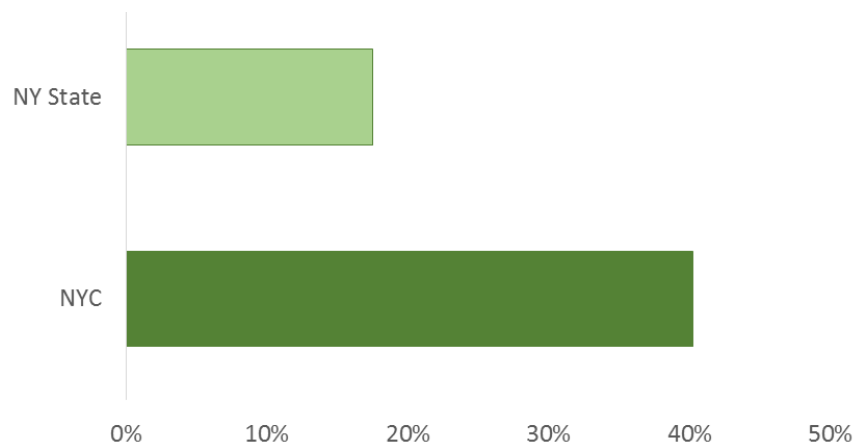


Figure 1. *Incidence of COVID-19 symptoms by region*

As shown in Figure 1 above, our study reveals that the health impacts among the Hispanic immigrant population in New York have been even more extreme; nearly one-third (33 percent) of households report a least one member experiencing COVID-19 symptoms. In addition, the likelihood of coronavirus symptoms is more than twice as high in New York City (40 percent) as in the rest of the state (18 percent). Furthermore, based on region of origin, migrants from South America display a greater propensity to exhibit symptoms (Figure 2). While presenting symptoms does not necessarily translate into actual cases of the virus, it does provide an indication of the widespread distribution, both demographically and geographically, of COVID-19 among the Hispanic immigrant population.

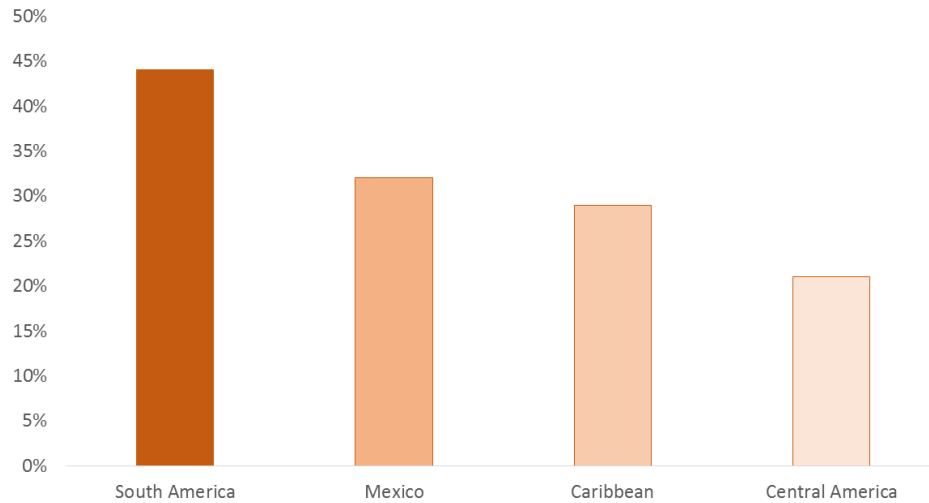


Figure 2. *Incidence of COVID-19 symptoms by region of origin*

Despite the pervasiveness of coronavirus symptoms, fully 50 percent of persons in potentially infected households did not seek testing or receive medical attention. As shown in Figure 3, many survey participants reported only mild symptoms (37 percent). However, more than 50 percent of those experiencing COVID-19 symptoms did not seek health care specifically due to lack of medical insurance or fear (often due to immigration status and/or the potential cost of treatment).

