



TEXAS A&M UNIVERSITY

School of Law

TAMU Law Answers Webinars

LATINX CIVIL RIGHTS Webinar Series

“Latinx Economic Opportunity in the Age of COVID”

Presented September 29, 2020

Panelists:

- [Lourdes Castro Ramírez](#), Secretary of Business, Consumer Services, and Housing Agency, State of California
- [Orson Aguilar](#), Principal of Policy and Advocacy, UnidosUS
- [Dr. Rogelio Sáenz](#), Professor of Demography, University of Texas at San Antonio
- Moderator: [Zulema Valdez](#), Associate Vice Provost for the Faculty and Professor, University of California, Merced

While the panelists are attorneys, they will be discussing the law generally, and nothing in the webinar should be considered as legal advice. Attendees should consult their own legal advisor to address their own unique circumstances.

TRANSCRIPT of webinar video at <https://youtu.be/EgInfOBJgOM> :

- Welcome to Texas A&M School of Law's webinar, "[Latinx Economic Opportunity in the Age of COVID](#)." This is part of the TAMU Law Answers [Latinx Civil Rights webinar series](#). It is the third installment of the [Latinx Civil Rights webinar series](#). We began with "[An Introduction to the Network for Justice](#)" followed by a webinar on "[The Census, Reapportionment, and Redistricting in the Latinx Community](#)."

We are going to get started shortly, but I also wanted to let you know about some upcoming seminars or webinars that include one in two weeks that's discussing "[The Criminalization of Latinx Immigrants and its Relationship to Black Lives Matter](#)." And two weeks after that, a webinar on "[Higher Education and Affirmative Action in Hispanic-Serving Institutions](#)." And our last webinar for the series will be "[The Latinx Community and the 2020 Election and Beyond](#)." We will have a discussion of election results and what it might mean for the Latinx community.

My name is Luz Herrera, and I'm a professor here at Texas A&M. And I'm very excited to welcome a group of esteemed colleagues today. This is one of the times where I don't think any of our panelists are actually attorneys, and so this will be nice. I don't have to do the disclosure on giving legal advice. We're presenting a lot of data today, a lot of information, and having a discussion.

After the initial presentations, we will have a question and answer session. So please type your questions in the Q&A feature at any time, and the panelists will address submitted questions as time allows.

So I get to now introduce the speakers, who I'm very excited about. So we have Secretary Lourdes Castro Ramírez, who's the Secretary of Business, Consumer Services, and Housing Agency in the State of California.

We have Orson Aguilar, who's the Principal of Policy and Advocacy at UnidosUS. We have Professor Rogelio Sáenz, who's a Professor of Demography at the University of Texas in San Antonio. And we're very excited to have him come and share some of his important research on the impact of COVID on the Latino community.

And we also have Professor Zulema Valdez. So I'm going to hand over this webinar so that she can make a few remarks and then moderate the rest of the panel. Professor Zulema Valdez is an Associate Vice Provost at University of California in Merced. We're very excited to have them all. Their bios are long. Their accomplishments are many. But we want to make sure we provide enough time for this conversation. So Professor Valdez, if you want to take it over from here.

- Yes, thank you so much. It's really great to be here. I'm particularly excited to see the panelists today who represent Latinx leadership today, including scholars and activists and government leaders to weigh in on this really important topic.

My own interests and my own area of expertise is on Latino entrepreneurship. This is a critical area of growth right now in the economy, but given the economic uncertainty that COVID has brought about, Latino entrepreneurs are struggling.

So we're really at the precipice here with Latinos, because we are one of the fastest-- in fact, we are the fastest growing entrepreneurial group in the United States today. And in fact, Latinas are even more likely to enroll in a business and engage in business right now over Latinos, their male counterparts. But Latinos are at the forefront of economic development and entrepreneurship.

Unfortunately, though, this is a fragile sector of our group, because even as we are entering and engaging in all kinds of entrepreneurial enterprises, it's a fragile group in that we still have trouble with things like getting economic resources, having loans approved, being able to network with other Latino entrepreneurs so that the whole supply chain runs smoothly. These are concerns for Latinos.

And then when we have an economic uncertainty hit, a crisis, whether it could be Katrina with the hurricane or the wildfires that are now here in California where I'm located, and now with the COVID pandemic, which is a global crisis, Latino entrepreneurs tend to be hit disproportionately hard. And so the ways in which Latinos have to come together to kind of address these challenges, overcome these challenges, is what this panel is here to talk about today.

