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Latinx workers—particularly women—face devastating job losses in the COVID-19 recession

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Since March 2020, when the United States claimed the dubious distinction of leading the world in the number of confirmed COVID-19 cases (McNeil 2020), life as we know it has changed for every person in this country. However, despite the seemingly universal reach of the pandemic, it is not true that COVID-19 has been "the great equalizer," as some have proclaimed.

To the contrary, data show that Black and Latinx communities have collectively faced some of the most damaging economic and health effects of the coronavirus. In our previous report, *Black Workers Face Two of the Most Lethal Preexisting Conditions for Coronavirus: Racism and Economic Inequality* (Gould and Wilson 2020), we look at the disproportionate harms faced by Black workers; in this report, we examine the ways Latinx workers are suffering disproportionately.

The specific channels through which the virus has affected these communities varies. For example, Black workers have faced greater health insecurity due to higher prevalence of preexisting health conditions and overrepresentation in front-line occupations, while Latinx workers' overrepresentation in jobs within some of the hardest-hit industries resulted in greater job loss at the start of the economic crisis, particularly among Latinas. Further, recent outbreaks have been concentrated in the Sun Belt states—particularly Arizona, California, Texas, and Florida—where a larger share of the U.S. Latinx population lives.

On average, Latinx workers have suffered greater economic distress than their white counterparts since COVID-19 began spreading. These outcomes have been driven by the fact that Latinx workers already had lower pre-pandemic wages, income, and wealth, as well as less access to health care and other important job-related benefits. This lower pre-pandemic level of economic security was in turn driven by a host of factors—including a bigoted immigration regime that has aimed to keep Latinx immigrant workers disempowered in the workplace. As the pandemic has spread, another symptom of this labor market disempowerment—inadequate workplace safety—has loomed particularly large.

This report centers the economic, health, and social conditions faced by Latinx workers during the pandemic and raises considerations for rebuilding a more just and equitable economy.

Latinx Americans

"Latinx" is a gender-neutral term that may be used interchangeably with Latino/Latina or Hispanic. These terms are commonly used to describe the large and diverse group of Americans who trace their origin or ancestry to a Spanish-speaking country or region (or a non-Spanish-speaking Latin American country, such as Brazil), and may include Americans of Mexican, Cuban, Caribbean, Central American, or South American descent, among others. It also includes the residents of Puerto Rico, a U.S. territory. (See Noe-Bustamante, Mora, and Lopez 2020 for more discussion of the use and evolution of the terms Latinx, Latino/Latina, and Hispanic.)

Latinx is an ethnic category, not a racial category. In addition to self-identifying as Latinx, Latinx Americans may also self-identify as any race—black, white, or another race.

In this report, "Latinx American" refers specifically to those respondents who self-identify as "Hispanic"

in government data surveys, and includes all Latinx U.S. residents, regardless of citizenship or residency status.

Effects of the pandemic on Latinx workers

Economic effects

Latinx workers across the economy have suffered enormous job losses since February 2020. As a group, they are the least likely to be able to work from home and the most likely to have lost their job during the COVID-19 recession. This economic devastation is widespread, with the largest losses among Latina workers, that is, Latinx women workers.²

Spiking unemployment rates for Latinx workers—and particularly Latina workers

Since February 2020, the labor market has deteriorated, as evidenced by massive numbers of unemployment insurance claims and huge net job losses. Even after job gains in May and June, job losses since February total 14.7 million and payroll employment is currently 10% below its February level as of the end of June (Gould and Shierholz 2020).

While the labor market saw continuing fluctuations in July as more workers filed for unemployment insurance and some states began re-shuttering in response to rising COVID-19 cases (Gould 2020c), we focus here on trends between February and June, since the latest national data available (as of this writing) to assess the impact of job losses for Latinx and white workers separately is from the Current Population Survey for June 2020.³ These data suggest disproportionate job losses for Latinx men and women as compared with white men and women, respectively.

Figure A shows the unemployment rates for Latinx (Hispanic)⁴ workers and white workers in February through June of this year. Even in the tightest of labor markets, the Latinx unemployment rate is persistently higher than the white unemployment rate. Both began rising in March and then skyrocketed in April. As of April, the Latinx unemployment rate was 18.9%, compared with a white unemployment rate of 14.2%.

It is important to note that in these published Bureau of Labor Statistics tables, used in part for their seasonal adjustment, "white" is defined as "white, any ethnicity." Therefore, it includes some Latinx workers. If the data were mutually exclusive, that is, if the white unemployment rates were reported for white *non-Latinx* workers only, then the white unemployment rates would be even lower, and the unemployment rate gaps between white and Latinx workers (shown in Figure A) would be even larger.

The return of jobs in May and June benefited both white and Latinx workers, though it

notably excluded Black men (EPI 2020b). But even with the recovery between April and June, the white unemployment rate—at 10.1%—is still just above the highest point the *overall* unemployment rate reached in the depths of the Great Recession (10.0%, in October 2009; see EPI 2020a).

The difference between the increase in the Latinx unemployment rate and the increase in the white unemployment rate over the past few months—and the current gap between those rates—is stark enough. But these overall differences mask even greater disparities by ethnicity that are apparent when we look at unemployment rates for men and women separately. White men experienced a large rise in unemployment in April relative to their own historical experience, but the unemployment rise for white men was considerably smaller than for other groups over this time.

Latina workers experienced the largest increase in unemployment between February and April, an increase of 15.3 percentage points. One in five (20.2%) Latina workers were unemployed in April. By June, the Latina unemployment rate had significantly recovered, but still remained 10.4 percentage points over its February level.

A precipitous drop in the share of the Latinx population who have jobs

The unemployment rate is a commonly used measure of labor market slack. One limitation, however, is that it relies on would-be workers to either be on temporary layoff or have looked for work in the last four weeks to be counted as unemployed. In this economy, with the health requirements to stay home and with sectors being completely decimated, it is likely that many would-be workers are not actively looking for work and therefore would not be counted in the official unemployment rate. In fact, we have estimated that the unemployment rate would be much higher, 15.0% rather than 11.1% (Gould and Shierholz 2020), if it included all those who should be reasonably counted as out of work involuntarily as a result of the virus.

Because the official unemployment rate may understate the extent of economic pain, policymakers should look to other measures to determine when to turn on and off policy triggers to support workers and the economy (Gould 2020b). One such measure is the employment-to-population ratio (EPOP), or the share of the population with a job. **Figure B** displays the EPOP for the same groups shown in Figure A.

One fact that sticks out in this chart is that, unlike Black workers (Gould and Wilson 2020), Latinx workers had higher EPOPs in February than white workers did. This is largely because the Latinx population in the United States is younger on average than the white population; when we examine the population of workers ages 16 and older, there are many more retired white workers—who are no longer in the labor force—than there are retired Latinx workers. (The younger age distribution of the Latinx population will be discussed in further detail in the next section, in relation to COVID-19 death rates.)

As shown in Figure B, employment losses were stark across the board between February and April, but the losses were notably larger for Latinx workers than for white workers (13.8)

vs. 9.5 percentage points). Again, here white workers are of any ethnicity; the data for white non-Latinx workers would show even smaller losses in employment than are reported here. Even with the higher base EPOP for Latinx workers, Latinx workers have larger percentage losses than white workers; these numbers translate into a larger employment loss for Latinx workers (21%) than for white workers (15%). In other words, more than one in five Latinx workers lost their jobs between February and April. The beginnings of a recovery in May and June translated into significant job gains for Latinx and white workers alike, but Latinx workers still face a far larger job deficit from February to June than white workers, 9.1 percentage points versus 5.9 percentage points.

When we analyze the data by gender as well as ethnicity, we see that the larger employment losses for Latinx workers compared with white workers is driven by losses for Latinx men, whose employment was down 10.3 percentage points between February and June, compared with 8.8 percentage points for Latinx women. However, between February and April, the losses for Latinx women were similar to Latinx men's losses in percentage-point terms (14.1 and 14.2 percentage points, respectively) but represented a larger percentage loss: Nearly one in four (23.9%) Latinx women in the workforce lost their jobs, compared with 18.1% of Latinx men, over those two months. By June, Latinx men were farthest from regaining their losses since February.

