Unemployed, Unhoused, and Unhelped

COVID-19's Devastating Toll on Pennsylvania's Latinx Communities





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ACKNOWLEDGEMENTS

The survey data featured in this report were coordinated and collected by MRPA staff: Myriam Ramirez, Juana Mora, Cenit Nazir, Gabrielina Lopez, and Armando Jimenez. Maggie Corser (CPD) analyzed the survey data and wrote the report. The report was edited by Patty Torres and Kati Sipp (MRPA); and Natalia Renta, Katie Goldstein, and Emily Gordon (CPD). Eli Vitulli (CPD) provided supplemental research support. Robert Damewood, Staff Attorney at Regional Housing Legal Services, provided support for the housing recommendations.



Make The Road Pennsylvania (MRPA) is one of the largest Latinx organizations in Pennsylvania with over 10,000 members. MRPA has an engaged membership based on low income and working class people of color, primarily immigrants, non-unionized workers and renters, who fight for justice, respect and dignity for their communities. MRPA has organizing centers in Reading, Allentown, and in Northeast Philadelphia. In all three of these geographies, MRPA is the only organization doing year-round base-building and organizing work focused on communities of color. In addition, with Make the Road Action PA, MRPA's C4 arm, they seek to build political power rooted in working class Latinx communities, promoting policy solutions that improve the lives of all Pennsylvanians.

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Executive Summary

Pennsylvania's communities of color and immigrant communities are being hard hit by the COVID-19 pandemic. Against the backdrop of Pennsylvania's rising COVID-19 cases, Make the Road Pennsylvania (MRPA) launched an impact survey to more fully understand the public health and economic crises facing Latinx and immigrant communities across the state. The survey revealed widespread financial instability and hardship among Pennsylvania's most vulnerable residents and underscored the need for policy solutions that are both responsive to this urgent moment and center those most impacted. MRPA conducted in-depth surveys with over 100 Latinx community members in August and September 2020. Key findings include:



A staggering **60%** of all survey respondents are currently out of work and the majority reported losing work as a direct result of the COVID-19 pandemic.

Among those still working, half have been asked to work fewer hours since the start of the pandemic and one in four have had employers cut their pay.

Widespread financial hardship is severely impacting community members' ability to secure basic necessities like food, medicine, and utilities.



76% of those surveyed and

88% of undocumented respondents are worried they will be unable to pay for utilities and other bills.

Nearly half of survey respondents are concerned about having enough food.



Government support is not reaching those who need it most. Only **15%** of survey respondents who have lost their jobs have received unemployment insurance from the government in the past month.



Only **41%** qualified for the one-time federal government cash assistance. Undocumented respondents are completely excluded from both forms of relief.



Among the over 100 Latinx Pennsylvanians surveyed, **71%** are currently uninsured with no access to healthcare.

41% of those surveyed had either been sick or had a family member who was sick during the pandemic, only half said they received the care they needed.

A lack of insurance, crowded hospitals and health facilities, and language access were the most commonly cited barriers to care. This echoes statewide data which shows the pandemic has disproportionately impacted Pennsylvania's Latinx and Black community members who are contracting and dying of COVID-19 at alarming rates.



40% of renters were unable to pay their most recent rent payment.



A startling **79%** of all renters (and 85% of undocumented renters) are worried about being able to pay rent next month. If these numbers are a reflection of PA's overall renter population, then the state is poised to see an eviction and foreclosure tsunami unless immediate action is taken.²

The stakes are high for our local communities and our democracy. As the country approaches a critical November election, the financial precarity and housing instability outlined in this report could undermine our communities' full democratic participation. Eligible voters will be unable to cast their ballot if they are on the verge of homelessness, and voters who have applied to vote by mail will face significant challenges if they have been forced by their financial circumstances to move since applying to vote by mail. Decisive action is required to ensure our communities get the vital economic support they need. This support will not only ensure our communities can secure safe housing, food, and other basic needs, but also ensure broad and inclusive civic participation in the state of Pennsylvania, where every eligible voter's voice is heard.