And Latino entrepreneurs are not the only group that we're worried about, right? So we have Latino essential workers. We have Latino families. We have undocumented and mixed status families trying to navigate anti-immigrant sentiment, a very tough draconian immigration policy put forth by the Trump administration. And we have housing needs that are also running up against issues of, can renters stay in their homes with the current financial crisis that they are dealing with?

And so we're very lucky today to have experts in all of these areas and who are going to give us some much-needed information, but also strategies. So we don't want to just talk about the deficits and the disproportionate negative impacts, which are there. They're real. But also, what can be done? And what calls to action can we do? What's working, and what can we do to improve the status of Latinos in this current economic moment?

And so with that, I'm very happy to turn this presentation over to Professor Rogelio Sáenz, who's a demographer and who's going to give us some background on the impact of COVID in the United States right now and its effect in Latinx communities. I'm also happy to say that Rogelio and I were colleagues when I started at Texas A&M as an assistant professor, and it's wonderful to be on a panel with him today. Take it away, Rogelio.

- All right. Buenas tardes. I hope everybody's doing well, and thank you very much for the introduction. It was great meeting colleagues back at A&M years ago. And thank you also to Luz Herrera for the invitation.

So what I'm going to be talking about is mostly the impact with respect to COVID cases and COVID deaths in the Latino community, which has been totally devastated. A little bit of background. I started collecting data back in late March or so and into early April. At first, there was very little data available for Latinos, so I was putting together from data portals from different states.

And very early on, it was very clear that Latinos were going to be tremendously devastated by COVID-19. And I've been putting together [a blog](#) that I've been preparing for *Latino Decisions* monthly to keep up with the trends that are going on.

And these are some of the data here that show the impact that it's had on the Latino community. For one, if we look at the number of states where Latinos are disproportionately overrepresented among people who have contracted the virus, early on in May, it was 29 out of the 35 that we're reporting. That has gone up. In the last few months, it has only been-- New Mexico is the only state where Latinos are slightly underrepresented, but that is likely to disappear in the very near future.

One of the things that we found is that in contrast where Latinos were widely overrepresented with respect to people contracting the virus, at first there was only one state, New York, where Latinos were overrepresented among the fatalities of COVID. That has climbed to 21 in August and then came down a little bit to 19.

So one of the questions was kind of the paradox, that it seemed like Latinos were catching the virus at a very high rate, but dying from it supposedly at not as high a level. But one of the things that we need to consider is that the Latino population is a very young population. So if you look at this graph here, on the left-hand side, you have median age for Latinos of about 29, 30, compared to whites at 44 median age.

With Latinos, about a third are less than 18 years of age compared to 19% for whites. And then with the Latino population, one out of every 14 is 65 and older compared to one out of five for the white population. So essentially, whites are disproportionately overrepresented in the ages in which people are much more likely to die from the disease.

Latinos are protected to some extent because we're younger ages. But once we account for-- adjust for the age differences and calculate age-adjusted death rates, there on the right we can see that actually, Latinos are dying at a rate that is 3.1 times, more than triple the rate of the white population, as is the case with the African American population, 3.4 times greater.

Native Americans, about two and a half times greater than whites, and Asians about 1.5 times higher. So even with Asians, if they have higher levels of education, more economic resources, even they have been disproportionately hurt and at risk compared to the white population.

One of the things that is very obvious also is the demography of the COVID fatalities. If we compare the Latino dead and the white dead-- and with a white population, among people who have died from COVID, about 90%, about nine out of 10 individuals have been 65 years of age and older. Only 1.6% of deaths have been less than 50 years of age. So you can see, it is a much older population.

In contrast with the Latino population, 63% are persons 65 and older. About 26% are individuals who are between 50 to 64. And then 11% are individuals less than 50. So you can see the tremendous disparity on the basis of age.

And what we have is that Latinos in the workforce are much more likely to be on the front lines, much more likely to be in essential jobs where they are less likely to be able to work from inside their homes. And at those ages, Latinos are dying probably about six, seven, eight times higher than the white population.

And to conclude, one of the things that we have is these disparities didn't just happen overnight, but they've existed for centuries. For centuries, ever since the founding of the nation. So we have the systemic racism that has really been exposed by COVID. We see it with higher infection rates, higher death rates, loss of jobs, loss of recovery, lack of medical insurance, crowded living conditions, and particularly unauthorized immigrants that have been left to fend for themselves without any assistance from the government. I'll close with that.

- Thank you, Rogelio. One of the issues that you raise that's going to be really important in the conversation that we're starting to have here is this idea of systemic racism, and what one of my colleagues, [Whitney Laster Pirtle](#), is referring to as racial capitalism, right? The connection and the integration of how capitalism is constructing inequality, and then how racial or ethnic discrimination may lie on top of that. And not just as individuals, but systemically affect people's life chances.