Health effects: Latinx Americans face higher COVID-19 death rates

At first glance, it appears that the Latinx population's death rate from COVID-19 is relatively proportionate to their share of the overall population. However, given that the Latinx population in the United States is significantly younger than the white non-Latinx population, average death rates are deceiving in this case. When we analyze the data by age, we find that the Latinx population has far higher death rates from COVID-19 than the white non-Latinx population.

As shown in **Figure C**, the death rates from COVID-19 for the Latinx and the white non-Latinx populations are similar, at 39 and 35 deaths per 100,000, respectively. But this average misses the huge variations across age groups. Older Americans are far more likely to be at risk for serious illness, hospitalization, or death from COVID-19 infection (CDC 2020d). Those most at risk are 75 and older, followed by those ages 65–75 and those ages 55–64.

Those in the youngest age groups (34 years old and younger) face very low risk of death from the coronavirus. However, it is important to note that the numbers in Figure C are rounded, masking the fact that Latinx children ages 0–14 are 3.3 times as likely to die from coronavirus as white children ages 0–14. Among those ages 15–24, those in the Latinx population are 6.1 times as likely to die from coronavirus as those in the white population. Among young adults ages 25–34, the ratio is 6.7 to 1.

The death rates at each age group are significantly higher for the Latinx population than for the white population. In fact, among those ages 35–44, Latinx Americans are nearly

nine (8.6) times as likely to die from COVID-19 as white Americans. These findings are troubling, but they are consistent with other analysis of the Centers for Disease Control and Prevention (CDC) data (Ford, Reber, and Reeves 2020).

Figure D shows the shares of both the Latinx and white populations by age group. What is abundantly clear is that the Latinx population is much younger than the white population. The average Latinx person in the U.S. is 31.5 years old versus 42.2 years old for the average white person. And Latinx Americans are far more likely to be less than 25 years old, while white Americans are far more likely to be 55 years old or older. Since there are fewer Latinx Americans in the older age cohorts, which have the highest mortality rates, this age difference on its own could explain how their overall rates could average out to the same level. But, in fact, Latinx Americans face far higher death rates *within* age groups than white Americans.

Furthermore, in the latter part of June and early July, in the wake of reopening measures, there were considerable spikes in COVID-19 cases in states where Latinx workers and their families disproportionately live. In particular, Arizona, California, Florida, and Texas have seen cases rise (Hawkins et al. 2020; Berger 2020). In response, these states began to re-shutter, but much damage had already been done. Because Latinx families are more likely to live in those states (Noe-Bustamante and Flores 2019), the COVID-19 spread in those states could lead to a disproportionate increase in COVID-19 rates among Latinx workers and their families overall. An increase in infections will likely continue to exacerbate the Latinx death rates from COVID-19.

Underlying factors

The devastating effects of COVID-19 on the economic and physical well-being of Latinx Americans were entirely predictable given persistent economic and health disparities. In this section, we describe some of the underlying economic and health factors behind the unequal outcomes observed thus far.

Underlying economic factors exacerbate the effects of the COVID-19 economy for Latinx workers and their families

Latinx workers and their families were economically insecure and suffered inequitable access to health care even before the pandemic tore through the United States. The pandemic and related job losses have been especially devastating for Latinx households given the fact that they are more likely to experience higher poverty, lower incomes, and lower wages than their white non-Latinx counterparts. Furthermore, Latinx workers, particularly Latinx women, are also more likely to work in jobs that have been particularly susceptible to job loss in the COVID-19 recession. Economic insecurity, coupled with disproportionate job losses, magnified the current economic damage to Latinx workers and their families.

The next 11 figures provide evidence on the occupational segregation of Latinx workers into more vulnerable jobs, as well as on underlying economic factors that disproportionately make Latinx workers more vulnerable than others in today's labor market.

Occupational segregation into jobs that are vulnerable to job loss

We saw in Figure A that the unemployment rate spiked higher and faster for Latinx workers than for white workers, rising 14.5 percentage points versus 11.1 percentage points between February and April. In June, unemployment remained significantly higher for Latinx workers than for white workers, 14.5% versus 10.1%. And, remember, these gaps would have been larger if the BLS tables with these data excluded Latinx workers from their numbers of white unemployed workers. While the higher unemployment rate can partially be explained by historically higher unemployment rates of Latinx workers, one of the main reasons for these differences in spiking unemployment lies in where people work (Mora and Dávila 2018).

Workers are not randomly distributed across the economy. Because of historical segregation of Latinx workers in particular types of jobs, job losses do not affect workers of different races and ethnicities and genders in a similar way (Alonso-Villar, del Río, and Gradin 2012). **Figure E** shows the industries where Latinx and white workers were employed in the pre-pandemic economy, by gender. The sectors are listed in order of the extent of job losses between February and May of this year.

Leisure and hospitality experienced the largest job losses, with 41.8% of those jobs shutting down in that short period. Latinx workers are heavily represented in that industry, and particularly Latinx women—14.6% of Latina workers were found in that sector in the pre-pandemic economy, higher than any other group. Latina workers were also disproportionately found in "other services" and retail trade, the next two sectors ranked by the extent of job losses. Therefore, Latina workers' higher job losses can be directly attributed to the fact that they were more likely to have been working in sectors more vulnerable to job losses when the states shuttered many nonessential businesses.

Moving down the chart, we see that the two industries in which women (both white and Latinx) are most heavily represented—education services and health care and social assistance—were also among those hardest hit. Industries with greater shares of men—including transportation and utilities, manufacturing, and construction—also experienced job losses, but on average, these sectors shed jobs at a lower rate than the sectors dominated by women.

Workers are not only sorted into industrial sectors by gender and ethnicity; they are also sorted into certain occupations by gender and ethnicity. **Figure F** shows how this plays out for Latinx and white workers in the current crisis. As in Figure E, occupations in Figure F are listed in order by extent of job losses.

Figure F demonstrates that service occupations—the group of occupations most likely to

be impacted by COVID-19 shutdowns, with jobs falling by 27.2% between February and May—are also the occupations in which Latina workers are most heavily represented. Nearly one-third (30.4%) of Latina workers are in service occupations.

Further, nearly half (48.1%) of Latina workers are in the three occupations with the largest job losses between February and May. This is significantly higher than the concentration of Latinx men working in those occupations (35.9%) and far less than white non-Latinx workers' concentration in these occupations (29.5% for white men and 29.1% for white women).

White men and white women workers are most likely to be found in professional and related occupations, but these occupations experienced a far smaller drop in employment (6.5%).

Historically higher unemployment rates and significant wage gaps

Historically, Latinx workers have faced higher unemployment rates and lower wages than their white non-Latinx counterparts. In 2019, the unemployment rate for Latinx workers was 4.3%, compared with 3.0% for white non-Latinx workers (EPI 2020a). In each education category, high school through advanced degree, Latinx workers have higher levels of unemployment than similarly educated white workers (Gould 2020b).

Figure G illustrates the wage gaps Latinx workers experience in the U.S. labor market. No matter how you cut the data, gaps persist. Research has shown that these pay gaps have remained significant for decades (Mora and Dávila 2018). On average, Latinx workers are paid 72 cents on the white dollar. We know from a host of economic research that a person's wages are not a simple function of individual ability. Instead, workers' ability to claim higher wages rests on a host of social, political, and institutional factors outside their control (Manning 2003; Card, Devicienti, and Maida 2011). Because of historic and current privilege in the labor market, white men enjoy exceptionally high wages. Therefore, the wage gap between white and Latinx men is particularly stark. Latinx men are paid only 75 cents for every dollar paid to a white man. Latina workers, who face both gender and ethnic discrimination, are paid even less—64 cents on the white male dollar.

Latinx—white wage gaps persist across the wage distribution as well as at different levels of education in the pre-pandemic economy. The Latinx—white wage gap is smallest at the bottom of the wage distribution, where a wage floor—otherwise known as the minimum wage—keeps the lowest-wage Latinx workers from being paid even lower wages. The largest Latinx—white wage gaps are found at the top of the wage distribution and are explained in part by occupational segregation—the underrepresentation of Latinx workers in the highest-wage professions and overrepresentation in lower-wage professions—and the pulling away of the top more generally (Gould 2020b).

Similarly, across various levels of education, significant Latinx—white wage gaps remain. Even Latinx workers with a college or advanced degree experience significant wage gaps relative to their white counterparts.

