

# Connecticut's Excluded Communities

Key Findings from a COVID-19  
Community Impact Survey



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### ACKNOWLEDGEMENTS

The survey data featured in this report was coordinated and collected by Wendy Cardenas and Giselle Chavez at Make the Road Connecticut. Maggie Corser (Center for Popular Democracy) analyzed the survey data and wrote the report. The report was edited by Barbara Lopez (Make the Road Connecticut); Natalia Renta and Emily Gordon (Center for Popular Democracy).



**Make The Road Connecticut (MRCT)** is an organization that builds membership with low-income and working class Latinxs living in Bridgeport and Hartford. It has become a powerful voice on immigrant rights, worker rights, education equity, LGBTQ justice, women's rights and more.

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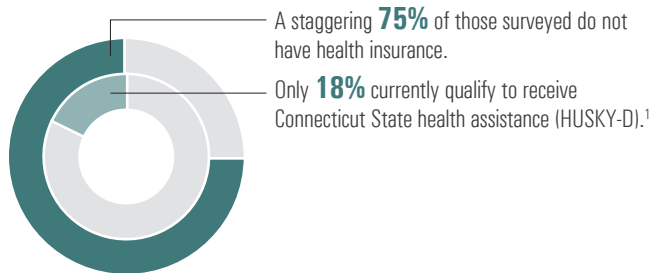
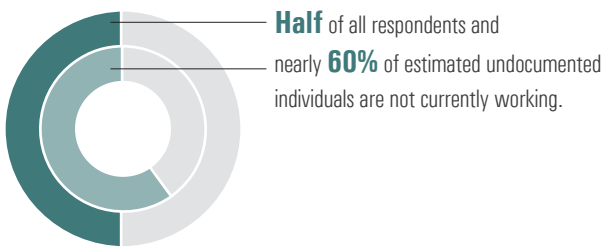
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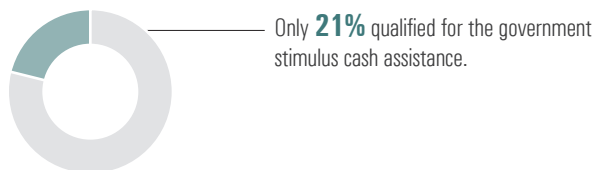
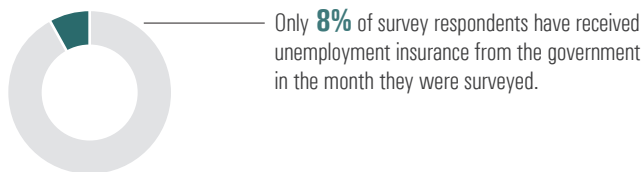
# Executive Summary

Connecticut's Latinx and immigrant communities are being hit hard by the COVID-19 pandemic. This echoes the experiences of Black and Latinx communities around the country who are disproportionately impacted. Against the backdrop of COVID-19, Make the Road Connecticut (MRCT) launched an impact survey to more fully understand the public health and economic crises facing people of color and immigrants across the state.

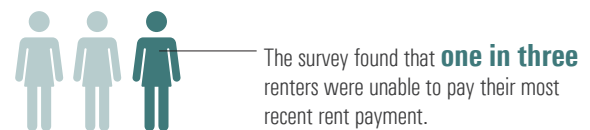
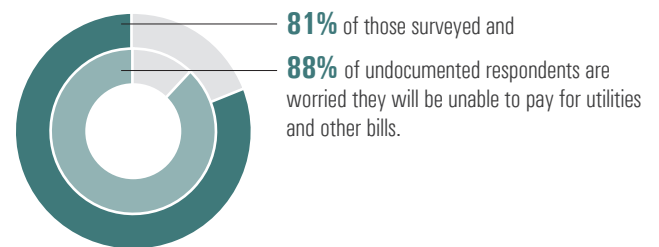
The survey highlights key issues facing these communities and underscores the need for policy solutions that are both responsive to this urgent moment and center those most impacted. MRCT conducted in-depth surveys with 100 community members in fall 2020. The survey findings reveal widespread financial instability and hardship among Connecticut's most vulnerable residents:



## Government support is not reaching those who need it most.



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



If Connecticut's eviction moratorium does not remain in place throughout the duration of the pandemic, these already precarious renters are likely to face high rates of eviction.