And you're talking in particular about death rates for Latinos. Could you say just a couple of things more about, what factors do you think are really important here? You've raised the issue of essential workers and age. Would you relate that to this idea of racial capitalism?

- Yeah, in many respects, in terms of, again, supporting the capitalism here, and you have the essential workforce where you really had people in the medical industry, people that were putting food on the table of Americans, goods and services being distributed, and so forth. You have this essential part.

And unfortunately, with the Latino population, it has been in terms of the lack of health care insurance for long. You look at the workforce among Latinos. 30% don't have health care insurance. And that has to do now with the preexisting kinds of conditions that we see, high levels of diabetes, high levels of heart disease, high level of liver disease, hypertension, obesity, and so forth that comes from living in conditions of inequality where people don't have access to good health care and you have the spiraling, unhealthy kind of situation and outcomes.

And we know that when there are these kinds of catastrophes-- we haven't seen anything of this scale, but another one that we saw was Katrina, for example. Katrina, how it really exposed the African American population in so many respects of inequality for generations, and so forth.

And Americans tend to hide their eyes and cover their ears at this systemic racism. Racism doesn't exist. But here, it is very clear that the coronavirus and COVID-19 have really exposed that.

Now the question becomes, what are we going to do about this? Because early on, many Americans were saying, oh, we really appreciate these individuals that are out there, putting their lives at risk. But we know Americans have very short-term memories. And after the coronavirus and everything is gone, the tendency is to go back as usual and reproduce those systems of racial inequality. But those need to be drastically, drastically and seriously changed.

- Yes. Thank you so much for that and bringing that home to us, the idea of the intersections of public health and medical inequalities and disparities in health that are impacting this population. It's actually very related to what Secretary Castro Ramírez will now discuss, and we're going to turn to her.

I know that she's been doing some significant work on supporting small business development and affordable housing, and can also speak about the legislative efforts to address these issues. And these, I'm sure, are very related and complementary to the important work that Rogelio is doing. So Secretary Castro Ramírez, we look forward to your presentation.

- Thank you. Thank you so much, Zulema. And thank you, of course, to the Network for Justice for the invitation to be part of this conversation and gathering. It's also great to be among a number of colleagues that I admire and respect.

I had the opportunity when I was in San Antonio to work closely with Dr. Sáenz as we developed a blueprint for expanding affordable housing opportunities in the city of San Antonio. So it's good to be gathered again.

As you know, Zulema mentioned, I serve as the Secretary of California's Business, Consumer Services and Housing Agency. And you know, essentially, the mission of our agency is to ensure that we are preventing and ending homelessness, expanding affordable housing opportunity, and also creating homeownership options for Californians.

A critical component of our agency is also protecting the civil rights, particularly in the space of housing and employment, through our Department of Fair Employment and Housing. And our agency is also responsible for regulating and ensuring a fair marketplace by licensing over 4.4 million professionals across the state in about 280 different industries. So it's a fairly large agency with a lot of responsibility, and just very grateful that I have the opportunity to serve under the Newsom administration and work across state government, particularly in these very difficult and trying times with COVID-19.

And so speaking of COVID-19 in California and really building on the information that Dr. Sáenz also shared with us in terms of the disproportionate impact of COVID-19, I thought it would be helpful providing some context for you all in terms of the challenges that we have faced here in the state.

First, just kind of pausing for a second to share this timeline, this chronology of what has occurred in just a few months from the governor declaring a state of emergency on March the 4th through where we're at now. Still very much in a public health crisis, continuing to respond, continuing to do everything possible to protect all Californians with a specific focus on vulnerable Californians.

Just some of the data, some of the numbers in our state. We have just over 805,000 cases of COVID positive. There has been a concerted effort to expand testing all across the state. And we're very close to 15 million tests that have been conducted, again, to ensure the protection of all Californians.

And unfortunately, we have lost close to 16,000 individuals across our state. And you know, every loss represents a significant loss to families, to communities, and to our state.

And as it relates to the impact of COVID-19, just providing some additional data points for you all in terms of the impact that this has had on the Latino community. In the state, our population is about 40 million people. 39% of the 40 million individuals that call California their home are Latino or Latinx.

But when we began to look at the COVID impact, 61% of all positive cases have been Latino or Latinx. And when we look at the number or the percentage of individuals that have lost their lives, it's 48% being Latino, Latinx. So significant impact on the Latino community. And believe me, we don't take that lightly. And as a state, we have been doing everything possible to mitigate and address this public health crisis.