Policy Recommendations

In light of the trends surfaced in the community impact survey, policymakers must take immediate steps to:



Provide economic relief and protections for workers

Federal:

- Include immigrant families in all COVID-19 relief measures, including in both cash payments that currently exclude many mixed-status families and those who file their taxes with an Individual Taxpayer Identification Number (ITIN), and expanded unemployment insurance.
- Extend the availability of Pandemic Unemployment Insurance (PUA) and the additional \$600 in weekly unemployment benefits for the duration of the crisis, and make it available to all unemployed workers regardless of immigration status.
- Invest in states' infrastructure to ensure their ability to process and disburse unemployment benefits quickly and efficiently.
- Automatically extend work authorizations, including for Deferred Action for Childhood Arrivals (DACA) recipients and Temporary Protective Status (TPS) holders.
- Leverage the Employee Retention Tax Credit (ERTC) to secure paychecks and benefits of workers and provide small businesses with the financial assistance they need to keep their businesses from shuttering.
- Pass legislation that provides an inclusive and swift pathway to citizenship for the 11 million undocumented people living in the United States.

State and local:

- Enforce existing workplace protections.
- Establish and enforce workplace safety standards related to COVID-19, including requirements related to personal protective equipment (PPE) accessibility and social distancing.
- Enact mandated paid sick days for all workers.
- Invest in the state's unemployment insurance infrastructure to ensure applications are processed quickly.
- Expand the number of grants available for small businesses and invest in outreach and technical assistance for immigrant-owned businesses.
- Create a state fund to provide economic support to those excluded from federal economic relief programs such as the stimulus check and unemployment insurance.
- Eliminate citizenship, residency, and documentation requirements from all state and local COVID-19 relief programs.
- Increase the state minimum wage to \$15 an hour.



Keep community members in their homes

Federal:

- Institute a nationwide universal eviction and foreclosure moratorium for one year.
- Cancel rent and mortgages for the duration of the pandemic.
- Provide at least \$100 billion in emergency rental assistance that is accessible to all, to help keep the lowest-income renters in their homes.

State and local:

- Reinstate a moratorium on evictions and foreclosures that lasts for the duration of the pandemic, at minimum fully comply with CDC national eviction moratorium order.
- · Cancel rent and mortgage payments.
- Enact a moratorium on utility shut-offs and make funding available to pay utility bills.
- Identify publicly and privately-owned buildings to use as permanent affordable and habitable shelter and selfquarantine sites for the unsheltered and unhoused.
- Enact legislation to eliminate evictions without "good cause."
- Create an accessible, streamlined process for renters and homeowners to access all housing-related resources.
 Invest in outreach efforts to ensure resources reach all who need them.
- Expand all rental assistance programs to everyone, regardless of immigration status, and ensure that state housing laws ban data-sharing with immigration agencies.
- Seal eviction records.
- Increase access to affordable housing for Pennsylvanians by providing affordable housing funding to nonprofit developers and increasing housing resources (housing vouchers, low-income housing tax credits, development grants, rent subsidies, and other programs).
- Provide legal services for tenants facing eviction.



Ensure access to healthcare regardless of legal status

Federal:

- Cover COVID-19 testing and treatment for everyone, regardless of immigration status, through Emergency Medicaid.
- Ensure everyone can access healthcare by passing the Health Care Emergency Guarantee Act.
- Suspend the public charge immigration rule, a regulation that has deterred immigrant communities from seeking healthcare, nutrition assistance, and other essential services.

State and local:

- Ensure free COVID-19 testing and treatment is available to all, regardless of immigration status.
- Extend state-funded Medicaid to all Pennsylvanians, regardless of immigration status.
- Distribute PPE and testing equipment to communitybased health providers.
- Increase language access for healthcare services and at testing sites.
- Increase funding for community-based organizations with connections to immigrant communities to connect immigrants to health care service providers.
- Improve community education around public charge to counter the chilling effects the rule has had on immigrant access to healthcare.



Divest from immigration enforcement and overpolicing and invest in what communities need

Federal:

- Suspend Immigration and Customs Enforcement (ICE) enforcement activities and release detained individuals.
- Reduce funding for ICE and Customs and Border Protection (CBP) and institute restrictions on the transfer of funds to those agencies.
- Provide for the decarceration of federal prisons and incentives to states and localities to reduce jail and prison populations and admissions.
- End all federal funding for police in schools.