# Policy Recommendations

In light of the trends surfaced in MRCT’s 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 in 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. Invest in states’ infrastructure to ensure their ability to process and disburse unemployment benefits quickly and efficiently.
- Provide a pathway to citizenship for essential workers, 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.
- Do not provide corporations with immunity from liability, which would serve as a disincentive for employers to provide necessary protections to their workers.

### State and local:

- Enforce existing workplace protections.
- Enact mandated paid sick days for all workers.
- Invest in the state’s unemployment insurance infrastructure to ensure applications are processed quickly.
- Make grants for small businesses widely available 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 relief programs

## Keep community members in their homes

### Federal:

- Institute a nationwide eviction and foreclosure moratorium.
- Provide at least \$100 billion in emergency rental assistance to help keep the lowest-income renters

### State and local:

- Ensure a moratorium on evictions and foreclosures lasts for the duration of the pandemic.
- Cancel rent and mortgage payments.
- Enact a moratorium on utility shut-offs and make funding available to pay utility bills.
- 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





## 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.
- Suspend Immigration and Customs Enforcement (ICE) enforcement activities, as they have a chilling effect on immigrant communities' access to government services in this critical time.

### State and local:

- Ensure free COVID-19 testing and treatment is available to all, regardless of immigration status.
- Extend HUSKY Health to all Connecticut residents, regardless of immigration status.
- Distribute personal protective equipment and testing equipment to community-based 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 the public charge immigration rule to counter the chilling effects the rule has had on immigrant access to healthcare.

*My spouse was out of work due to his sickness. I was not able to receive a stimulus check due to the fact that I am an immigrant. My husband and kids are citizens.” —Survey respondent*

### Our communities need resources now more than ever. By adopting key fiscal policies, Connecticut can fill budget shortfalls, generate new revenues, and provide vital community support.

The state of Connecticut and its local governments are facing unprecedented budget shortfalls. The Center on Budget and Policy Priorities has estimated that Connecticut could see a \$361 million budget shortfall in 2020 and a \$2.6 billion shortfall in 2021.<sup>2</sup> Mass layoffs and cuts to vital public programs can be prevented but only with decisive action.

There are a range of important fiscal policy reforms that will generate billions in new revenues in the coming years. These include:

- **Millionaire's Tax:** raise the rate on individual incomes of more than \$500,000 per year to 8%, and on income of more than \$1 million per year to 10%.
- **Millionaire's Capital Gains, Dividends, and Taxable Interest Surcharge:** raise the rate of this unearned income to 11% for people making more than \$1 million per year.
- **One-Time Pandemic Billionaire's Tax:** The state's billionaires added billions more to their wealth during the pandemic while working families are struggling. Connecticut must enact a one-time 30% tax on Connecticut billionaires' gains during the pandemic.
- **Corporation Business Surtax:** pass a 2.5% surtax on businesses that have taxable net income over \$1 million.
- **Close the carried interest loophole:** this loophole can be closed by enacting a surcharge of 19% on investment management services fees for the wealthy.

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# Introduction

As of mid-December, Connecticut has nearly 150,000 confirmed and probable COVID-19 cases and over 5,000 deaths.<sup>3</sup> As the state of Connecticut enters the current phase of the pandemic, several key trends have emerged that highlight the urgent need for federal, state, and local action.