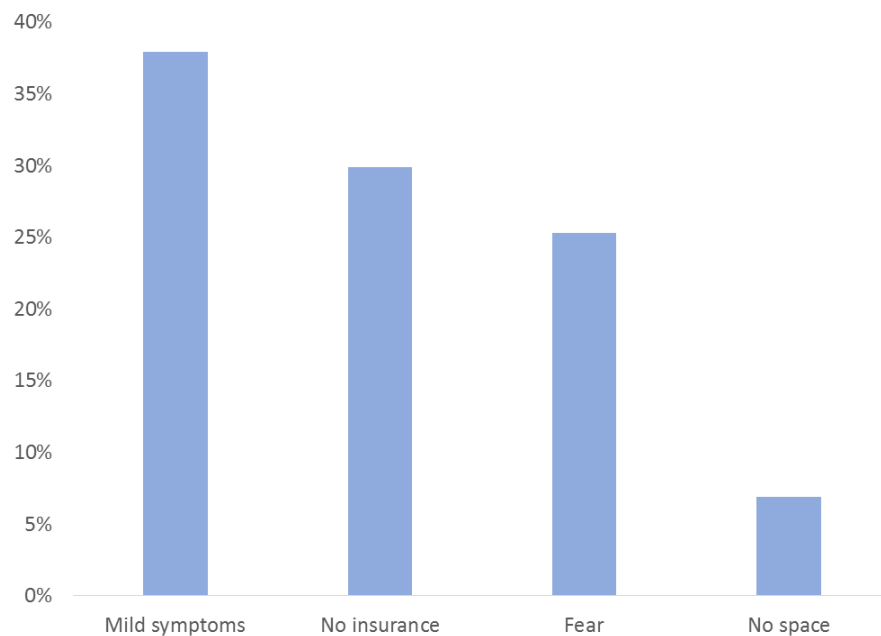


Figure 3. *Reasons for not seeking medical attention*

Furthermore, only one-third of Hispanic immigrant households are fully insured (Table 1). Accordingly, the lack of access to medical attention and testing among those experiencing coronavirus symptoms can be attributed, to a significant extent, to the lack of health insurance. Among immigrant communities, migrants of Mexican origin are significantly less likely to have medical insurance and to access health care services in the event of presenting COVID-19 symptoms; along with Central American immigrants, they are also least able to access social support programs, such as unemployment and public assistance (Table 1).

Region of origin	Fully insured	Access health care	Social assistance
<i>Caribbean</i>	74%	71%	33%
<i>Central America</i>	52%	82%	6%
<i>Mexico</i>	17%	39%	13%
<i>South America</i>	34%	56%	20%

Table 1. *Access to medical and social services by region of origin*

Significant differences also exist in access to medical and social services based on where migrants live. As shown in Figure 4, Hispanic immigrants in New York City generally are more likely to lack insurance; they are also considerably less likely to make use of medical services if they experience coronavirus symptoms. Although Hispanic immigrant households generally have limited access to social service programs; migrants living in New York City are somewhat more likely to have access to assistance from government agencies and community organizations.

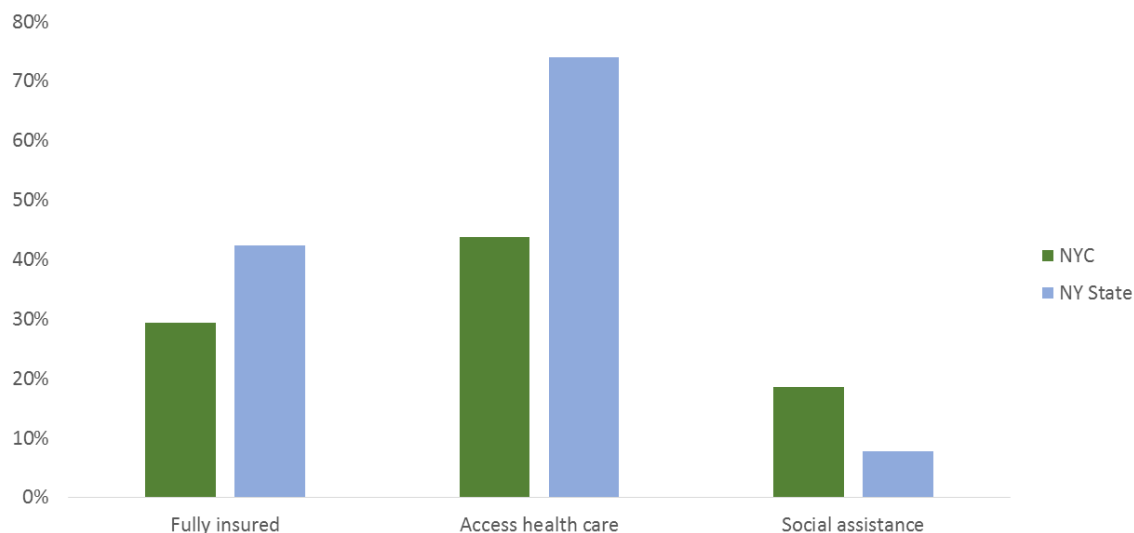


Figure 4. *Access to medical and social assistance by region*

Impacts on employment and income

The vast majority of Hispanic immigrants in New York are employed in menial jobs throughout all sectors of the state's economy. However, more than 60 percent of workers were found in four broad categories: house cleaning, personal services (primarily child care and home health aides), construction, and restaurants/food service (Table 2). Labor participation rates are quite high; prior to the onset of the COVID-19 crisis, at least one person was employed in more than 80 percent of immigrant households. Based on reported data, on average Hispanic migrants worked between 35 and 40 hours per week and earned between \$18,000 and \$35,000 annually depending on occupation.