And for the purposes of today's presentation, I'd like to just take a quick dive into our response as it relates to housing and also small businesses. So in the space of housing, I think we all know that access to affordable, stable housing is fundamental to everything that we do. It enables us to be able to reach our potential.

And you know, going into the COVID-19 pandemic, we know that many families across the country and also here in our state were already struggling to afford safe, stable housing. Too many families were unable to find housing close to work. Too many households were spending too much of their income or essentially being cost-burdened and not able to afford a decent, safe, affordable housing. And too many people have been basically living without permanent housing or living on the streets.

So COVID-19 has made this situation even much more dire and much more challenging, specifically when it comes to renter households. I thought it would be helpful to share some data in terms of the impact of COVID-19 on renter households.

And just for context, across the country, we have about 44 million renter households. And prior to the pandemic, about 50% of all renter households across the country were struggling to pay their rent. And so now we go into this pandemic and we recognize that that public health crisis has resulted in also an economic crisis with individuals and households losing their jobs, losing basically hours, and just experiencing financial hardship.

In June of this year, specifically here in our state, we had about a million renter households that were impacted by COVID-19 who either lost their job or lost hours or wages. And when we look at the percentage of people of color that have been impacted, that translates into three out of every four renters in our state are people of color with the majority being Latino.

The other important factor here is looking at their income status. And the chart that is shown here on the screen shows that beyond people of color, Latinos being impacted by job loss, we have a greater number of low-income households impacted.

Specifically, I'll call out households that are making-- that are basically earning less than 30% of AMI. And you know, 30% of a AMI for a family of four is about \$20,000 a year. So we clearly see that the less income you have, the more likely to be impacted by COVID-19 or to have a job-related loss.

So the effect of COVID-19 on poor households, on low-income households has been tremendous. And so sort of going into this and understanding and recognizing the impact has been critical for us as we work with local communities and local cities and counties and

organizations to mitigate, respond, protect, and come up-- and basically develop programs to offset the impact.

And then moving to the effect and impact on small businesses, very similar across the state. We have just over four million small businesses with 1.2 million of the four million being self-employed minorities. What we also have seen is a massive drop in the number of Latino businesses and also immigrant-run businesses.

Some of the unique challenges impacting small businesses, of course, have been the layoff, the furloughs. And I think Dr. Sáenz also mentioned this, that the industries in which individuals work and being able to keep up with the changing public health guidance has been a challenge. And as a state, we have been doing everything possible to ensure that we're providing information and guidance to mitigate and inform, educate. And as a regulatory entity, we're also responsible for making sure that we're enforcing.

So I do want to end with some optimism to Zulema's point that it's not just about understanding the challenges and the problem, but also, what has worked? What are we doing? What difference are we making?

And then just quickly, I will share with you that the state under the leadership of Governor Newsom and the entire administration from the beginning of this response, we were very clearly committed to making sure that we were protecting vulnerable populations, people of color, Latinos, low-income households. And so hence, our approach and our strategy has been to be proactive, to look at ways to not only provide protections and relief, but also to develop innovative approaches to ensure that individuals are able to stay housed and able to move into permanent housing.

I'm very excited that that commitment and that laser focus has led to a number of initiatives that we have been able to lift up and introduce, many of these in partnership with local communities. Specifically, at the start of this COVID-19 pandemic, we developed a partnership with local communities and motels and hotels that, of course, were losing not only dollars, but were not able to keep their hotels and motels up and running because of the COVID-19.

And through a creative partnership and leveraging federal dollars through CARES funding, we were able to establish a program called Project Roomkey that basically enabled us to work closely with local continuance of care and local government to move individuals that were experiencing homelessness into safe housing in these motels and hotels. The state played a key role in facilitating the partnership and leveraging the federal dollars.

And that has led to another program that we recently introduced called the Homekey Program. The Homekey Program enables local communities to be able to purchase these hotels and motels and convert them into permanent housing. About \$600 million has been set aside for this overall approach. And just this week, the governor announced the third round of funding or the third round of awards with now about 3,300 units that will be created to provide permanent housing.

And so just recognizing that, you know, I'm a little long here. Let's quickly go to the next item. In terms of our response for supporting small businesses, very much leveraging the federal dollars, the federal funds that have come in through the CARES Act, through the Paycheck Protection Program. And also working very closely with the legislature to develop additional supports for small businesses.

Specifically I'll highlight the Hiring Tax Credit Program that has allocated about \$100 million to small businesses that are committed to reopening and hiring individuals. And so I'd be glad to talk more about these efforts when we get into the Q&A.