## **Connecticut'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. Nationally, the COVID-19 mortality rate for Black, Latinx, and Indigenous communities is triple or more the white mortality rate.<sup>4</sup>

Trends in Connecticut echo this national data. Fairfield, Hartford, and New Haven counties—the three hardest hit counties in the state—have higher numbers of Black and Latinx residents than the state overall.<sup>5</sup> Data showed that in 2020 Black and Latinx Connecticut residents were three times more likely to test positive for COVID-19.<sup>6</sup> Despite making up only 10% of Connecticut's state population, Black residents were 19% of cases and 15% of COVID deaths. Latinx were 16% of the population but 28% of cases (and 9% of deaths).<sup>7</sup>

Communities of color have less access to health insurance and have long experienced racism when accessing healthcare.<sup>8</sup> These factors contribute to higher rates of chronic illness and make communities of color especially vulnerable to COVID-19.<sup>9</sup> 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.<sup>10</sup> 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.

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

As the survey highlights, Latinx and immigrant 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 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 payments.

## **The pandemic is exacerbating Connecticut's long-standing racial and economic inequalities.**

Even before the pandemic, Connecticut ranked #3 out of 50 states in income inequality, with the bottom 99% earning \$50,000 a year compared to the top 1% earning over \$1.3 million a year.<sup>11</sup> While 19% of Connecticut's Black residents and 23% of the state's Latinx residents live in poverty, only 6% of white residents live in poverty.<sup>12</sup>

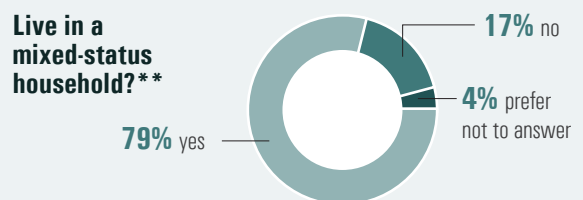
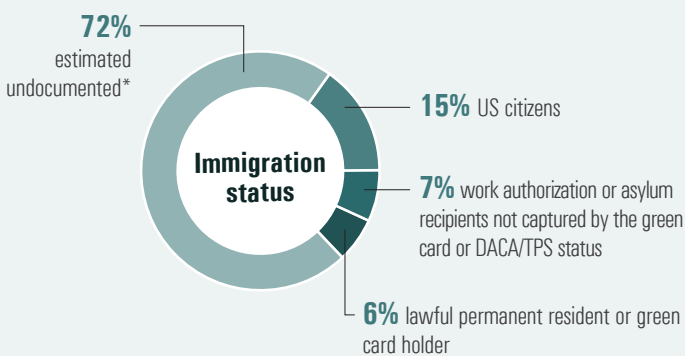
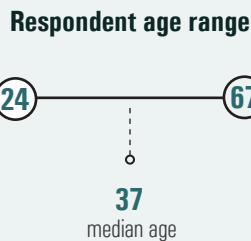
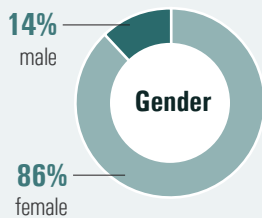
The survey findings underscore the urgency of this situation. State and local policymakers must immediately adopt policy solutions to address these pressing needs by providing economic relief for all workers and families, keeping community members in their homes by ensuring a moratorium on evictions and foreclosures lasts for the duration of the pandemic, and extending HUSKY Health to all Connecticut residents regardless of immigration status. These policy solutions, and others outlined in the report, will provide all of Connecticut's residents the vital economic support, stable housing, and health coverage they urgently need to get through this pandemic.

# Survey Findings

Make the Road Connecticut fielded in-depth impact surveys with 100 community members in fall 2020. The survey was designed to surface key issues facing the community related to employment, housing, health, and economic security during the pandemic. The findings reveal enormous precarity and suffering in local communities, with undocumented community members facing significant economic and health disparities.

## Survey Sample at a Glance

**101** Survey respondents residing in four cities across Connecticut



\*See methodology appendix for more details.