State and local:

- Divest from policing and incarceration and invest in housing, healthcare, and education.
- Immediately halt all ICE detention in any Pennsylvania county jail or state prison, and halt all transfers from criminal custody to immigration custody.
- Publicly fund legal representation for community members in immigration detention
- Close the Berks County Family Detention Center.
- · Depopulate Pennsylvania's jails and prisons.



Introduction

As of October 1st, Pennsylvania has over 155,000 confirmed COVID-19 cases and over 8,000 deaths.³ Pennsylvania ranks 12th in the country for total COVID-19 cases.⁴ As the state enters its sixth month of the pandemic, several key trends have emerged that highlight the urgent need for action.

Pennsylvania's communities of color have been hardest hit by the COVID-19 pandemic.

Due to systemic and historical racism in our economy, healthcare system, and society generally, Latinx and Black communities are bearing the brunt of this crisis, contracting and dying from COVID-19 at alarming numbers.⁵ Nationally, the COVID-19 mortality rate for Black communities is 3.8 times higher than white mortality rates, and 2.5 times higher for Latinx communities.⁶

Pennsylvania's trends are echoing this national data. A large number of Pennsylvania's residents who have died of COVID-19—nearly one in four—are concentrated in areas like Philadelphia, Montgomery, and Delaware counties, areas which have a higher number of Latinx and Black residents than the state overall.⁷

Despite making up 11% of the overall state population, Black Pennsylvanians are 26% of COVID cases and 21% of deaths. Latinx community members are only 7% of the Pennsylvania state population but make up 25% of COVID-19 cases (and 6% of deaths).8

Communities of color have less access to health insurance and have long experienced racism when accessing healthcare. These factors contribute to higher rates of chronic illness and make communities of color especially vulnerable to COVID-19. Latinx and Black people also fill a high number of essential jobs on the frontlines and are more likely to be employed in industries that lack adequate paid sick days. Undocumented communities have an added layer of discrimination and vulnerability during the pandemic, facing enormous economic and public health crises while being excluded from necessary government social and economic supports.

Pennsylvania's Latinx and immigrant communities are experiencing enormous economic suffering as a result of the COVID-19 pandemic.

As the survey highlights, these communities have seen widespread job loss and reduction in income, a lack of insurance and access to care, financial precarity for renters and homeowners who are unable to pay or poised to fall short on rent and mortgage payments, and a limited ability to secure vital government support, like unemployment insurance or the stimulus payment.

The survey findings underscore the urgency of this situation. State and local policymakers must immediately adopt policy solutions to address these pressing needs by providing economic relief and protections for workers (such as expanded unemployment insurance), including immigrant families in all COVID-19 relief measures, keeping community members in their homes by ensuring a moratorium on evictions and foreclosures, ensuring access to healthcare regardless of legal status, and depopulating the state's jails and prisons. These policy solutions will provide Pennsylvania's residents the economic support, stable housing, and health coverage they urgently need to get through this pandemic.

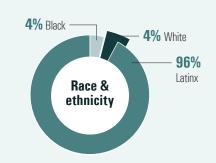
Survey Findings

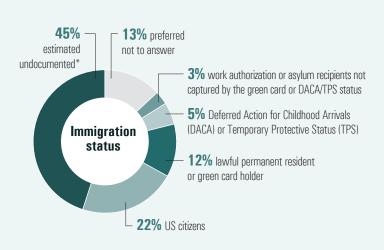
Make the Road Pennsylvania fielded in-depth community impact surveys with over 100 community members in August and September. The survey was designed to surface key issues facing the community related to employment, housing, health, and economic security. These findings reveal enormous precarity and suffering in local communities, with undocumented community members facing significant economic and health disparities.

Survey Sample at a Glance

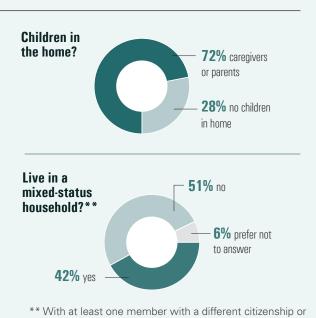
106 Survey Respondents residing in Pennsylvania











immigration status

Pennsylvania's Latinx communities are facing widespread job loss and reduction of income.