And then lastly, I'll just end with a call to action that there needs to-- we are still very much in a public health crisis. There needs to be a continued focus on additional federal stimulus or additional federal funding. We have many families that are still unable to return to work, or if they are working, they are struggling to make ends meet, to pay the rent, to keep a roof over their heads.

There are ongoing conversations about a federal stimulus to be able to provide additional supplemental unemployment insurance, rental assistance, and small business support. And so I ask those of you that have joined us to get informed, to get activated, to look at ways to be able to amplify the importance of ongoing federal support to provide stable housing and to support small businesses.

And then lastly, I look forward to a conversation during the Q&A about the role of the government and opportunities for you all to be part of this effort. Government plays a key role in everything that we do, and I think this, a public health crisis and this ongoing challenge that we face has demonstrated how important it is to have individuals that are committed to public service and that understand the unique experiences and needs of communities of color, specifically the Latino community. Thank you.

- Well, thank you so much, Secretary Castro Ramírez. That was really enlightening, and I really appreciated this conversation and just kind of going through two of the big challenges which happen to be housing on the one hand, but also small business on the other. Both of these things necessary to have an equal footing in the American economy and labor market, and also for Latinos to have a chance at economic mobility and progress. And not just for themselves as business owners and homeowners, but for the next generation, their children, who would follow in the footsteps of whatever the economic situation is for their parents.

One question I have for you, just before we turn to Orson Aguilar, who also is going to be very-- his remarks will be complementary to yours-- is do you see a one-to-one ratio really on evictions to homeless? And then a one-to-one on economic uncertainty by COVID to small businesses being closed? There seems to me to be some mechanisms in between those two relationships that might help shore up or lessen the number of Latino homeless that result from eviction. That may be government, but it also might be family and community supports.

And similarly for businesses, right? They face hardships, but it doesn't necessarily mean that they're going to close their business if there's these other things that can kind of help shore up.

And you've spoken about some of them today. But just in your own experience in dealing with communities and talking to folks, what do you see folks doing from their social, cultural networks that are helping them also kind of close that gap between eviction, homeless, small business challenges, and closing a business?

- Yeah, that's a really excellent question, Zulema. And you know, it really speaks to the importance of not losing sight of our social network and the support that individuals find within families and community.

You know, as I shared with regard to what the state is doing, everything that we're doing is to support local communities and local government in responding to individual and family and neighborhood needs. But I think that to your point, we need to also understand the support that is found within families.

Families-- you know, Latinos are very resilient individuals, and oftentimes will go to their family first and kind of the neighborhood, community second. And so as we think about developing programs and strategies or allocating funding, I think it's a reminder-- and maybe this is sort of your question, Zulema-- I think it's a reminder that we need to also understand the fabric of communities and the importance of these family ties as we continue to do our best to respond and provide support. And that means being able to provide information and resources in a way that is culturally respectful and relevant, information in multiple languages.

And so I think it's really a reminder that what we are doing is about people at the end of the day. And so let's not underestimate what people and families are doing for themselves. And so how do we ensure that there is a strong connection as we continue addressing housing challenges and also as we continue doing what we can to address the impact on small businesses?

- Yeah. I mean, that's definitely something of my own experience that I see when I talk to small business owners. Rarely am I talking to an individual, a small business owner, where the family is not involved in some way, right? The kids are taking orders and the spouse is working either in the HR section or something. But something is happening with the whole family.

And similarly, I think with housing, housing is rarely just like a nuclear family situation, right? Latinos have connections and should not be thought of in some ways as individual business owners or individual homeowners. It's a household kind of approach often. And if it's in communities which may be because of segregation, you know, and also strong ethnic enclave communities that also are constructed for reciprocal solidarity, these things are also helping, right? Helping to kind of shore up what the gaps are and the structural vulnerabilities that exist in these sectors.

So I really appreciated your remarks, and I think also very, very complementary to what we'll be hearing now from Orson Aguilar who's likely to talk a little bit about the monthly jobs report, again, with the housing impact. Maybe some student debt. And also, hopefully if he has a chance, I know that he may also remark on kind of the social justice aspects of the undocumented and mixed status families that are also undergoing a crisis at this time.

- Thank you, Professor Valdez, and thank you, Secretary Castro Ramírez for those incredible remarks. And it's just amazing just how resilient our communities are. And I just really want to thank you for this conversation.

Again, my name is Orson Aguilar. I'm a principal with UnidosUS, the largest civil rights and policy center here in Washington, DC, where I'm at. I also am the Executive Director of the UnidosUS Action Fund, which is the political arm of UnidosUS, really geared to making sure that Latinos turn out in this election. You know, if I had a PowerPoint slide in front of you, the title of my presentation would be "Equity Matters And So Does Racism," because this is what we've seen throughout this epidemic, and of course before.