\*\* With at least one member with a different citizenship or immigration status

## In the words of some survey respondents:

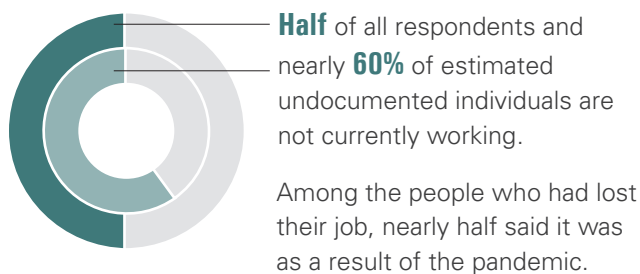
*“This impact, [the pandemic] has changed your life desperately. You have been through shock, and especially discrimination coming from the president, because the Hispanic community was not involved in the stimulus.”*

*“It is too harsh for me and my family. We were kicked out [and] feel alone [...] for example in this crisis, the government has no compassion for humanity.”*

*“I know that many people in this pandemic were left without jobs and it’s very said that this country hasn’t done much for the undocumented community.”*

## Connecticut’s Latinx communities are facing widespread job loss and reduction of income.

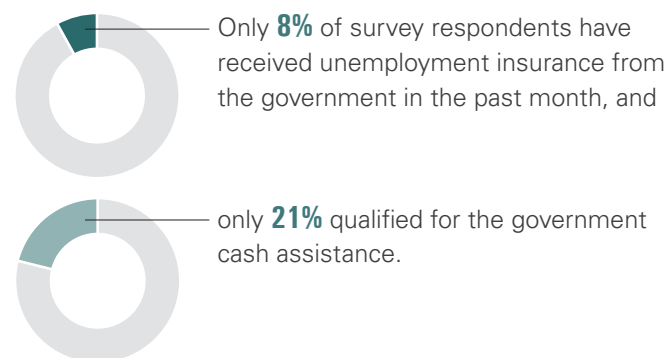
Across the state, Connecticut’s workers have been hard hit by the pandemic. During some months of the pandemic in 2020, Connecticut saw the highest unemployment rate it’s seen in the last forty years with over 192,000 people or 10.2% of people out of work.<sup>13</sup> The survey shows the lasting and particular impact of high unemployment on many Latinx families:



- These Connecticut job losses spanned many sectors including restaurant, retail, construction, housekeeping, and domestic work. These industries represent a large percentage of Connecticut’s overall economy and were heavily hit by the pandemic.<sup>14</sup>
- Among the undocumented respondents currently out of work, many previously worked in restaurant, construction, domestic work, factory, and housekeeping roles.

## Latinx communities have not received adequate government support and undocumented individuals are completely excluded from relief.

### Unemployment insurance and stimulus checks have not reached most families—the state’s undocumented families in desperate need are excluded from receiving any support.



Since the start of the pandemic, over 500,000 residents applied for unemployment benefits.<sup>15</sup> However, the survey underscores this important support is not reaching Connecticut’s Latinx and undocumented community members.

### Zero undocumented survey respondents have received unemployment insurance.

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.

**86%** 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 97% of undocumented respondents still report they will not receive any federal stimulus.



## In the words of some survey respondents:

*“It has been tough, especially trying to look for another job on top of the one I already have because I need to remake hours somewhere else to pay for my things.”*

*“Well it has been rough lately. My job has brought down the hours and obviously my pay[checks] have been lowered down to less money. Now I’m tight on money so I have to see every week how I [can] come up with extra money or ways to actually make more money.”*

## 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.

**Over half** of survey respondents currently working have seen a reduction in hours during the pandemic.

In addition, 39% of people currently working said their employers have reduced their pay.

These impacts have been seen throughout the household as well—**one out of three people reported that someone else in their household had lost a job and half had seen their hours or pay reduced since the start of the pandemic.**

Many surveyed workers report they do not have paid sick leave.



Among those currently working, only one out of three workers say their employer gives them paid sick leave.

This means many workers are unable—or believe they would be unable—to take paid time off if they become ill.

### **Nationally, Latinx and Black workers are much more likely to work essential front-line roles.**

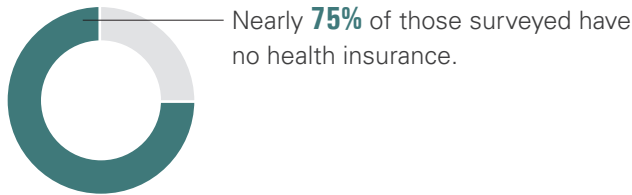
Less than one in five Black workers and approximately one in six Hispanic workers are able to work from home, according to the Economic Policy Institute.<sup>16</sup> This is reflected in the survey findings: respondents who are currently working are concentrated in industries like retail, restaurant, construction, domestic work, warehouse/factory, and housekeeping where remote work is generally not possible and where the risk of COVID-19 exposure is significant.