Pennsylvania's workers have been hard hit by the pandemic. During some months of the pandemic, Pennsylvania saw its highest unemployment rate in the last forty years—16%—with nearly one million people out of work. The survey underscores the lasting impact of high unemployment on many Pennsylvania families:



Nearly **60%** of the Pennsylvania community members surveyed are not currently working. The majority reported losing work as a direct result of the COVID-19 pandemic.

These Pennsylvania job losses spanned many sectors including factory/warehouse, domestic work, restaurant, construction, and retail. These industries represent a large percentage of Pennsylvania's overall economy and were heavily hit by the pandemic.¹²

Unemployment insurance and stimulus checks have not provided the relief Pennsylvania's families need:



Only **15%** of out of work survey respondents have received unemployment insurance from the government in the past month.



Among all survey respondents, only **41%** qualified for the one-time cash assistance from the federal government.

Undocumented families that are in desperate need for federal and state aid are excluded from receiving any support.

Undocumented survey respondents have been left out of state and federal cash aid. Among undocumented respondents who lost their jobs, none qualify for state unemployment or the federal stimulus payment.

Zero undocumented survey respondents have received unemployment insurance.

"We lost our jobs and we were not included in the aid packages"

—Survey respondent

Nearly half of undocumented respondents live in mixed-status households, with at least one member with a different citizenship or immigration status than them. Despite living with family members who are not undocumented, more than 94% of undocumented respondents still report they will not receive any federal stimulus.



Among the people currently working, many have seen their hours or pay cut and many report a lack of paid sick days. This not only leaves working people financially precarious, but means they are unable to take time off if they are sick.

Among those still working, **half** have been asked to work fewer hours by their employer since the start of the pandemic.



One in four people have had their pay cut by employers.

Among undocumented survey respondents, a reduction of income and hours is even more widespread.



65% have had employers cut their hours



35% have gotten a reduction in pay as a result of the pandemic

Many workers report they do not have paid sick leave.



Among those currently working, only **26%** say their employer gives them paid sick leave.

This means many workers are unable to take paid time off if they or a family member become ill.

The lack of workplace safety leaves Latinx communities at risk. In the words of one survey respondent describing their workplace:

"There is no six feet distance procedure and no mask enforcement."

Nationally, Latinx and Black workers are much more likely to work essential front-line roles. Less than one in five Black workers and approximately one in six Hispanic workers are able to work from home, according to the Economic Policy Institute.¹³

This is reflected in the Pennsylvania survey findings: respondents who are currently working are concentrated in industries like restaurant, warehouse/factory, healthcare, domestic work, and construction where remote work is generally not possible and where the risk of COVID-19 exposure is significant.

While some reported their employer seemed to be doing what they could to protect workers—including providing masks, conducting temperature checks, and practicing some social distancing—other workers reported insufficient masks, a lack of disinfection protocols in the workplace, no mask enforcement, no six feet distance procedure to ensure social distancing, and a reversal of some safety measures their employers had adopted earlier in the pandemic.

A lack of health insurance has been heavily impacting Pennsylvania's Latinx and undocumented communities during the COVID-19 pandemic.



Over **70%** of those surveyed have no health insurance.

The pandemic has only exacerbated the health risks faced by people who are sick and cannot access the care they need.

Among the survey respondents who reported they or a family member had been ill during the pandemic, only half actually received the care they needed.

Survey respondents cited a lack of health insurance (73%) and overcrowding in hospitals and clinics (27%) as the top two barriers to care.

Among undocumented respondents who had experienced an illness since March 1st, a lack of insurance and language access were the top barriers to care. These communities are largely excluded from any health insurance coverage.

The chilling effects of immigration enforcement also impact their access to healthcare.



Half of undocumented survey respondents report not having gone to a doctor, or abstaining from using local services in the past, due to fear of immigration enforcement or a possible negative impact on their immigration status.