Occupation	Percent employment	Monthly earnings
<i>Agriculture</i>	6%	\$1438
<i>Construction</i>	5%	\$2371
<i>House cleaning</i>	22%	\$1520
<i>Manual/manufacturing</i>	11%	\$1721
<i>Personal services</i>	12%	\$1531
<i>Professional services</i>	9%	\$2874
<i>Restaurant/food service</i>	19%	\$1796
<i>Sales/retail</i>	7%	\$1785

Table 2. *Average earnings by sector of employment*

Survey results indicate that the COVID-19 crisis has had a devastating impact on the employment status of Hispanic immigrant households throughout the state. Fewer than one in 10 immigrant workers (eight percent) have managed to maintain their jobs and regular working hours. Nearly one quarter (23 percent) have seen their hours reduced, and more than two-thirds of LAC immigrant workers (69 percent) have lost work completely (Figure 5).

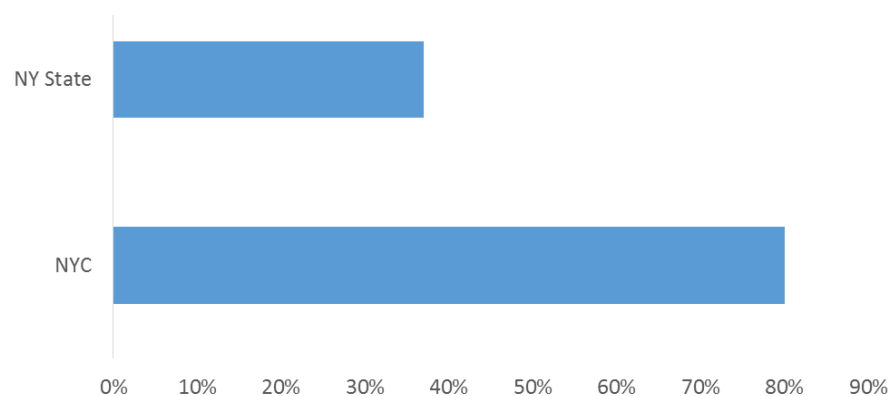


Figure 5. *Unemployment among Hispanic immigrant workers by region*

The Hispanic and immigrant populations, in general, experience higher rates of unemployment than the US population at large (Pew Research Center, 2020). Indeed, at the height of job losses (April and May 2020), official sources estimated unemployment among the US Hispanic or Latino population at between 18 and 19 percent, significantly above the national average of 14 to 15 percent (US Bureau of Labor Statistics, 2020). Based on our survey results, however, we conclude that New York’s Hispanic immigrants have experienced unemployment levels more than three times greater than the Hispanic population in general.

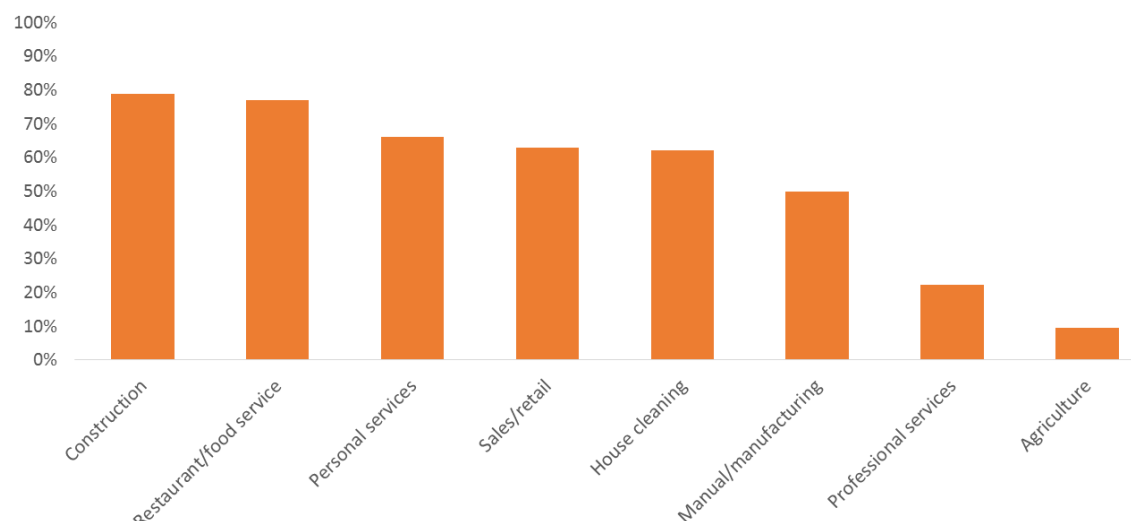


Figure 6. *Loss of employment by sector*

With respect to earnings, nearly one in five (18 percent) immigrant households have endured a short-term loss of income and 26 percent report partial loss of income. Of particular note, more than one-half of households (56 percent) throughout the state report suffering a total loss of income. Migrant households in New York City and those working in three sectors that employ large numbers of Hispanic immigrants – house cleaning, personal services, and restaurants/food service – have been particularly hard hit (Figures 6 and 7).