While some workers reported their employer seemed to be doing what they could to protect workers—including providing masks, enacting social distancing, and arranging testing for employees—**all of the people surveyed have to go to a physical workplace and assume risk in order to provide for their families.**

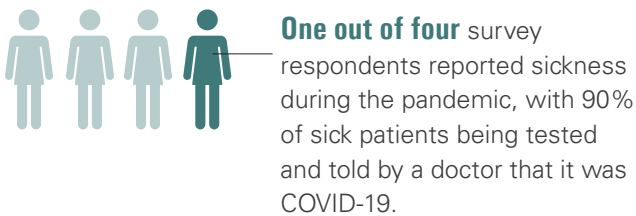
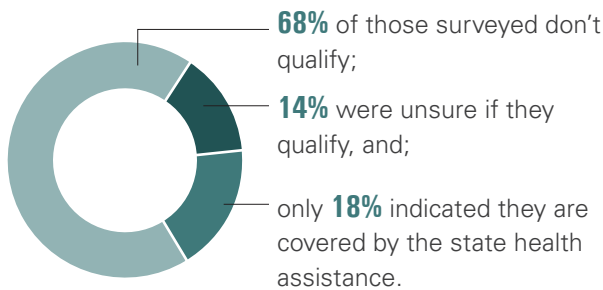
The lack of workplace safety leaves communities of color and other vulnerable groups at risk. Survey respondents report worrying about the health and safety of their families:

*“I have been working ever since the pandemic started because I am an essential worker. I have been worried because I come in and out of the house, so regardless [of] if I’m taking the right measures, I don’t know if I might get sick or not.”*

## A lack of health insurance during the COVID-19 pandemic has been disproportionately impacting Connecticut’s Latinx and undocumented communities.



Many of those surveyed do not qualify to receive Connecticut state health assistance, HUSKY-D or Medicaid.



Survey respondents cited a lack of insurance (40%) and overcrowding in hospitals and clinics (44%) as the top two barriers to care. A lack of insurance and language access were the top barriers among undocumented respondents who had experienced an illness since March 1st, 2020.

Among undocumented immigrants, who are largely excluded from any health insurance coverage, the chilling effects of immigration enforcement is clear. One in three report not having gone to a doctor or using local services in the past as a result of fear of immigration enforcement or the impact on their status.

*“My husband was in [the] ICU due to coronavirus and my husband was very ill and sick. I had to struggle with the language until my husband had a Hispanic doctor and he would call me.”*

*“[The pandemic] is affecting me because I’m scared that we might get sick and I don’t have medical insurance”*

*“[The pandemic] has affected us psychologically and we have gotten sick but [...] we have been afraid to go to the hospital due to the bills we have on top of us”*

*“Well my whole family caught COVID and I was not able to see them. My mom was afraid of losing my dad at a point. It was very terrifying.”*

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## In the midst of widespread financial hardship and uncertainty, many survey respondents reported mental health challenges.

Since the start of the pandemic, many report they or a family member had suffered from anxiety and depression.

*Well it has been very depressing to see that my wife has lost her job and my kids have to be home in school. One of my daughters has recently been diagnosed with anxiety and the beginning of depression [...she] has mentioned many times that it must be scary outside because not even schools are opening. She is only 11 years old."*

*I have been more depressed than ever and everything is very expensive, and now even food is more expensive due [to Covid].*

*Well it has damaged me physically and mentally because now that is all I think about [and] I get depressed.*

*It has affected me because I can't take my kids out and I have one daughter suffering from depression now.*

*I was already going through a rough patch due to the fact that my brother was in criminal custody and then got deported.*



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



**89%** of those surveyed currently rent the place where they live.



**One out of four** renters said they were unable to pay their most recent rent payment.



**71%** of renters surveyed were worried about being able to pay their next month's rent.

Some respondents indicated they had even experienced threats or harassment from their landlord over rent.