Benefits gaps

The lack of certain workplace benefits makes it even harder for Latinx workers to weather the COVID-19 recession. Not only are they paid less than their white counterparts, but they are also less likely to get paid sick days or have the ability to work from home. These two workplace benefits help shield workers from economic losses by allowing them to take paid time off to care for themselves or family members and allowing them to stay out of harm's way and still earn a paycheck by working from home. Health insurance, another workplace benefit that employers can provide, is discussed later in the context of the increased individual and public health risks of uninsured workers.

Latinx workers are less likely to have paid sick days

Figure H illustrates that Latinx workers are less likely than white workers to be able to take paid sick days. A full two-thirds of white workers have the ability to earn paid sick days to take care of themselves or family members when they are sick. Less than half, only 45.9%, of Latinx workers have that same benefit. When workers without paid sick days are faced with illness, they also face a difficult choice between losing pay and going to work sick.

The Families First Coronavirus Response Act was an important first step in providing vital paid sick days to such workers, but somewhere between 6.8 million and 19.6 million private-sector workers were still left without paid sick days as a result of the firm-size exemptions in the law (Gould and Shierholz 2020). Obviously, those loopholes need to be closed, and workers—regardless of race or ethnicity—also need a permanent fix to this basic labor standard. The lack of paid sick days for millions of workers, and disproportionately for Latinx workers, is particularly damaging in these times.

Latinx workers are less likely to have the option of working from home

The ability to telework has been essential for many workers to keep their jobs and maintain their wage incomes. Unfortunately, Latinx workers were less likely than white workers to be able to work from home before COVID-19. Therefore, in the COVID-19 recession, they were more likely to be vulnerable to job loss.

As **Figure I** illustrates, only 16.2% of Latinx workers had the option to work at home prepandemic, compared with 29.9% of white workers. Even smaller numbers of workers were *actually* working from home in February before the economy began to close down in March.

Recent research from the Federal Reserve Bank of Dallas found that 39.4% of white workers were working from home in May, compared with only 23.4% of Latinx workers (Bick, Blandin, and Mertens 2020). Looking at the data from another angle, Bick, Blandin, and Mertens found that among commuters—those who typically commuted to work daily before the pandemic—much higher shares of Latinx workers were no longer employed and much smaller shares of Latinx workers were able to work from home daily than white non-Latinx workers. The fact that fewer Latinx workers had the option to transition to

working from home made them far more susceptible to job loss and made it even harder for them to maintain economic and health security during this difficult time.

Lower household incomes and higher poverty rates

Latinx workers are more likely to have lost their jobs during the pandemic than white workers, as discussed above. These job losses are even more devastating for Latinx workers because of their lower incomes and higher poverty rates in the pre-pandemic economy, as shown in **Figure J**.

In 2018, median household income for white non-Latinx households was 37% higher than for Latinx households (\$70,642 vs. \$51,450). Lower incomes are one of the reasons that Latinx families haven't been able to build up savings to weather storms such as the one our country finds itself in today. (See "Less cash reserves," below.)

At the bottom of the income distribution, the Latinx poverty rate is 2.2 times the white poverty rate. More than one in six Latinx people in this country live below the poverty line—that's below about \$26,000 annual income for a family of four. Job loss for those living at such low incomes is absolutely shattering.

Higher shares of households headed by single parents

Job losses are even more difficult for Latinx women to weather because Latinas, in particular, are more likely to be in single householder families (with or without kids) than white women. In fact, Latinas are more than three times as likely to be a single head of household as their white non-Latinx counterparts (19.1% vs. 8.6%).

For those single heads of household who are raising children, the challenges multiply: Single working parents face the added burden of needing to balance the competing demands of work, assisting children with online distance learning, and child care responsibilities. Latinas, as shown in **Figure K**, find themselves at the nexus of these overlapping responsibilities since they are nearly three times as likely as white women to be single heads of households with children under age 18 (11.4% of Latinx households compared with 4.0% of white households).

Less cash reserves

On top of lower wages and incomes and higher poverty rates, Latinx families have significantly less access to liquid assets than white families. To weather a financial loss, families often must dip into their liquid assets to pay for their living expenses. If a family member loses a job or experiences a serious health shock, often a family's only hope of making ends meet and continuing to pay their rent or mortgage and put food on the table is to rely on their savings.

Figure L displays the total value of all transaction accounts for Latinx and white non-Latinx families. Transaction accounts include checking or savings accounts, cash, prepaid cards, and directly held stocks, bonds, and mutual funds. These are assets that can be quickly

accessed to purchase goods and services, unlike less liquid sources of wealth like homeownership or retirement accounts.

Overall, white families hold, on average, more than three times the liquid assets Latinx families do, \$49,529 versus \$15,377. This makes white families far more capable of weathering the storm of COVID-19, whether they have experienced job loss or another financial hit.

The attainment of higher education does not bridge this divide. This gap remains large when we compare white and Latinx families whose heads of household have the same level of education. Though they are far less likely to be homeowners (as shown in the next section), the gap in access to cash reserves persists whether a Latinx family owns a home or not. The gaps in liquid assets differ by what sector the family head works in, but no matter how the data are cut, white families have far more access to liquid wealth.

More likely to be rent-burdened

The lack of access to liquid savings in the face of job loss is particularly troubling given that Latinx households were already more likely than white households to be overburdened by housing costs.

Latinx families are less likely to own a home

Latinx households' economic precarity in terms of housing begins with the fact that they are far less likely to own their home than white households. As shown in **Figure M**, nearly three-quarters (72.1%) of white households own their home compared with less than half (47.4%) of Latinx households. On the flip side, more than half of Latinx households live in renter-occupied housing.

Latinx households are more likely to be rent-burdened

Not only are Latinx households more likely to rent their homes, but they are also more likely to be rent-burdened—that is, to spend a larger share of their income on rent than the conventionally accepted affordability threshold of 30%—as illustrated by **Figure N**.

According to survey data from 2018, 54.9% of Latinx households pay 30% or more of their household income on rent, as compared with 45.7% of white households (U.S. Census Bureau 2018). These data, of course, represent their circumstances before the coronavirus recession hit. Now, with disproportionate job losses, Latinx households' ability to pay rent has been further diminished.

Latinx households are more likely to have missed rent payments during the pandemic

Given that they were already rent-burdened before the pandemic, and given their disproportionate job losses, it's not surprising then that Latinx households have been less able to make their rent payments during the COVID-19 recession than white non-Latinx

households, as seen in Figure O.

Figure O shows the shares of Latinx and white non-Latinx households that did not pay rent in July, and the shares who had little or no confidence in their ability to pay next month's (August's) rent. Latinx renters were far more likely to not have paid their July rent than white renters. And they were far less confident in their ability to pay their next month's (August's) rent than white renters.

Health disparities set up higher rates of COVID-19 illness and deaths

Latinx workers also face greater underlying pre-pandemic health insecurities that make them more susceptible to the coronavirus. Below we explore some of the factors contributing to the greater risk of adverse health outcomes related to COVID-19, including preexisting health conditions, lack of health insurance, housing conditions, and population density.

Preexisting health conditions compound the risks faced by Latinx workers

Preexisting health conditions—such as diabetes, hypertension, asthma, and obesity—are associated with greater risk of death from the coronavirus, and additional risk factors are being added as new information becomes available (CDC 2020e). As shown in **Figure P**, Latinx adults experience two of these four illnesses at higher rates than whites: Latinx adults are 80% more likely to have diabetes and 6% more likely to be obese.

In addition, Latinx communities experience greater exposure to air pollution, which has long been known to increase risk of heart and respiratory disease, heart attacks, asthma attacks, bronchitis, and lung cancer (Sass 2013). These illnesses also put people at greater risk of complications from COVID-19. According to a 2018 report by a group of scientists at the EPA National Center for Environmental Assessment, published in the *American Journal of Public Health*, Latinx communities are disproportionately affected by air pollution because of their proximity to particulate-matter-emitting facilities (Mikati et al. 2018). The Latinx population has about 1.2 times the exposure to particulate matter as does the non-Latinx white population, making them more vulnerable to respiratory illnesses in general and to COVID-19 in particular.