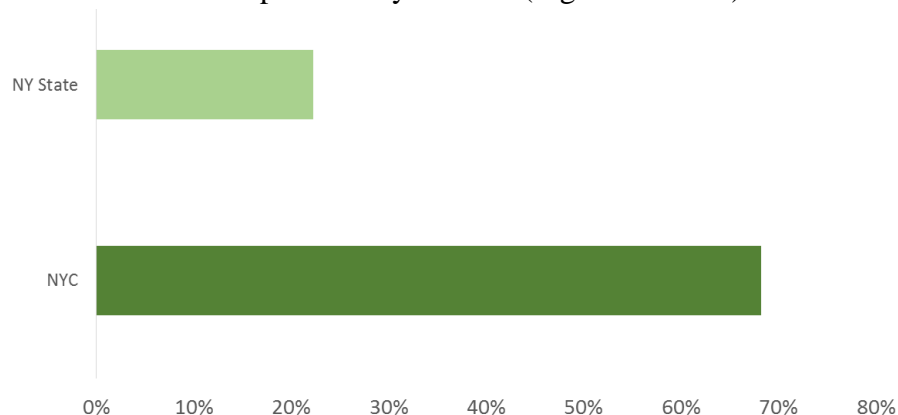


Figure 7. *Households reporting total loss of income by region*

Household finances and debt

The widespread loss of employment and earnings has had a dramatic impact on household finances. As a result of unemployment, nearly 40 percent of Hispanic immigrant families have been unable to cover basic monthly expenses. In addition, many migrant households lack significant savings; more than 40 percent of families reported having absolutely no savings and only five percent of households had sufficient funds to subsist for more than three months (Table 3). For many Hispanic immigrant families, lost earnings and limited savings translate into increasing reliance on credit cards (35 percent) and greater debt.

Availability of savings	Percent of households
<i>No savings</i>	41%
<i>One month</i>	30%
<i>Two months</i>	17%
<i>Three months</i>	7%
<i>More than three months</i>	5%

Table 3. *Savings among Hispanic immigrant households*

As mentioned in the previous section, job losses have been particularly severe among migrants in New York City. As a consequence, Hispanic immigrants in New York City are particularly vulnerable with respect to household finances, as well. Nearly half (48 percent) are unable to meet their monthly expenses; more than 35 percent rely on credit cards; and 46 percent of households totally lack savings (Figure 8).

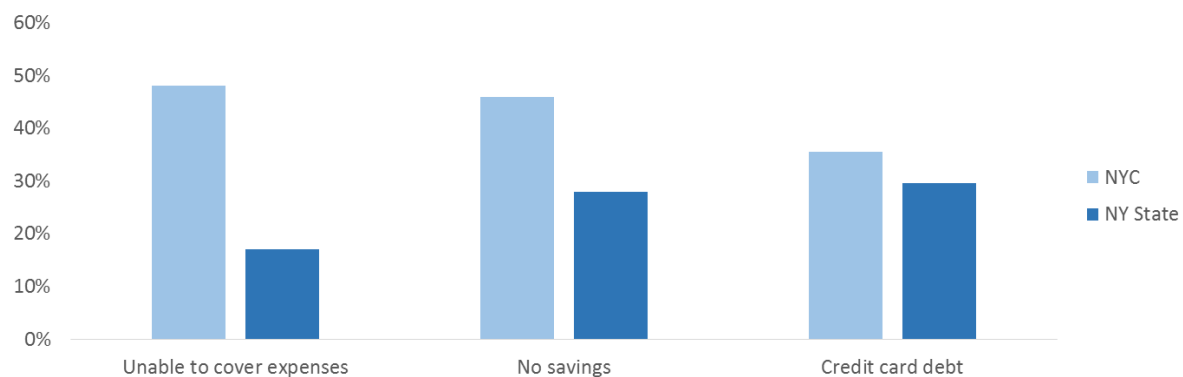


Figure 8. *Household finances by region*

Livelihood and survival strategies used to “make ends meet”

As survey results reveal, the Hispanic immigrant population throughout New York has experienced widespread unemployment and corresponding income loss in the wake of the COVID-19 pandemic. Notwithstanding some geographic variation (based on country of origin and/or where migrants reside), vulnerability has been exacerbated by limited savings, lack of access to social assistance programs, and increasing reliance on credit card debt to make ends meet.