While Governor Lamont extended Connecticut's eviction moratorium in 2020, it remains to be seen whether the moratorium will be allowed to expire at some point in 2021. If an eviction moratorium expires, the survey results make it clear that Connecticut's renters will face widespread homelessness without government support.

Even before COVID-19, Connecticut already had four of the top 100 evicting large cities in the US, with Waterbury, Hartford, Bridgeport, and New Haven seeing very high rates of eviction.<sup>17</sup>

The state's already precarious renters could face high rates of eviction unless decisive and timely action is taken. The survey findings—combined with the already tenuous situation for many renters in the state of Connecticut—make it clear that allowing an eviction moratorium to expire would be disastrous for many Connecticut residents.

### **A smaller but still significant number of homeowners surveyed are also facing threats of foreclosure and uncertainty about the future.** Among homeowners,



**20%** were unable to pay their most recent mortgage payment.

**40%** were concerned about paying their next mortgage payment.

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

Because I owe money from previous rent

Because I am a single mother and I'm just selling cakes.

My husband's hours have been cut and we have to do as much as possible to make ends meet.

I have been asking my family if they can lend money until finding other work.

I am a single mother and it is hard for me to make the money to pay for rent.

Because sometimes the jobs that [my] husband works for does not pay on time or sometimes does not pay at all.

Because I am only working part time.

Because business is slow and it brings everything down, such as my hours get cut off, and that means my check comes with lower money.

I'm not making enough to pay bills and to pay rent.

Because I have been given reduced hours.

Because they've cut my hours and I get less money.

My husband's hours have been cut down and the little bit of money that is coming in is just for rent—and my whole family was infected by Covid.

I owe money ever since April.

Because I have asked my bank for a loan and I don't even know how I would be able [to pay rent].

Because only my husband is working but they are reducing hours.

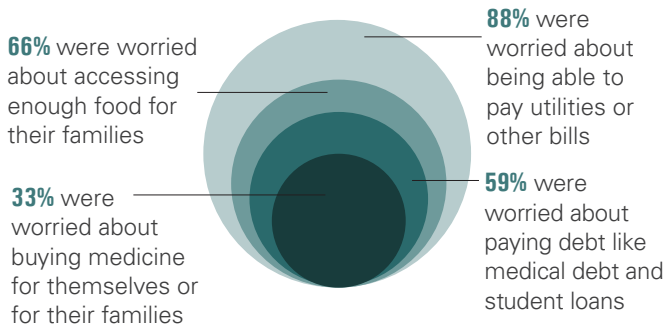
Because I am the only person working

## Financial hardship is severely impacting Connecticut’s families’ ability to secure basic necessities like food, medicine, and utilities.

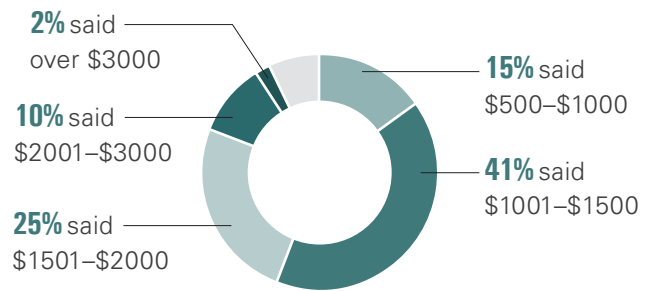
**81%** of those surveyed are worried they will be unable to pay for utilities and other bills in the coming month. Nearly **60%** are concerned about accessing enough food for their family.