Lack of health insurance negatively affects Latinx health outcomes and is counterproductive in limiting the spread of COVID-19

Early diagnosis and treatment are essential to minimizing the severity of chronic illnesses, and regular health care is important for promoting better overall health. This is especially critical as we seek to slow the spread of a highly contagious respiratory virus like COVID-19. Those who lack health insurance are often without a regular source of care

(Gould 2020a) and are more likely to delay—or completely forgo—receiving health care. Therefore, uninsured workers are more likely to have undiagnosed or untreated preexisting health conditions than insured workers—increasing their risk of complications or death from COVID-19. They might also wait longer to seek care for suspected coronavirus symptoms, increasing the risk of community spread.

Figure Q shows that Latinx workers are over three times as likely to be uninsured as white workers. Undocumented workers are much more likely to be uninsured. According to the Kaiser Family Foundation (Artiga and Diaz 2019), at least 45% of undocumented immigrants overall are uninsured. Among Latinx workers in the U.S., roughly 13.8% (8.1 million) are undocumented.

Latinx workers and their families face greater risk of exposure to the coronavirus because they are more likely to live in densely populated housing

The health and economic risks associated with COVID-19 are not limited to individual workers, but also affect their families and communities. The high rate of contagion associated with the coronavirus has made social distancing critical to slowing the spread of infection. However, in smaller or more densely populated home environments, it can be more difficult to effectively isolate vulnerable family members from those who have been infected or who face greater risk of exposure to the virus because of their work conditions. For example, those who live in multi-unit dwellings, such as apartment or condo buildings, tend to reside in more densely populated areas—where more people share highly trafficked common spaces—than those who live in single-unit detached dwellings. As shown in **Figure R**, 57.4% of Latinx households live in single-unit structures, compared with 74.2% of white households. And 24.6% of Latinx households live in structures that include five or more units—1.7 times the rate of white households.

Latinx workers are more likely to live in multigenerational households with older family members who are at high risk of contracting the virus

Latinx workers are also more likely to live in multigenerational households where there may be older family members who are considered high risk. As shown in **Figure S**, Latinx workers are more than twice (2.6 times) as likely as white workers to live in households with three or more generations, such as a grandparent living with children and grandchildren. While older people have been encouraged to isolate themselves as a preventative measure, this presents a challenge in homes where other members of the household must work outside of the home.

The 3.2 million U.S. citizens in Puerto Rico must also be included in the federal response

In addition to the Latinx population residing within the 50 states and D.C., as of 2018 there were almost 3.2 million people (Flores and Krogstad 2019) living on the island of Puerto Rico, a territory of the United States. As U.S. citizens, Puerto Rico's residents pay certain federal taxes, including Social Security and Medicare, and can travel within the U.S. like residents of any of the 50 states and D.C. While Puerto Ricans are not subject to the federal income tax and are not able to vote on federal issues, the U.S. government "has the same [legal] responsibilities toward [the residents of Puerto Rico] as it does to other U.S. citizens" (Webber 2017).

Puerto Rico was still reeling from the structural and economic damage caused by hurricanes Maria and Irma, and by a sequence of earthquakes in early 2020, when the coronavirus was declared a global pandemic. As of August 3, 2020, the Puerto Rico Department of Health has reported 7,113 confirmed cases and 11,678 probable cases of COVID-19 resulting in 230 deaths (PR DS 2020). Compared with state-level cases, as reported by the CDC (CDC 2020c), the total number of cases per 100,000 in Puerto Rico (588, both confirmed and probable) is lower than in all but nine states. The lower number of cases is due in part to the geographic location of Puerto Rico—as an island, the territory can more effectively manage its borders—but also reflects a much earlier decision to establish a lockdown than the rest of the United States as well as local efforts to rapidly expand testing (Latino USA 2020).

Still, Puerto Rico has not escaped the economic impact of the virus. Between February and April of 2020, nonfarm payroll employment declined by 13.5% in Puerto Rico, and as of June 2020, it remains 9.2% below February levels (BLS 2020c). With 43.1% of the population living in poverty (U.S. Census Bureau 2019b), few of the island's residents are positioned to weather the economic crisis without assistance from the U.S. government.

The fallacy of neutral policy

The once-in-a-generation challenges presented by the coronavirus have required leaders in government and private industry to respond quickly in order to minimize the threat to public health as well as the economic harm. Consistent with the scale of the crisis, many of the actions taken have been widespread in terms of the number of people helped, and the magnitude of the interventions has been unprecedented.

Still, even such a broad-reaching response can yield uneven results because of differential

access to the resources needed to equitably implement the response. In addition, some policies that appear to be neutral have disproportionately harmed certain populations.

This section is by no means an exhaustive list of coronavirus policies and their implications for Latinx communities, but it provides clear examples of how some of these policies have actually played out across the country. For instance, mandating measures to require meatpacking industries to reopen has disproportionately harmed Latinx workers, and language barriers—often compounded by a lack of Spanish-language materials and communications—have kept many Latinx families from accessing health and safety measures.

Small business relief took too long to reach Latinx businesses

Providing support to small businesses has been a top priority of legislation designed to lessen the harmful economic effects of the pandemic. In this section, we look at the likely effects of the pandemic on Latinx small businesses and examine whether the policies designed to help small businesses are actually reaching Latinx-owned businesses.

A profile of Latinx small businesses

While just 12% of all U.S. business owners are Latinx, Latinx-owned businesses are more likely to be in vulnerable industries and are therefore more likely to need economic supports in the current crisis.

To quantify this likelihood, we use the April 2020 decline in payroll employment by industry as a measure of which businesses have been most affected by reduced demand and are therefore more vulnerable to business failure due to the pandemic. According to the Bureau of Labor Statistics, the industries with the largest total job losses in April were in accommodation and food services, retail, and health care and social assistance. The large number of job losses in these industries is due in part to the fact that they employ many more people than other industries. As shown in **Figure T**, 21.2% of Latinx-owned businesses are in those three sectors, compared with 19.7% of white-owned businesses.

Another way of measuring the impact of losses is to consider April 2020 job losses as a share of March (the previous month's) payroll employment. Based on this measure, the largest percentage losses in payroll employment were in arts, entertainment, and recreation; accommodation and food services; and other services. These three industries account for 22.8% of Latinx-owned businesses compared with 18.8% of white-owned businesses.

The Paycheck Protection Program

The CARES Act established the Paycheck Protection Program (PPP), which offered loans to small businesses to use for payroll costs, mortgage interest, rent, and utilities—loans that are forgivable on the condition that the businesses retain or rehire employees at their

pre-pandemic levels of pay (SBA 2020). At least 60% of the forgiven amount must have been used for payroll costs. While a very small share of Latinx-owned businesses are employers—only 8.7% have employees, compared with 19.6% of all businesses and 20.6% of white-owned businesses (U.S. Census Bureau 2016)—sole proprietorships, independent contractors, and self-employed individuals are also eligible to apply (SBA.com 2020). Loans for this group of businesses can also be forgiven if 60% of the loan is used to replace 1099-MISC income or net self-employment income.

Despite such broad eligibility criteria for the PPP, a survey of Black- or Latinx-owned small businesses showed that few who applied received loans from the first round of PPP funding, even as large publicly traded companies, including popular restaurant chains, were among the first to get loans—quickly depleting the \$350 billion that was originally allocated (Flitter 2020). One of the main barriers cited by these businesses is a lack of preexisting banking relationships with lenders that are more experienced at serving Small Business Administration loans or that have the ability to ramp up that capacity quickly. The biggest shortcoming of the PPP is that its total funding level was capped, which made it a zero-sum dash to be the first to apply, and made the lack of a preexisting relationship with a lender who would prioritize one's claim an absolutely devastating hindrance in trying to claim benefits.

Although a second round of \$310 billion in funding was approved in late April 2020 to cover unmet demand, if the program had initially been uncapped and everyone who qualified had been guaranteed to get the loans, there may have been less harm in terms of businesses having to wait longer to get an application processed. The defining feature of parallel plans in the United Kingdom and Denmark is that they are open-ended and hence not zero-sum among businesses (White 2020; Thompson 2020).