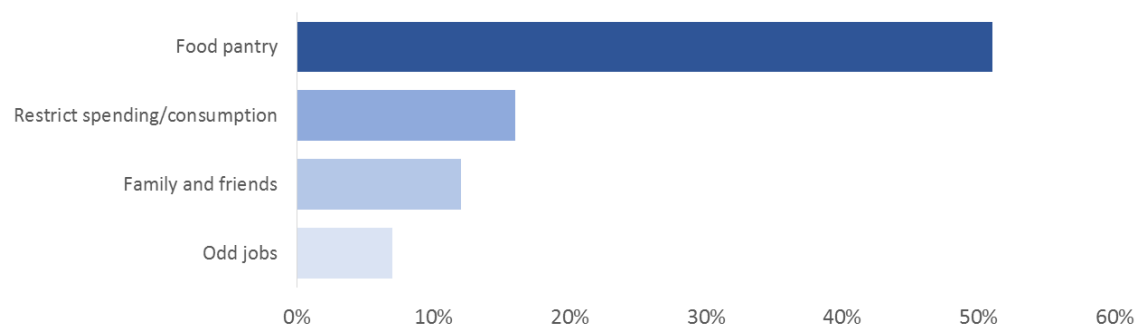


Figure 9. *Household survival strategies*

In spite of these considerable challenges, Hispanic immigrants remain industrious and resourceful. Immigrant households have adopted a variety of strategies in recent months in order to make ends meet. As shown above in Figure 9, more than half of Hispanic immigrant households (51 percent) have been forced to rely on food pantries and *despensas* to meet their nutritional needs. The following comment from a Mexican immigrant is representative:

***Buscando comida en los food, van algunas organizaciones, nos brindaron ayuda...
Eso fue de gran ayuda para nuestra familia...***

*(Getting food from the food pantry, some organizations go, they offer assistance...
That was a great help for our family...*

Many families (16 percent) have also chosen to reduce household spending (*economizar*), delay rent, utility and debt payments, and minimize consumption. In some instances, Hispanic immigrant households have decided to restrict meals for adult family members to make sure children receive three meals a day. Other common strategies include relying on family and friends for support (12 percent) and picking up occasional work and odd jobs (7 percent). One migrant living in the Bronx explained the important lifeline provided by family and friends:

***Tendría que conseguir más dinero con amistades porque soy indocumentado.
No tenemos ninguna ayuda financiera***

*(I'd have to get more money from my friends because I'm undocumented.
We don't have any financial assistance.)*

Immigrant households in New York City and the rest of the state generally appear to adopt similar livelihood strategies (Figure 10). Both groups rely heavily on food assistance, though the strategy is more somewhat prevalent among residents of NYC. Hispanic immigrants outside New York City are more likely to resort to odd jobs and occasional (largely irregular) employment.

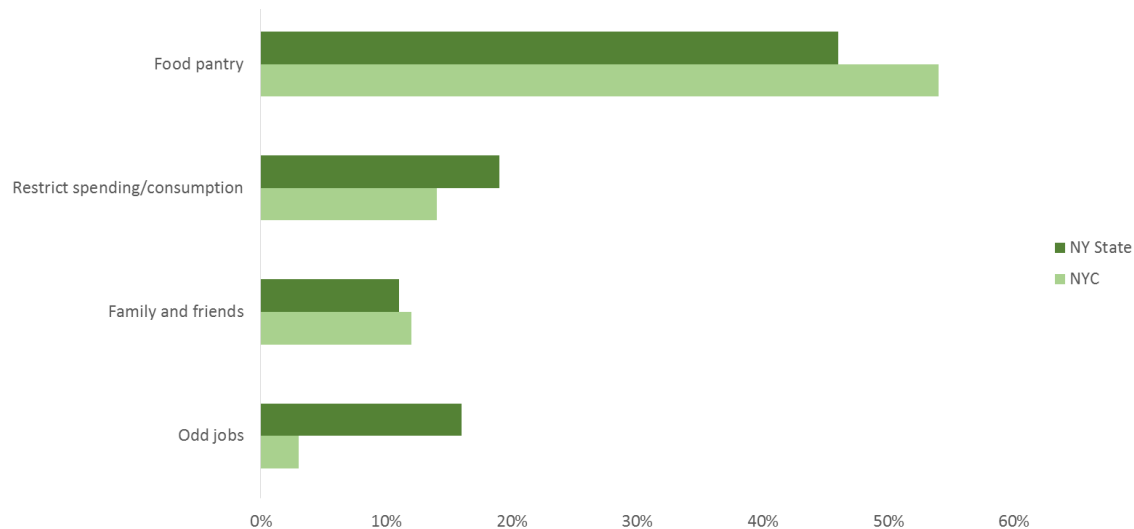


Figure 10. Household survival strategies by region

When confronted with the prospects of an extended coronavirus crisis, more than 25 percent of Hispanic immigrant households were unable to identify a contingency strategy. The response of one participant expresses the profound despair experienced by many migrants:

*No sabría cómo, si estos meses han sido muy difíciles.
No quiero imaginar que se prolongue más tiempo. Ya no tenemos recursos.*

*(I don't know how, these months have been very hard.
I don't want to imagine that it [the crisis] will go on longer. We don't have any resources.)*

Among those identifying potential actions, the majority of households responded that they would continue to rely on occasional and informal work (24 percent) and food donations (20 percent) and reduce household spending and delay debt payments (20 percent). Three percent of Hispanic immigrants indicated that they would return to their home countries if the crisis persisted and their financial situations did not improve. Some Hispanic migrants also adopted this strategy after the 9/11 attacks and in response to the 2007-08 financial crisis.