Just to provide you some context, here in DC, so we know as COVID was discovered and as Congress and the Senate started working on relief packages, the first three packages including the CARES Act had really no community input, right? They were written at the highest levels, a lot by the treasury secretary and by senate leaders led by Mitch McConnell. And in fact, most senators, most members of Congress, they didn't see what they voted on those days.

And one thing we know is when that happens, we're going to lose equity. And when you have an administration that's been operating from a racist lens, you're going to see a lot of exclusion. And that's what we saw.

And so the day that the CARES Act passed and prior to that when we saw a draft version, our team was spending all-nighters analyzing the text of the legislation, and of course trying to do everything we could to change it. But again, it was a done deal and they pushed it through, and we got what we got. And what we saw was a lot of exclusion.

Some of the things I'm going to mention aren't new to all of us, but it's just good to remind ourselves that, one, Latinos were making a very steady climb from the last recession. We know that the 2008 recession hit Latino communities particularly hard. We lost over 66% of our wealth in the great foreclosure crisis. And we also know that a lot could have been done-- and I'm sure Secretary Castro Ramírez knows well-- to keep a lot of Latinos in their homes and to build equity which they would have today.

We saw the highest labor force participation amongst any group. Again, the highest labor force participation. Latinos-- a majority of Latino households are working not just one job. They're working multiple jobs. They're supporting the gig economy. And there's research and polls that just show that Latinos are-- we're working awfully hard, and everywhere from construction, we have lawyers. You name it, we're there. And we saw homeownership inching up. Probably not where it should be, but we saw a steady increase in homeownership.

Underneath all of that, some of our discussions also mentioned we saw a lot of vulnerabilities as well. Even though people were working multiple jobs, we saw the majority of Latinos were working paycheck to paycheck, meaning they didn't have that required three-month savings.

We saw high housing costs. We know that the majority of Latinos live in metro areas that have seen very huge increases in the cost of rent and housing. And we saw Latinos really fighting to

keep their health care from the onslaught attacks of the Trump administration on the ACA or Obamacare.

Come COVID, we saw, again, a CARES Act, another relief where equity wasn't there, and we know that systemic racism was. We saw a poor health response, especially for our essential workers, right? We saw a president ordering workers to meat packing plants, because apparently there was a pork shortage, and putting our Latino and immigrant families at risk.

We saw Latino-US citizen kids, over three million of them, being excluded because their parents couldn't get either unemployment insurance, which I'll mention, or other benefits that we saw. We saw this strange thing, this marriage penalty, where we excluded mixed status families. So if somebody who is a resident is married to somebody who files with an I-10 number, we saw them being excluded.

We recently ran a poll of Latino workers to see how they benefited from the unemployment insurance program. A lot of Latinos that would have qualified for unemployment insurance didn't get it. They didn't get it because they couldn't find somebody to talk to in their language. They were quickly denied and not given any options on how to apply. And of course, we know that the offices were closed and they had to either stay on hold for a long time and probably never get through to anybody in Spanish, or just never be able to-- and so we saw a lot of Latinos just try, and frankly just give up.

And you know, we saw the state of California, for example, recently admit that their system was broken, and leased a credit and fixed it over a two-week time. We wish all the other states where Latinos are growing would do the same, because we saw unemployment insurance programs that just were not ready to really serve. And in particular, not ready to serve Latinos and others.

We've seen barriers with the homeownership program, the rental program that Secretary Castro Ramírez just discussed. We saw a failure in the Paycheck Protection Program where the first round was taken up by the first-in-line companies that had special access to their banks. So the majority of Latino small business owners did not get immediate support for their Latino businesses.

We saw an SBA that wasn't really thinking about small businesses. They were thinking about large businesses. And we saw an SBA that wasn't even tracking how many loans were going to Latino-owned businesses, something that easy, some data that could tell us who they're serving.

And then of course, we also saw a lot of our Latino-led community development financial institutions being excluded. So some of the organizations that know how to serve our community, the folks that are trusted messengers in our community were bypassed. They didn't receive a cash infusion, which they could have quickly turned around to families, to small businesses. They were not included.

And this is what happens when you don't have an equity lens, and worse, when you have systemic racism in an administration. You have programs that totally miss your community, even

though your communities are disproportionately hit, as we just heard by Secretary Castro Ramírez, as we heard by Dr. Sáenz.