**Half** of respondents 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:



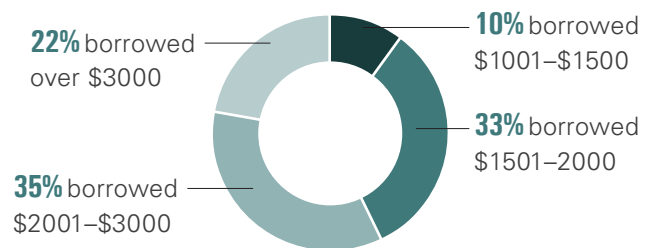
### Among all survey respondents, when asked how much support they would need from the state to cover their expenses this month:



Since the pandemic started, almost half (47%) of respondents have gone into debt to make ends meet.

In the words of one survey respondent: “It has affected us in everything. My husband lost his job and we have no money to pay for rent or pay bills and we have bills piled up.” As the bills have piled up, pandemic-driven debt among survey respondents has been significant. These findings show just how financially precarious things are for Connecticut’s Latinx families.

Among those who have gone into debt since March 1st, 2020:



**Food insecurity was a common theme that emerged among those we surveyed:**

*“[The pandemic] has affected me in my job because my hours were reduced. I have to go get food at a pantry so that we can have something to eat at home.”*

*“Wow [the pandemic] has hurt us a lot because I don’t have a job and sometimes I don’t have food.”*

*“Due to economic reasons I can’t pay rent and it has been hard to actually bring food.”*

*“It has been really really hard for myself and my husband. I feel really useless because this is a point where I want to help my husband the most, because you know everything is getting more expensive, and there are times where I have to go look for places that are giving free things and clothes, especially food to survive through it right now”*

*“It has been a very hard time in everyone’s life and thank god I have received so much great support from everyone near me, and all these different community places that have been giving out free food.”*

## Caregivers report challenges with remote learning.

Among those surveyed, **72%** have children in their home.



**Nearly 70%** of these caregivers rate their experience with remote learning as fair, poor, or very poor.

Top challenges include the school not communicating, sending work, or supporting students (64%) and lack of language access for non-English speakers (60%). For a smaller number of survey respondents, no or limited internet access in the home and adults unable to support children in remote learning (because the adults were working), were also challenges.

*“It has been hard because I still have my job, I just don’t have [any]one to take care of my kids or be on top of them with their school work and it is very stress[ful] seeing how our kids can’t be doing regular lifestyle of going back to school or nothing like that.”*

*“I do not speak English and I find it difficult when my children need help to do homework.”*

*“Yes it has really affected us because now my kids are home and they have to do these online classes and I feel like they are not learning as they should.”*

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# Conclusion

Make the Road Connecticut's community impact survey highlights the enormous toll the pandemic is having on the state's Latinx and undocumented communities. The experiences and voices featured in this report have painted a picture of widespread precarity and suffering across the state. To chart a path forward, Connecticut'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 providing economic relief for all workers and families, keeping community members in their homes by ensuring a moratorium on evictions and foreclosures lasts for the duration of the pandemic, and extending HUSKY Health to all Connecticut residents regardless of immigration status, along with other pressing reforms outlined in this report. By taking swift action, Connecticut can ensure all communities around the state have the support they so urgently need.

## Methodology and Survey Sample

The survey findings featured in this report were the result of a 50 question survey conducted over the phone by Make the Road Connecticut's staff in September and October 2020. The survey sample included 101 respondents residing in Connecticut. Survey respondents spanned cities across the state including Stratford, Danbury, and Stamford, however, the bulk of the survey respondents lived in Bridgeport.

The survey respondents were 86% female and 14% male and ranged in ages from 24 to 67 (the median age was 37). Respondent race and ethnicity totals were: 99% Latinx and 1% Black.

Reported immigration status among survey respondents were 72% estimated undocumented\*\*; 15% US citizens; 6% lawful permanent residents or green card holders; 7% 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, nor individuals with any other work authorization or asylum status.

## Endnotes

- 1 To qualify for Connecticut State health assistance you must earn less than \$16,643 per year.
- 2 “States Grappling With Hit to Tax Collections,” Center on Budget and Policy Priorities, November 6, 2020, <https://www.cbpp.org/research/state-budget-and-tax/states-grappling-with-hit-to-tax-collections>.
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