Effects on the transfer of remittances to home countries

Though often overlooked, Hispanic immigrants send approximately \$80 billion annually to family members in their home countries (Inter-American Development Bank, 2019). In many households in Latin America and the Caribbean, these remittances are vital for making ends meet and to improve living conditions: they are often used to provide food and shelter, cover the costs of schooling, and provide access to medical care and prescription medications.

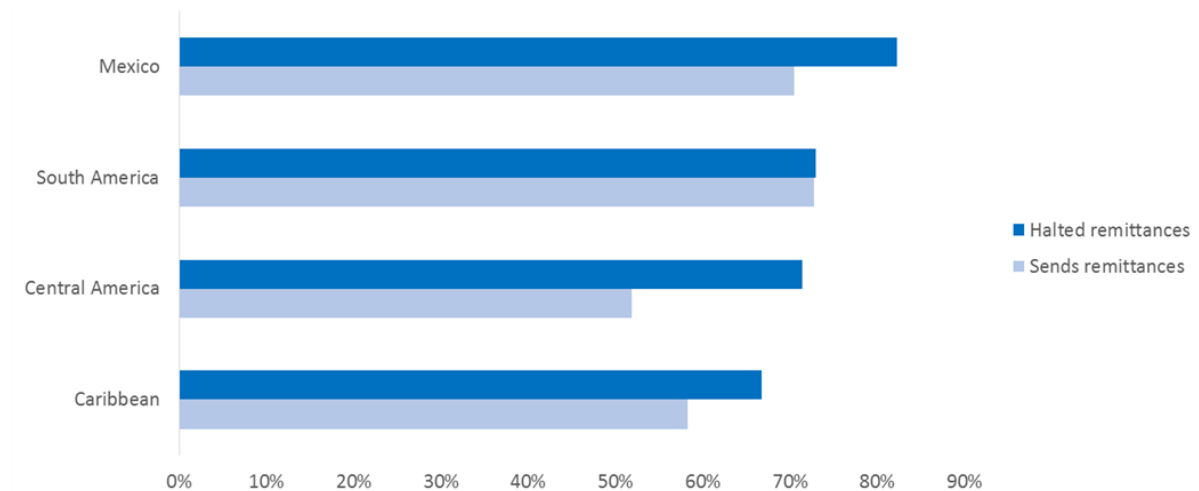


Figure 11. *Remittances and change in sending of remittances*

Prior to the onset of the COVID-19 pandemic, nearly two-thirds of Hispanic immigrant households (66 percent) sent remittances to their families on a regular basis (Figure 11). In monthly terms, we estimate that migrants remitted an average of \$283 (Table 4). Although the majority of immigrants from all parts of Latin America and the Caribbean reported sending funds regularly, South American and Mexican households were somewhat more likely to remit. Migrants from Central America and the Caribbean, however, tended to send slightly larger quantities of money.

Region of origin	Average remittance	Change in remittances
<i>Caribbean</i>	\$309	-84%
<i>Central America</i>	\$365	-87%
<i>Mexico</i>	\$269	-92%
<i>South America</i>	\$285	-80%

Table 4. *Average monthly remittances and change in amount remitted by region of origin*

Between April and June 2020, however, the vast majority of Hispanic immigrants (80 percent) completely stopped sending funds to family members (Figure 11). About one in six migrant families (16 percent) has been forced to reduce their remittances and only four percent of households have been able to maintain their regular cash transfers. As a result, we estimate that remittance flows from the NYC metro area and NY State have declined by more than 88 percent since the onset of the COVID-19 pandemic (Table 4). In dollar terms, Mexican immigrant households have experienced the steepest decline in transfers; we estimate a decrease of more than 90 percent in the total amount of remittances from New York to Mexico following the onset of the coronavirus pandemic. Not surprisingly given the uneven geography of the COVID-19 crisis, Hispanic migrants in New York City are significantly more likely to have halted transfer of funds to their home countries (Figure 12).