Meatpacking industry mandates harm Latinx workers

Some of the largest COVID-19 outbreaks have been traced back to nursing homes, prisons, and food-processing and meatpacking plants (Chadde 2020; NYT 2020). By mid-April, it was reported that 44% of South Dakota's COVID-19 cases could be traced back to a single Smithfield Foods pork processing plant (Dickerson and Jordan 2020). After a spate of closures among these facilities, the Trump administration issued an executive order, invoking the Defense Production Act, with the intent to hasten the reopening and production speeds of affected meatpacking plants (Lucas 2020; White House 2020).

For meatpacking workers, a lack of protective equipment and testing, increased production speeds, and crowded working conditions have had devastating consequences (Hussein 2020; UFCW 2020). While businesses and regulators mull over providing legal liability immunity to the industry for workers who fall ill, as of August 14, more than 52,000 COVID-19 cases and 237 deaths have been directly linked to meatpacking facilities, farms, and food-processing plants across the nation (Douglas 2020; Fang 2020).

Latinx workers are disproportionately affected by these issues. As shown in Figure U,

while Latinx workers make up 16.8% of the overall U.S. workforce, they represent 34.9% of all workers in the animal slaughtering and processing industry and 44.4% of front-line meatpacking workers.

Language barriers hinder access to public safety net and health and safety measures

Access to timely, accurate public health information is crucial to navigating a public health crisis of this scale. However, information is only as useful as it is accessible. It is well documented that language barriers drove disparities in mortality during the 1918 influenza pandemic (Grantz et al. 2016). As shown in **Figure V**, 71.6% of Latinx respondents reported that they speak a language other than English at home, while 29.0% of Latinx respondents reported speaking English less than "very well."

Language barriers can make it difficult for Spanish speakers to acquire information, navigate insurance bureaucracy, and even communicate with care providers (Smith and Leis 2016). When a COVID-19 outbreak happened at the infamous South Dakota Smithfield plant, it was reported that workers were given informational packets only in English (Siemaszko 2020). Moreover, due to language barriers, epidemiologists from the CDC reported difficulty gathering information about worker conditions that might have helped to slow the spread of COVID-19 at the plant. At best, language barriers are burdensome, but at worst, they can be fatal and exacerbate disparities in health outcomes.

Undocumented immigrants have been left out

Because of their legal status, millions of undocumented Latinos have been left to weather the storm alone. As shown in **Figure W**, there are an estimated 8.1 million undocumented Latinx workers in the United States. These workers are ineligible to receive the expanded unemployment insurance benefits or the one-time stimulus payments disbursed under the CARES Act; they are also ineligible for other existing safety net programs. At the same time, undocumented Latinx workers make up a considerable portion of the essential workforce—especially in the food-processing and agriculture industries, which have been deemed essential by the Trump administration (Bottemiller Evich and Crampton 2020).

Combined, these circumstances mean that undocumented Latinx workers have few options but to risk their health or face financial ruin. The tragic consequences are exemplified by the numerous COVID-19 outbreaks and deaths in meatpacking facilities described above.

Again, the economic and health crisis is not limited to individual undocumented workers; their families and communities are also affected. We already saw that Latinx workers are more likely to live in multigenerational households (Figure S), and an estimate by the Pew Research Center estimates that nearly 7.6% of all K–12 students in the U.S. live with an undocumented parent (Passel and Cohn 2016). This suggests that not only are millions of undocumented workers supporting critical sectors of the economy while trying to navigate

this crisis without a lifeline, but large numbers of family members are also struggling alongside them.

Acknowledgments

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Endnotes

- 1. See, for example, Costa 2020a, 2020b.
- 2. In most cases, we use the gender-neutral "Latinx" throughout; however, when focusing on women, we use "Latinx women" and "Latinas" interchangeably.
- 3. Current Population Survey monthly data are published by the U.S. Census Bureau and the Bureau of Labor Statistics. For more information, see U.S. Census Bureau 2019a.
- 4. Government data sources use "Hispanic" to describe members of this ethnic group.

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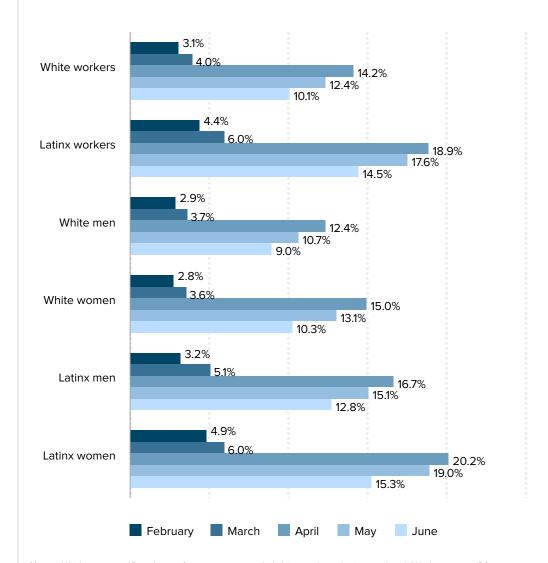
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Figure A

While unemployment has skyrocketed for everyone in the coronavirus labor market, the unemployment rate is higher and rose faster for Latinx workers

Unemployment rates for Latinx and white workers, by gender, February–June 2020



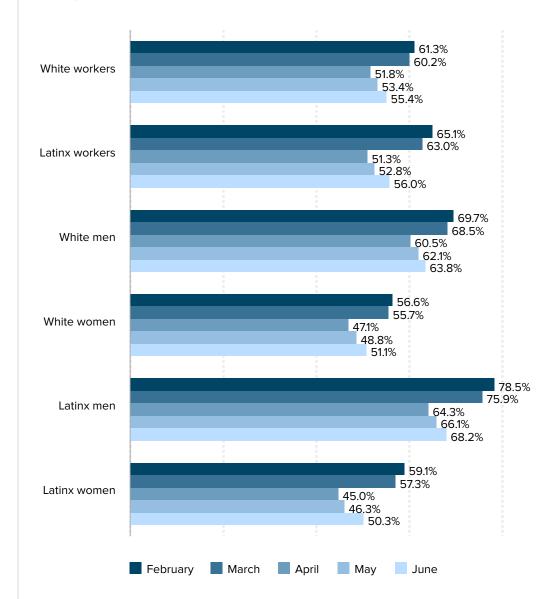
Notes: Workers, ages 16 and over, for aggregate totals (white workers; Latinx workers). Workers, ages 20 and over, for results disaggregated by gender. The race and ethnic categories are not mutually exclusive; therefore, white may include Latinx workers and persons whose ethnicity is identified as Latinx may be of any race.

Source: EPI analysis of Bureau of Labor Statistics (BLS) Household Data Table A-2 and Table A-3.

Figure B

Latinx workers face the largest employment losses in the coronavirus recession

Employment-to-population ratio for Latinx and white workers, by gender, February–June 2020



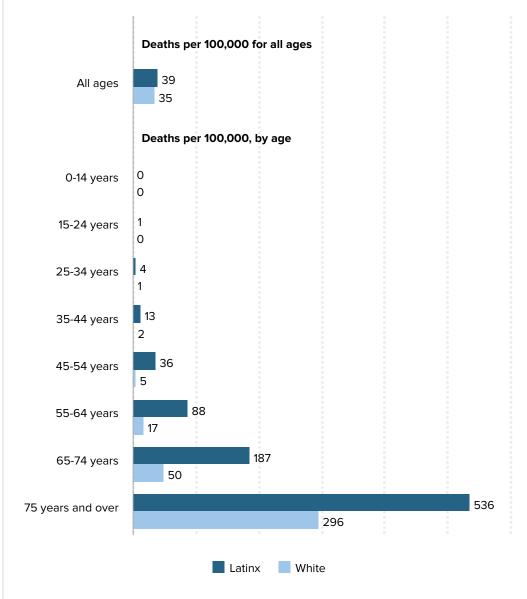
Notes: Workers, ages 16 and over, for aggregate totals (white workers; Latinx workers). Workers, ages 20 and over, for results disaggregated by gender. The race and ethnic categories are not mutually exclusive; therefore, white may include Latinx workers and persons whose ethnicity is identified as Latinx may be of any race.

Source: EPI analysis of Bureau of Labor Statistics (BLS) Household Data Table A-2, and Table A-3.