In the midst of widespread financial hardship and uncertainty, many survey respondents reported mental health challenges. Since the start of the pandemic, over half report they suffer from anxiety all or most of the time. Similarly, **46%** reported they felt depressed all or most of the time.



"[I've experienced] much anxiety and lack of sleep. I'm very afraid of not being able to work and not having enough for rent"

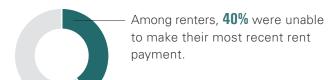
—Survey respondent

"The [landlord] calls and sends letters: if we don't pay we will be kicked out. [We would] have to pay the whole year lease to break [the] lease and move to a more affordable place."

—Survey respondent

Pennsylvania's Latinx renters are already struggling to make rent. Many will face even greater housing precarity in the coming months.

Three out of four people surveyed currently rent the place where they live.





One in ten renters have experienced threats or harassment from their landlord over rent.

Pennsylvania's eviction moratorium expired on August 31st. The Pennsylvania Budget & Policy Center (PBPC) analysis of Census data shows that between April 12 and July 21, 2020 an estimated 20% of Pennsylvanians were behind in their rent each week. PBPC estimated that as many as 881,000 people across the state of Pennsylvania would be at risk of homeless without an eviction moratorium.¹⁴

Shortly after Pennsylvania's eviction moratorium expired, the Centers for Disease Control and Prevention (CDC) announced a nationwide eviction ban. While Governor Wolf has since called on the state legislature to extend its own eviction moratorium, and improve the state's rental and mortgage relief programs, officials are reportedly "bracing for a possible surge in eviction notices." ¹⁵

Unfortunately, Pennsylvania is failing to implement the CDC order to its fullest extent. The Administrative Office of Pennsylvania Courts has narrowly interpreted the order to protect only tenants who are being evicted for non-payment of rent but not end of lease term. This narrow interpretation denies the protection of the CDC order to hundreds of thousands of Pennsylvanians who are at risk of losing their homes.¹⁶

The critical support Pennsylvania's renters need has not reached those who need it most. While Pennsylvania established the "CARES Rent Relief Program" to support renters unable to make rent payments as a result of the pandemic, as of September 11, only \$3.5M out of the \$150M total allocated funding has actually gone to struggling renters. While this program expired on September 30th, on October 5th Governor Wolf extended the program by executive order for one more month, until November 4th, 2020.¹⁷

"My sister is having difficulty paying. Unemployment is not enough. I can't work because of United States Citizenship and Immigration Services."

—Survey respondent

Even before COVID-19 rapidly accelerated economic insecurity and joblessness, renters across the state faced significant challenges. **Over half** of Philadelphia renters were rent burdened (paying more than 30% of their monthly income on rent), and **32%** were severely rent burdened (spending more than 50% of their income on rent).

Those trends were echoed in Reading and Allentown where many renters have faced steep rents and a shortage of affordable housing units. ¹⁸ Cities across Pennsylvania would need to add over 276,000 affordable and available rental units to meet the need of renter households with extremely low incomes. ¹⁹

Before the pandemic, Pennsylvania cities also had high rates of evictions. With more than **10,000** evictions, Philadelphia had the fourth highest number of evictions among major US cities in 2016.²⁰

Reading's eviction rate, at 6.22% in 2016 was well over the national average of 2.34%.²¹



It is an open question how and whether Pennsylvania's landlords will comply with federal rules. The state's already precarious renters could face high rates of eviction in the coming weeks and months unless decisive and timely action is taken to reinstate the statewide eviction moratorium.

The survey findings—combined with the already tenuous situation for many renters in the state of Pennsylvania—make it clear that not upholding an eviction moratorium will be disastrous for many Pennsylvania residents.

Survey respondents listed many reasons for why they are worried about being able to pay rent:

While I'm trying to pay the rent I'm not paying my utilities. Because the money is not sufficient.

Because I do not work every day.

[I'm worried about making rent] because I am a single mother and my income is very low.

Because now I receive less income.

Because my income is not enough.

Because I have no job or other income.

Because of the few days of work [I have] I'm paying half or what I can.

Because it's already been several months without paying because I have not worked.