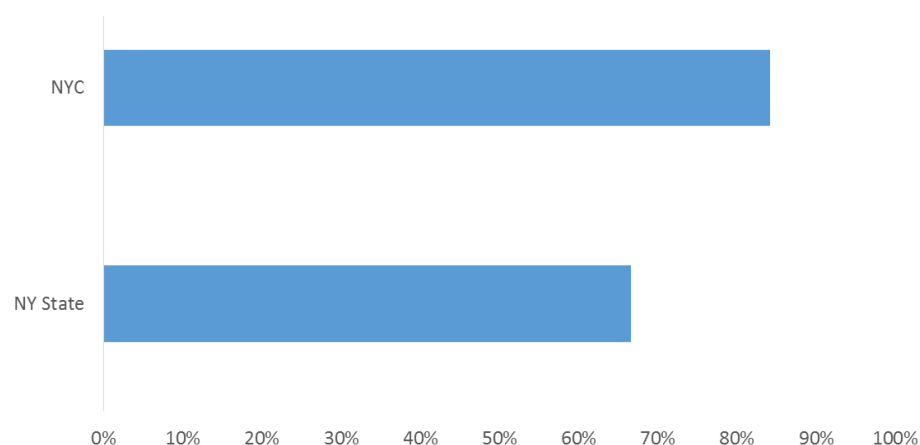


Figure 12. *Percentage of households that halted remittances by region*

Based on the economic impacts detailed above, remittances from Hispanic immigrant New Yorkers are likely to decline more than 50 percent in 2020, far exceeding the aggregate estimates of seven to 25 percent offered by Inter-American Dialogue and other experts during the initial stages of the crisis (Inter-American Dialogue, 2020; Orozco, 2020). Hispanic immigrants in New York account for more than \$3.5 billion in remittance flows to Latin America and the Caribbean each year (Inter-American Development Bank, 2019; 2005). Consequently, the profound economic consequences of the coronavirus crisis in New York translate into a loss of at least \$1.75 billion for hundreds of thousands of households throughout Latin America and the Caribbean. For many of these households, the demise of regular cash transfers from their family members in New York represents not only a loss of income needed to make ends meet, but the severing of a vital financial lifeline to help them cope with the devastating impacts of the COVID-19 pandemic.

Policy implications

Four months since its onset, it is now evident that the impacts of the COVID-19 crisis on the employment and household finances of Hispanic immigrant families in New York will persist for the foreseeable future. The results of this study, as well as the “evolution” of the pandemic in recent weeks, permit a tentative discussion of near term livelihood implications and potential opportunities for policy intervention. This hypothetical scenario is represented in Figure 13 below.

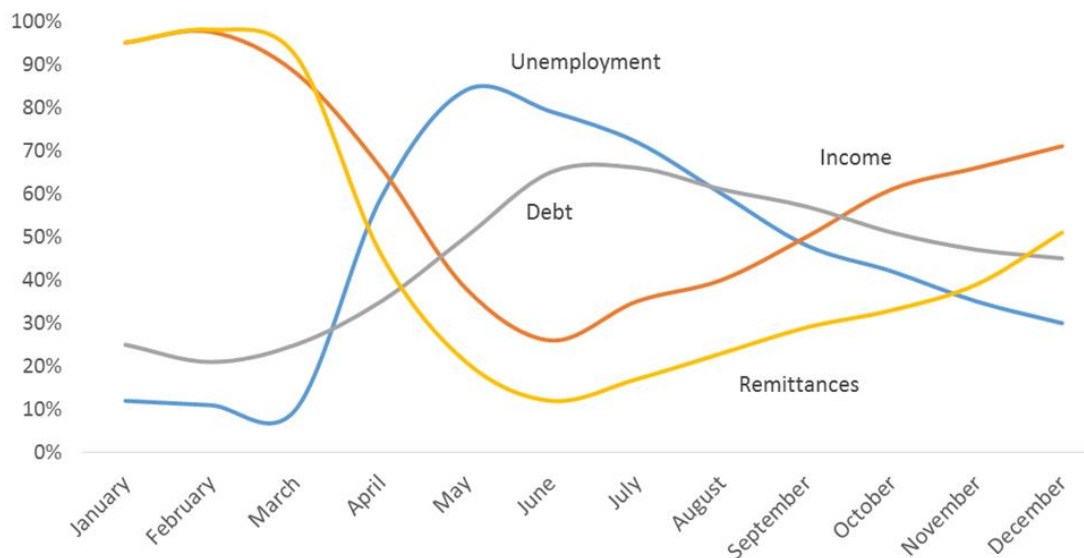


Figure 13. *Potential short-term livelihood implications of COVID-19 pandemic in New York*

The ongoing, phased reopening of businesses throughout the state will likely result in a gradual, but steady decline in unemployment through the end of the year. However, many workers will remain out of work or be relegated to part-time or occasional labor. With employment growth, household incomes will also improve, but at a somewhat slower pace due to underemployment and the preponderance of contingent, part-time work and lower wages.

As employment picks up and incomes rebound, Hispanic immigrants will rely less upon credit cards to make ends meet and make an effort to reduce accumulated debts. Debt payments, however, will probably improve slowly, lagging behind income growth. The slowest component of household finances to recover are likely to be remittance flows, which will remain weak through the rest of the year due to unstable incomes and the ongoing burden of resolving excessive debt.