Latinos are-- what I say, hit first and worst by COVID-19. And yet they're out there, we're out there working really hard as essential workers. You know, what's amazing is I always say we had a toilet paper shortage, but we never had a food shortage, right? There was always food there in the supermarket. And that's in large part because of Latino workers who were working, who risked their health and their lives. And we see that in the numbers.

And so come elections, this is a conversation that shouldn't end. There is a lot of accountability that has to take place. And the good thing is we know what equity looks like, right? We see it in the HEROES Act.

The House has put together a \$3 trillion plan. The Federal Reserve itself says that we need to invest very rigorously in our economy if we don't want to make long-term damage to our economy. Our House passed the HEROES Act many, many, many weeks ago. The Senate has not been moving.

And so we need the Senate to put aside a Supreme Court nominee that should wait till the next-- till we know who the next president will be, because that's what Senate leaders said that we should do. And they should be focused on passing the HEROES Act. And if you look at what's in the HEROES Act, you're going to see a lot of equity coming to health, talking about education, jobs, employment, small business support.

So the bright side is we know what equity looks like. We know how to target resources to our community. And as we've heard earlier, we know that Latinos are extremely resilient. They're going to-- it's not an individualized approach. Every time we poll Latinos, it's about their household and how they're working together to make ends meet. But we also have to be there for Latinos. All of us. Policymakers have to be there.

Latino communities contribute so much. They contribute more in taxes than our own president does. The least we can do is pass meaningful relief and make that targeted to our Latino community, our Latino small businesses. So with that, I'll end, and just really looking forward to our question and answer period.

- And Orson, really appreciated your comments here. And so relevant to what we're talking about and complementary. One of the questions I have for you that you maybe just touched on but I think is really important in terms of what you're talking about with respect to how to close the gap on disparities and persistent inequality and go towards equity is the role of student debt, right?

So we have a lot of Latino students who are actually engaged in higher education, and we have a higher number of high school graduates than we ever have before. And many, many more are not only going to college, but graduating from college. This is a moment of historic educational attainment among our Latino youth. What is the role of or the risk of student debt in kind of limiting that wealth accumulation potential for our next generation?

- Yeah, that's a great question. And we just released some poll findings out of California where we see a lot of our students struggling with student debt. We see, one, you have, again, looking at the bright side here is, as you mentioned, we've had more Latino graduates than ever before, and we're going to continue to see that trend going up and up.

And one, we need to make sure that there are jobs so that as Latinos graduate, they go into good paying, living wage jobs. Right now, what we're seeing with a lot of recent college graduates is that there is a lot of unemployment. A lot of employers are hesitant to hire.

And we also know that there wasn't meaningful relief for student debt. We've asked for student debt cancellation, meaningful relief on making payments. We've seen some progress. And the good thing is we do have a lot of champions for student relief. But again, it's a huge factor. I graduated-- after I graduated from UC Santa Cruz and getting my master's, I had debt. You know, my wife who had got her doctorate at state, still paying off debt.

It's a huge issue, especially as we see in our communities. We're very hardworking communities, but we come from low-wealth families. And so even though our parents worked really hard, multiple jobs, we don't have the type of wealth where we can take out that equity loan or loan from our 401(k). And so oftentimes, it falls on students to make those payments, and we just need to make sure that there's support for them, especially during these hard times where it's hard to find a job right out of college.

- Yeah, absolutely. I mean, you are speaking to the choir here. I'm a first-generation college student, and it took me 15 years to pay off my student loans. Just-- yeah. Just wretched. But I did it, and so things are looking up now. But yeah, there are other college students who don't have that debt burden right out of college, and it really, really limits the ability to do some wealth accumulation.

So with this, I want to thank you for your remarks, and I'm going to turn to the panel. We did receive a number of questions ahead of our seminar, and I do want to give time to try to address those to any of our panelists. One of the ones that I think that everyone here has touched on and would be great to elaborate on is a question that came in from one of our participants.

It says, "How has the erosion of trust in government due to years of anti-immigrant and anti-Latinx sentiment, how has the rhetoric and the policies shaped the community response? And has it affected the implications and the outcomes of COVID?" So particularly, in this particular historical moment of a very anti-political-- anti-immigrant, anti-Latino political sphere, what do you think the impact is of that on the COVID situation? And perhaps you'll just go ahead and take that question, Orson, first, if you would like to.

- Sure. No, we definitely know that that's the public charge rule. All of the rhetoric out there, you know, about our census excluding certain folks or even voting. That has a damaging psychological impact. So it is something to worry about.

The great thing is that we also have a lot of trusted organizations, a lot of community-based organizations on the ground that do primary delivery for a lot of the services we're talking about.