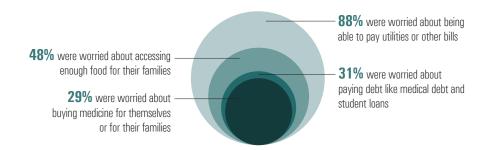
A smaller but still significant number of homeowners surveyed are facing threats of foreclosure and uncertainty about the future.

Among homeowners, 26% were unable to pay their most recent mortgage payment. Half (**52%**) are concerned about paying their mortgages next month.

Financial hardship is severely impacting Pennsylvania's Latinx families' ability to secure basic necessities like food, medicine, and utilities.

76% of those surveyed are worried they will be unable to pay for utilities and other bills in the coming month. Nearly half (**45%**) are concerned about accessing enough food for their family, and **39%** are concerned about being able to pay debts like medical and student loan debt. **One in three** survey respondents are concerned about having enough money to buy medicine for their families.

Undocumented respondents had especially high levels of worry about basic necessities:



A small number of survey respondents currently have family members or loved ones in immigration detention or criminal custody.

All of these survey respondents were worried for the health and safety of their loved ones and some reported challenges contacting their family members on the inside during the pandemic. A troubling number of people detained by Immigration and Customs Enforcement have tested positive for COVID-19—as of August over **4,400 people**, or roughly **15%** of all detained people, have gotten sick and even this high number represents a significant undercount.²² These trends have also played out in Pennsylvania's detention facilities. As of May, twenty people being detained at the Pike County Correctional Facility had tested positive for COVID-19. These facilities, both in Pennsylvania and around the country, are facing growing public scrutiny for the lack of safety precautions to protect the people being held at these facilities.23

Caregivers report challenges with remote learning related to the digital divide.

Among those surveyed, **72%** have children in their home. Nearly half (**47%**) of these caregivers rate their experience with remote learning as fair, poor, or very poor. Top challenges include no or limited internet access in the home (35%), no or limited computer devices in the home (38%), adults in the home are working and unable to support children in remote learning (29%), and language access (28%).

Conclusion

Make the Road Pennsylvania's community impact survey highlights the enormous toll the pandemic is having on Latinx and immigrant communities. The experiences and voices featured in this report have painted a picture of widespread precarity and suffering that is likely happening across the state of Pennsylvania. This comes at a critical time for our state and our democracy. Unless decisive action is taken, eligible voters will be unable to cast their ballot as they face widespread homelessness and financial crisis. To chart a path forward, Pennsylvania's policymakers must immediately adopt a set of policy recommendations that are responsive to and center those most impacted by this unfolding crisis. This must include adopting relief and protections for workers (such as expanded unemployment insurance), including immigrant families in all COVID-19 relief measures, keeping community members in their homes by ensuring a moratorium on evictions and foreclosures, and ensuring access to healthcare regardless of legal status, along with other vital reforms outlined in this report. By taking swift action, Pennsylvania can ensure all communities around the state have the support they so urgently need.

Methodology and Survey Sample

The survey findings featured in this document were the result of a 50 question survey conducted over the phone by MRPA staff from 7/28/20 to 9/21/20. The survey sample included 106 respondents residing in Pennsylvania. Survey respondents spanned cities across the state including: Allentown, Bethlehem, Macungie, Philadelphia, Reading, and Whitehall.

The survey respondents were 74% female and 26% male and ranged in age from 18 to 74 (median age was 42). Respondent race and ethnicity totals were: 96% Latinx; 4% white; and 4% Black (Note: respondents were able to "check all that apply" so race and ethnicity figures do not total 100%). Reported immigration status among survey respondents: 45% Estimated undocumented,** 22% US citizen, 12% Lawful permanent resident or green card holder, 5% DACA or TPS, and 3% work authorization or asylum recipients not captured by the green card or DACA/TPS status.

^{**}The estimated undocumented data highlighted throughout this report refers to survey respondents who indicated they were immigrants to the United States but not US citizens, lawful permanent residents, DACA or TPS recipients, or individuals with any other work authorization or asylum status. Survey respondents who declined to answer any of the survey questions on immigration status were not counted in the estimated undocumented total (n = 48), but are instead reflected in the overall survey response total (n = 106).

Endnotes

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