The above scenario suggests that Hispanic immigrant households will remain particularly vulnerable for many months to come. In addition, these vulnerabilities are widespread, extreme and multi-faceted. In many instances, Hispanic immigrants are conveniently overlooked or

conflated with the overall Hispanic population for the purposes of policymaking. Hispanic Americans have borne the brunt of the social and economic effects of the COVID-19 disaster: the population has the highest rate of unemployment and uninsured of any race or ethnicity in the country (CBS News, 2020). This study, however, indicates that the social and economic challenges confronting Hispanic immigrant households far surpass the burdens endured by US-born Hispanics and the US population, in general.

That said, from a policy perspective, Hispanic immigrant households do not necessarily require “special” treatment. Rather, as workers, parents, children, neighbors, small business owners, and members of our communities, they merely require the same attention, care, compassion and solidarity afforded to all other New Yorkers. The same policy interventions designed to provide housing assistance, access to health care and social services, support for displaced workers, and resources for small businesses should be extended to the nearly two million Hispanic immigrant New Yorkers who comprise ten percent of the state’s population (US Census, 2018).

Conclusions

The results of this study lead to several key take away points:

1. The impacts of the COVID-19 pandemic among Hispanic immigrants in New York State have been profound, pervasive and persistent
2. Nearly one-third of Hispanic immigrant households report experiencing COVID-19 symptoms
3. Half of those experiencing symptoms of coronavirus lacked access to medical attention
4. Two-thirds of Hispanic immigrant workers have been left unemployed
5. The majority of households have suffered a complete loss of income
6. More than 40 percent of Hispanic immigrants have no savings
7. Nearly 40 percent of immigrant families are unable to cover monthly expenses
8. More than half of Hispanic immigrant households rely on food pantries and many have no contingency plan if the crisis continues

These statistics reveal the devastating repercussions of COVID-19 among Hispanic immigrant families in New York State. The social and economic impacts of the crisis clearly have been amplified by limited savings, an increasing reliance on debt, and lack of access to medical attention and social assistance programs. That said, vulnerability has also been exacerbated by an inadequate policy response at federal, state and local levels.

Nearly two million New Yorkers are Hispanic immigrants. As this study indicates, these neighbors, friends, essential workers, small business owners, and fellow community members tend to be significantly more vulnerable to the effects of the COVID-19 pandemic than US-born Hispanics and the population at large.

In spite of this disproportionate burden, Hispanic immigrant families do not need special treatment. They merely need to count and to be counted. Policymakers must take the Hispanic immigrant population into account explicitly; policymaking must consider the needs of a group that comprises ten percent of the state's population; and community-based organizations and social service agencies must receive funding to assist Hispanic immigrant families.

Survey Questions

1. Código postal (Zip Code)
2. Lugar de origen
3. Su género
4. Su edad
5. Estado civil
6. ¿Cuántas personas mayores de 18 años viven en su hogar?
7. ¿Cuántas personas menores de 18 años viven en su casa?
8. ¿Cuántas personas en su familia tienen seguro médico?
9. ¿Usted o alguien en su familia ha tenido síntomas del coronavirus?
10. ¿Ha(n) buscado atención médica?
11. En caso de que no, ¿por qué?
12. ¿Tenía usted algún empleo antes de la emergencia de salud del coronavirus?
13. ¿Qué empleo tenía antes de la emergencia de salud del coronavirus?
14. Por favor, describa cómo fue afectado su trabajo.
15. ¿Cuántas horas o días trabajaba antes de la emergencia de salud del coronavirus?
16. ¿Cuánto ganaba al mes?
17. Si sus horas o días de trabajo fueron reducidos durante la emergencia de salud del coronavirus, por favor comparta cuántas horas o días trabaja actualmente.
18. ¿Cómo fueron afectados los ingresos mensuales del hogar por la emergencia de salud del coronavirus?
19. ¿Su hogar cuenta con una cuenta de banco?
20. Si el hogar tiene ahorros, ¿cuántos meses podrá sobrevivir con sus ahorros?
21. ¿Han podido cubrir sus gastos básicos?
22. ¿Han utilizado tarjetas de crédito para cubrir sus gastos básicos?
23. ¿Han solicitado ayuda financiera?
24. Por favor, describa qué otras acciones ha llevado a cabo para mantener el sustento de su hogar durante la emergencia de salud del coronavirus.
25. Por favor, describa qué estrategias de sobrevivencia llevaría a cabo si la emergencia de salud del coronavirus se prolongara más tiempo.
26. ¿Desea recibir orientación sobre cómo hacer un plan de emergencia financiera?
27. ¿Usted o alguien en su hogar enviaba dinero a su país antes de la emergencia de salud del coronavirus?
28. ¿Cada cuándo enviaba dinero?
29. Por lo general, ¿cuánto dinero enviaba?
30. Por favor, describa cómo sus próximos envíos de dinero a su país serán afectados por la emergencia de salud del coronavirus.
31. ¿Desea más información sobre esta evaluación?

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