And we know that they are-- every time we do surveys, they are extremely trusted. They know how to get out the message in a culturally competent way.

And so we've just always got to make sure that they are part of the solution, that we provide the resources that our community-based organizations need to serve our community. And if we do that well, our community's going to be well served.

- And Secretary Castro-- oh, go ahead. Is that you, Secretary Castro Ramírez? I was going to go right to you. Please, I'd love for you to comment on this.

- Definitely. I wanted to build on the point of how important it is also that we do everything possible to ensure that we're providing-- and I mentioned this earlier, right? That we are providing information that is culturally relevant and that is in the different languages. But also, that have an opportunity to listen and understand the challenges at the local level.

And so just as an example, a few months back as we were looking at the COVID-19 data here at the state, the county, Imperial County, which is a county that is adjacent to San Diego County and borders with Mexico, we saw just a tremendous increase in the number of COVID-19 positive cases. And were very worried because of the pressure that it was also placing on the hospital system.

And we were doing everything possible, of course, to provide the necessary support, but realized that it was important for us to go down to Imperial County, to sit down with local leaders, community-based organizations, faith leaders, and really try to better understand, what's working for them? What is not working? What can the state do to be more proactive and to be more nimble in the assistance that we were providing?

And that investment of time and of listening led-- there was basically a delegation from the state, and I had the opportunity to be part of that delegation. We came back with information that we really had not been thinking about, and put in place a number of efforts to be more responsive and more targeted.

And so I think for me, that was a reminder that even when we are developing policy or programs or doing our best from afar, it is important to make the time to sit down with the individuals that are closest to the problem or the individuals that are-- or the communities, the Latino community in this particular case in Imperial County to really ensure that we are not in some ways unintentionally making their job much more difficult.

And instead, listening to the solutions and-- the concerns and the solutions at the local level, and then formulating our approach in our programs and funding to support that. And so I think that that needs to be a constant in all we do, especially in this kind of crazy environment where unfortunately, the leadership at the federal level has been such that there's a lot of misinformation that feeds into confusion and just lack of-- well, lack of information, but also fear among vulnerable communities.

- And also, for Rogelio, did you want to have a chance to weigh in on this question?

- Yeah, I think in terms of we're talking about the community that increasingly has been living in the shadows here, particularly in the Trump administration. And one begins to wonder, how many fatalities that we've seen in our community or people who have caught the virus did not seek help and so forth because of the fear of being deported or having family members deported, and so forth? Which is another major risk that we see, the loss of lives.

And unfortunately, I think when it is people of color, Latinos and African Americans that have been disproportionately losing their lives, I don't think that there is from the power structure of this country the urgency to really control the disease, the virus, and so forth. The major kind of priority has been opening business, making sure that people have their individual personal rights not violated, and things like that. If it was a white community that was disproportionately being killed off by this virus, we would have had a national disaster from step one.

- Yes. And I think that on that note too, I've often thought about what would have happened if children were more at risk as well, right? Because that seemed to be right at the beginning something that really limited-- oh, go ahead. Just quickly, because we're about out of time.

- What happened if I heard a bell and I thought it was-- so I stopped earlier. But in terms of the children, even though the numbers are still relatively low, still, Latinos are dying at about nine times greater, like in the five to 14, than the white population. And at zero to four, children are dying three times greater than the white population. So you see the disparity there.

- Thank you for that, and that is so important to highlight, because I don't think that people has been thinking about that particular aspect of it, right? And just kind of thinking about those numbers without breaking down the differences between the groups is really masking the really catastrophic effect it's having on the Latino community, which your work is pointing to.

We're about out of time, and so I would like to just thank all of the presenters for their time. And I want to also mention just before we go that this recording and the presentation of the slides and the webinar will be available at the [TAMULawAnswers.info](https://www.tamulawanswers.info) website, probably the same one that you registered with today.

And the upcoming October 13 webinar will be on the [criminalization of Latinx immigrants and its relationship with Black Lives Matter](#), which of course is so important that we see the connections between Latinos and Black folks who are experiencing a lot of inequalities and similar kinds of oppressive effects and systemic racism and anti-immigrant sentiment that go hand in hand. And so that is going to be a very important webinar that I want to highlight here.

And so please, we hope that you continue to participate in [these seminars](#) and join us. Feel free to reach out to our participants who are doing the work on the ground and writing the reports and sending out the op eds and working with our community to try to continue to make the-- and improve and address the real concerns with the Latinx community, especially in these really difficult times. So thank you to everyone and for your participation in joining in on this important conversation.