Figure C

Overall Latinx COVID-19 death rate masks disproportionate risk at every age group

COVID-19 death rates per 100,000, Latinx and white populations, by age group

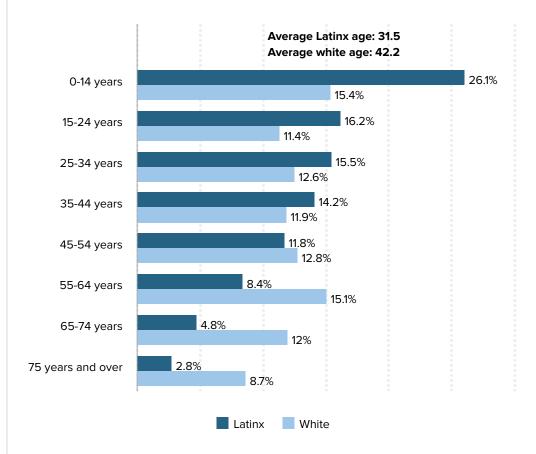


Notes: White refers to non-Latinx whites; persons whose ethnicity is identified as Latinx may be of any race. Death rates calculated using COVID-19 provisional death counts as of July 22, 2020 (see Sources line).

Sources: Authors' analysis of Economic Policy Institute Current Population Survey Extracts, Version 1.0.5 (2020a), https://microdata.epi.org; Centers for Disease Control and Prevention, COVID-19 Death Data and Resources Weekly Updates [Table 2], accessed July 22, 2020 (CDC 2020a).

The Latinx age distribution skews young compared with the white age distribution

Shares of the Latinx and white populations in each age group, 2019



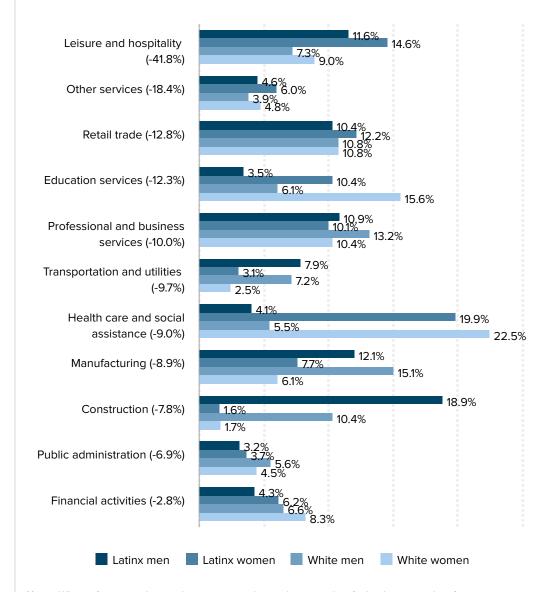
Note: White refers to non-Latinx whites; persons whose ethnicity is identified as Latinx may be of any race.

Source: Economic Policy Institute, Current Population Survey Extracts, Version 1.0.5 (2020a), https://microdata.epi.org.

Figure E

Latina workers are heavily represented in the industries most affected by COVID-19 shutdowns

Shares of Latinx and white workers employed in major industries, by gender, 2017–2019; industries ranked by percent change in employment between February and May 2020



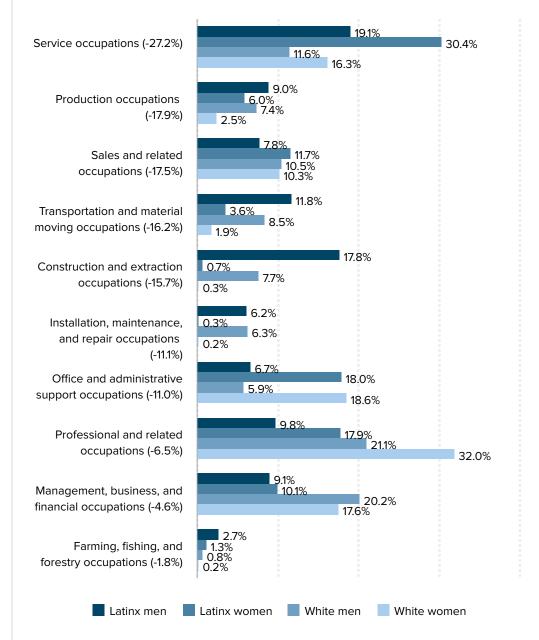
Notes: White refers to non-Latinx whites; persons whose ethnicity is identified as Latinx may be of any race. Sectors are listed in order of job losses as a share of February 2020 employment within each sector (e.g., job losses were greatest in leisure and hospitality). Agriculture is omitted because data for this sector are not available in the payroll employment data; information and wholesale are omitted as they each make up less than 4% of total employment; mining is omitted because it accounts for less than 1 percent of total employment.

Source: Authors' analysis of Bureau of Labor Statistics Current Employment Statistics and Current Population Survey microdata.

Figure F

Latina workers are heavily represented in the occupations most affected by COVID-19 shutdowns

Shares of Latinx and white workers employed in major occupations, by gender, 2017–2019; occupations ranked by percent change in employment between February and May 2020



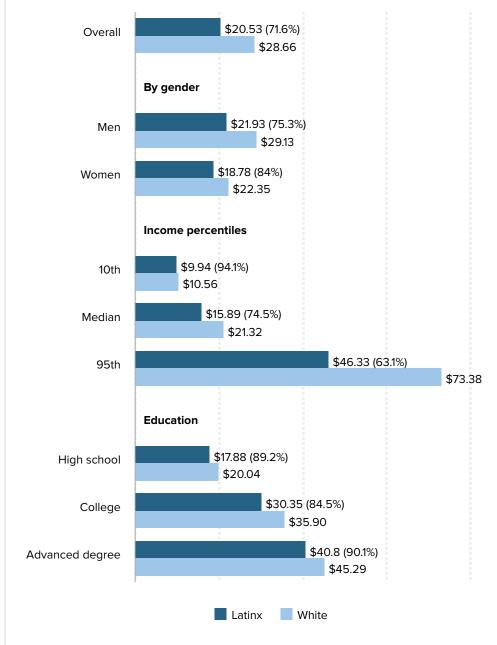
Notes: White refers to non-Latinx whites; persons whose ethnicity is identified as Latinx may be of any race. Occupations are listed in order of job losses as a share of February 2020 employment within each occupation (e.g., job losses were greatest in service occupations).

Source: Authors' analysis of Bureau of Labor Statistics Current Employment Statistics and Current Population Survey microdata.

Figure G

Latinx—white wage gaps persist no matter how you slice the data

Average wages of Latinx and white workers, by gender, wage percentile, and education, 2019



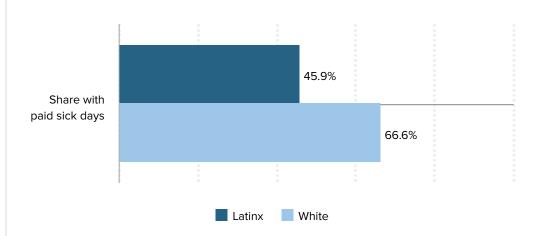
Note: White refers to non-Latinx whites; persons whose ethnicity is identified as Latinx may be of any race.

Source: Authors' analysis of 2019 data from Economic Policy Institute, *State of Working America Data Library*, [Median/average hourly wages], and EPI Current Population Survey Extracts, Version 1.0 (2020a), https://microdata.epi.org, adapted from *State of Working America Wages 2019*.

Figure H

Latinx workers are less likely to have paid sick days than white workers

Shares of Latinx and white workers with paid sick days, 2017–2018



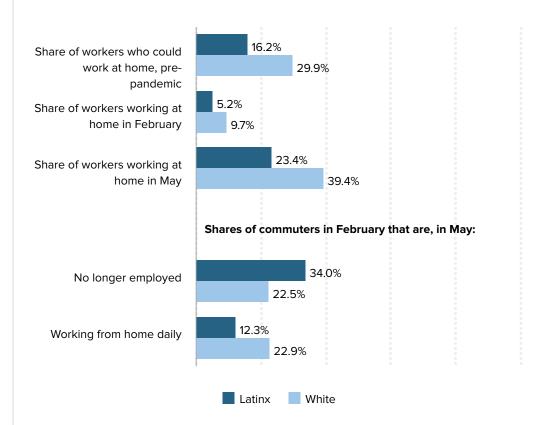
Note: White refers to non-Latinx whites; persons whose ethnicity is identified as Latinx may be of any race.

Sources: Bureau of Labor Statistics, American Time Use Survey microdata.

Figure I

Latinx workers are less likely to be able to work from home than white workers

Ability to work from home for Latinx and white workers, pre-pandemic (2017–2018 data); and shares of workers working at home every day, February 2020 and May 2020



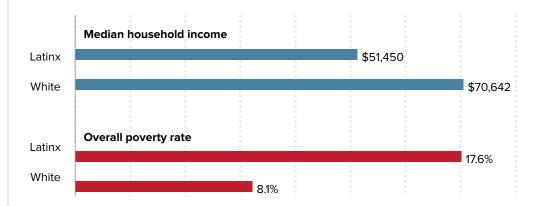
Note: White refers to non-Latinx whites; persons whose ethnicity is identified as Latinx may be of any race.

Sources: Real-Time Population Survey for May 10–16 and May 24–30, adapted from "Work from Home After the COVID-19 Outbreak" (Bick, Blandin, and Mertens 2020), Table 4; Bureau of Labor Statistics, *Job Flexibilities and Work Schedules*, 2017 and 2018; Bureau of Labor Statistics, American Time Use Survey microdata.

Figure J

Latinx households have lower incomes and higher rates of poverty than white households

Median household income, Latinx and white households, and overall poverty rates among the Latinx and white populations, 2018



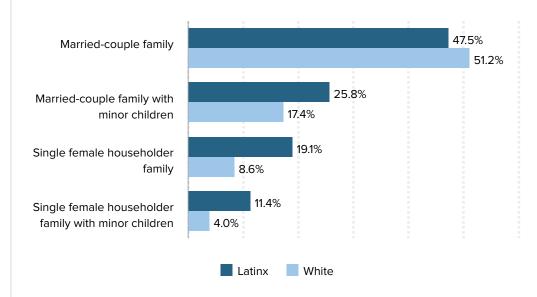
Notes: White refers to non-Latinx whites; persons whose ethnicity is identified as Latinx may be of any race. Latinx households are households in which the head of household is Latinx. White households are households in which the head of household is white. The poverty rate is the share of people whose family income is below the official family-size-adjusted poverty threshold.

Source: EPI analysis of Current Population Survey Annual Social and Economic Supplement Historical Poverty Tables (Tables 3, H-5, and H-9). Adapted from *Racial and Ethnic Income Gaps Persist Amid Uneven Growth in Household Incomes* (Wilson and Williams 2019).

Figure K

Latinx women are more likely to be single heads of households and single parents than white non-Latinx women

Shares of Latinx and white households by selected family type, 2018



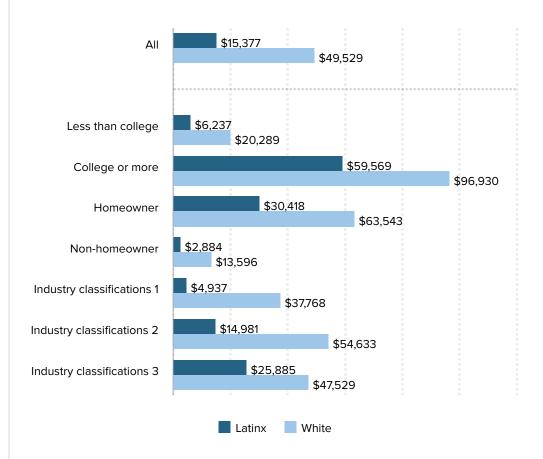
Notes: White refers to non-Latinx whites; persons whose ethnicity is identified as Latinx may be of any race. Latinx households are households in which the head of household is Latinx. White households are households in which the head of household is white. Minor children are under age 18.

Source: U.S. Census Bureau, 2018 American Community Survey 1-Year Estimates, [Table S0201].

Figure L

Latinx families have significantly less cash reserves to draw upon than white families

Total value of all transaction accounts, for Latinx and white families, by education, homeownership, and employment sector (mean values, 2016\$)



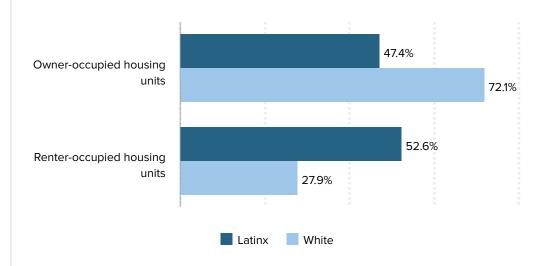
Notes: White refers to non-Latinx whites; persons whose ethnicity is identified as Latinx may be of any race. Transaction accounts include checking or savings accounts, cash, prepaid cards, and directly held stocks, bonds, and mutual funds. Industry classifications 1 include mining, construction, and manufacturing. Industry classifications 2 include transportation, communications, utilities and sanitary services, wholesale trade, finance, insurance, and real estate. Industry classifications 3 include agriculture, retail trade, services, and public administration. Families are designated as Latinx or white based on the self-identification of the survey respondent; industry classifications are for head of household. Education is the education level of the head of household.

Source: EPI analysis of Federal Reserve 2016 Survey of Consumer Finances combined extract data accessed from the UC Berkeley Survey Documentation and Analysis website (FRB-SCF 2016). The 2016 survey is the most recent survey available.

Figure M

Latinx householders are substantially less likely to be homeowners and are twice as likely to be renters, compared with white householders

Housing tenure for Latinx and white households, 2018



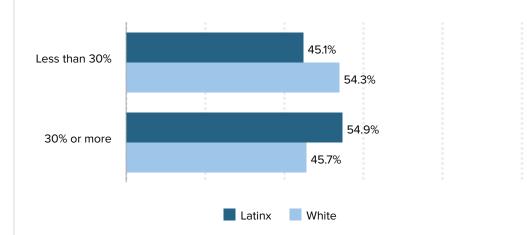
Notes: White refers to non-Latinx whites; persons whose ethnicity is identified as Latinx may be of any race. Latinx households are households in which the head of household is Latinx. White households are households in which the head of household is white.

Source: U.S. Census Bureau, 2018 American Community Survey 1-Year Estimates, [Table S0201].

Figure N

Over half of Latinx households are rent-burdened

Rent as a percentage of household income in the past 12 months, Latinx and white households who rent their homes, 2018



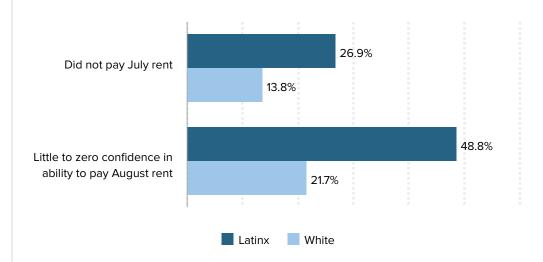
Notes: White refers to non-Latinx whites; persons whose ethnicity is identified as Latinx may be of any race. Latinx households are households in which the head of household is Latinx. White households are households in which the head of household is white.

Source: U.S. Census Bureau, 2018 American Community Survey 1-Year Estimates, [Table S0201].

Figure O

More than a quarter of Latinx renters surveyed did not make their July 2020 rent, and nearly half had little to zero confidence in their ability to make August's rent

Rent payment status and outlook for Latinx and white households who rent their homes, July 2020



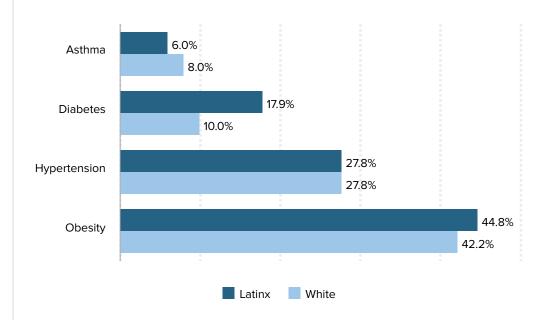
Notes: White refers to non-Latinx whites; persons whose ethnicity is identified as Latinx may be of any race. Data are from the Household Pulse Survey, an experimental data product of the Census Bureau, designed to quickly and efficiently provide data on how COVID-19 is impacting people's lives.

Source: Authors' analysis of the U.S. Census Bureau's Household Pulse Survey, Week 12, July 16–July 21, [Table 1b] and [Table 2b].

Figure P

Latinx adults are more likely than white adults to suffer from diabetes and obesity, which are associated with greater vulnerability to COVID-19

Age-adjusted prevalence of asthma, diabetes, hypertension, and obesity among Latinx and white adults



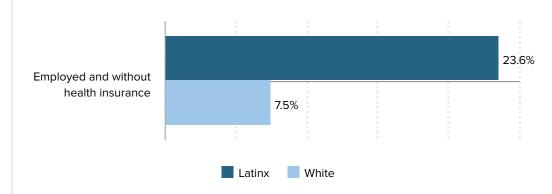
Notes: White refers to non-Latinx whites; persons whose ethnicity is identified as Latinx may be of any race. Age-adjusted prevalence of asthma, diabetes, and hypertension among adults ages 18 and over. Age-adjusted prevalence of obesity among adults ages 20 and over.

Sources: National Center for Health Statistics, National Health Interview Survey 2018; National Center for Health Statistics, National Health and Nutrition Examination Survey, 2013–2016, 2015–2016, and 2017–2018.

Figure Q

Compared with white workers, Latinx workers are over three times as likely to be uninsured while employed

Shares of Latinx and white workers who are employed but do not have health insurance, 2018



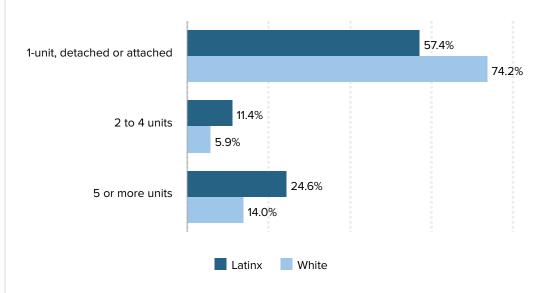
Notes: White refers to non-Latinx whites; persons whose ethnicity is identified as Latinx may be of any race. Data refer to workers who are employed but who do not have health insurance (whether provided by their employer or through another source).

Source: Authors' analysis of U.S. Census Bureau, 2018 American Community Survey 1-Year microdata.

Figure R

Latinx households are more than twice as likely to live in densely populated housing structures as white households

Shares of Latinx and white households by type of housing structure, 2018



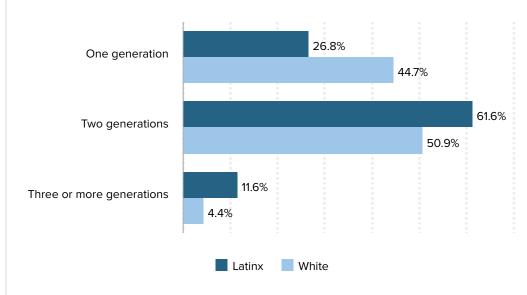
Notes: White refers to non-Latinx whites; persons whose ethnicity is identified as Latinx may be of any race. Latinx households are households in which the head of household is Latinx. White households are households in which the head of household is white. Totals do not sum to 100% because structures categorized as mobile home, boat, RV, van, etc. are omitted.

Source: U.S. Census Bureau, 2018 American Community Survey 1-Year Estimates, [Table S0201].

Figure S

Latinx workers are more than twice as likely to live in households with three or more generations as white workers

Shares of Latinx and white workers by number of generations in their household, 2018



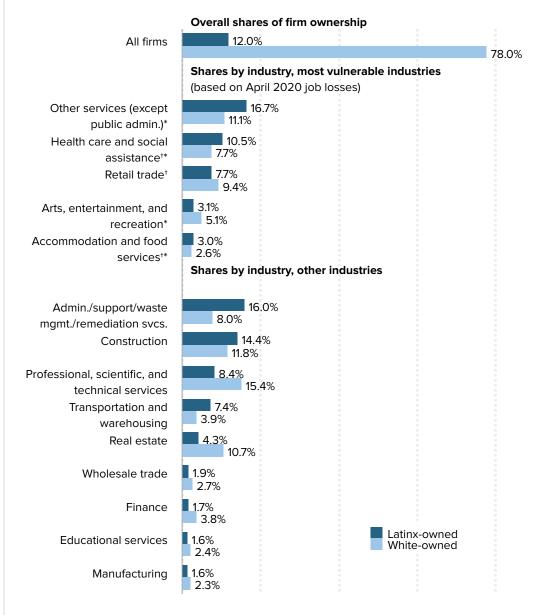
Note: White refers to non-Latinx whites; persons whose ethnicity is identified as Latinx may be of any race.

Source: Authors' analysis of U.S. Census Bureau, 2018 American Community Survey 1-Year microdata.

Figure T

Latinx-owned businesses make up a small share of overall business, but are more likely than white-owned businesses to be in industries impacted by COVID-19 shutdowns

Shares of Latinx and white firm ownership by industry



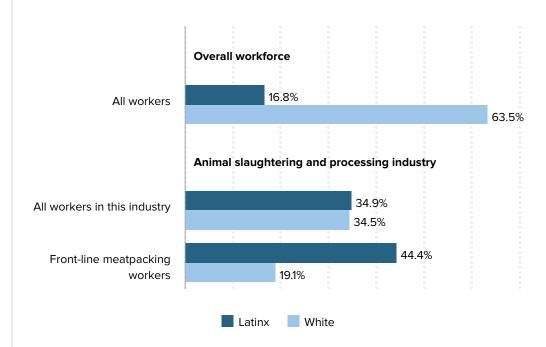
Notes: 'Indicates the three industries that saw the largest declines in payroll employment in April 2020. *Indicates the three industries that saw the largest percent change declines in payroll employment in April 2020. Totals may not sum to 100%. Industries making up less than 1% of total share (information, agriculture, mining, utilities, management of companies and enterprises) are omitted.

Source: Authors' analysis of data from U.S. Census Bureau, *Survey of Business Owners (2012)*, Table SB1200CSA01.

Figure U

Latinx workers are disproportionately represented in the meatpacking and food-processing industry

Latinx and white shares of meatpacking and food-processing workers



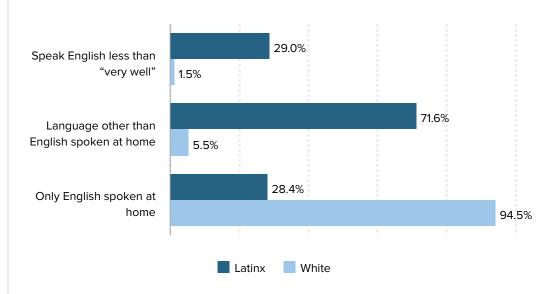
Notes: The front-line industry categories used here are the categories used in the CEPR report cited in the Source line below. Sample is a 2014–2018 five-year estimate.

Source: EPI analysis of data from the Center for Economic Policy Research (CEPR) report *Meatpacking Workers Are a Diverse Group Who Need Better Protections* (Fremstad, Rho, and Brown 2020).

Figure V

Three in 10 Latinx Americans are less-than-fluent English language speakers

Self-reported ability to speak English, and language spoken at home, Latinx and white respondents, 2018



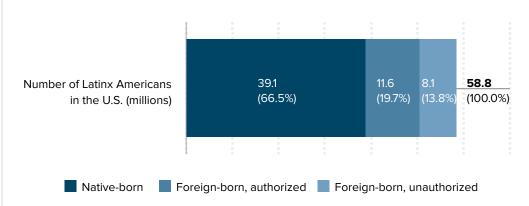
Note: White refers to non-Latinx whites; persons whose ethnicity is identified as Latinx may be of any race.

Source: U.S. Census Bureau, 2018 American Community Survey 1-Year Estimates, [Table S0201].

Figure W

More than 8 million undocumented Latinx Americans are all but locked out of the safety net

Latinx Americans by nativity and immigration status, 2017



Notes: Persons whose ethnicity is identified as Latinx may be of any race. Undocumented immigrant estimates are recent through 2017, and thus matched with 2017 American Community Survey population estimates.

Source: Authors' analysis of U.S. Census Bureau, 2017 American Community Survey 1-Year Estimates [Table S0201], and of Pew Research Center's estimates of unauthorized immigrants, based on augmented U.S. Census Bureau data. Adapted from Pew Research Center's *Facts on Latinos in the U.S.* (Noe-Bustamante and Flores 2019) and *Facts on U.S. Immigrants, 2017* (Radford and Noe-Bustamante 2019); see their Methodology (Passel and Cohn 2018) for details.