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Global Systemic Risk

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COVID-19 and the Impact on Marginalized Communities

Executive Summary

Students in marginalized communities are (on average) academically behind their wealthier, white counterparts, an issue that has only worsened from COVID-19, due to poor transition to remote learning, and unequal access to the same quality of learning. As a result, black, Hispanic and low-income students are at risk of falling nearly *another* grade level behind their white counterparts. To address this, investment to ensure that students have the necessary technological and educational infrastructure is imperative, to avoid further inequality stemming from their socioeconomic backgrounds. Further, programs to replicate the social and intensive benefits of in-classroom learning (whether through tutoring or extracurriculars) would be useful.

Marginalized communities tend to work in essential industries, so it is paramount to adopt policies that would protect them from COVID-19 and providing a social safety net. These policies include companies providing personal protective equipment to keep workers safe as they work, increased pay and compensation for the duration of the coronavirus crisis due to the hazardous working conditions, frequent and free COVID-19 testing to essential workers and their families, and providing adequate healthcare to all employees regardless of immigration status so workers have access to treatment in the event they contract the coronavirus. These policy recommendations acknowledge the extreme significance of a robust supply chain during a global crisis and the essential work marginalized communities have done for decades that keep Americans fed and secure.

Noncitizens are disproportionately affected by immigration restrictions both prior to and during the Coronavirus pandemic. Immigrant populations are disproportionately employed in occupations that make them vulnerable to both virus exposure and economic fallout. And, noncitizens often have disproportionate access to quality healthcare, including testing and treatment for the Coronavirus. Policy recommendations seek to limit immigration restrictions on travel to the United States, expand workplace and unemployment protections for immigrants, and provide immigrants with greater health benefits and access to Coronavirus treatment. These policies are essential to protecting vulnerable communities amid the pandemic.

Education

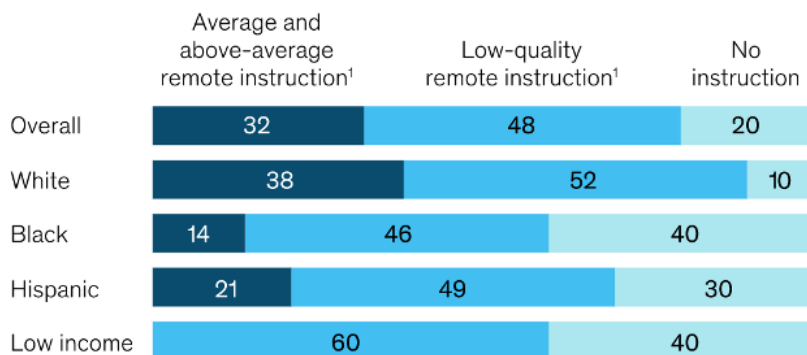
First, a prominent way in which marginalized communities in the United States have suffered from COVID-19 is a disruption in education. Traditionally, even without the effects of the virus, a significant achievement gap has existed between white students and their POC counterparts. As reported by McKinsey Consulting, black and Hispanic students are on average 2 years behind white students, while low-income students are repeatedly underrepresented at the top of their classes.

Remote learning has exacerbated this gap, not only from the deterioration of quality relative to in-classroom learning, but also in the unequal distribution of resources for remote learning in different communities. McKinsey estimates that only 14% of black students and 21% of Hispanic students receive at least average-quality remote instruction (compared to 38% of white students), with 40% and 30% of black and Hispanic students respectively receiving *no* remote instruction (compared to 10% of whites.) In turn, they estimate that 10.3 and 9.2 months of learning (compared to in-classroom learning) could be lost by black and Hispanic students, while white students would on average only lose about 6 months. This disparity in learning

would further handicap students of color, leaving them in weaker positions for employment and income, while also exacerbating the racial wealth gap.

Similarly, low-income communities have been adversely affected educationally by COVID. First, McKinsey estimates that *no* low-income students receive an above-average remote education (with 60% receiving low-quality, and 40% receiving no education whatsoever), and that the average low-income student would lose about 12.4 months of learning compared to in-classroom instruction. A pair of surveys by Education Week spotlights exactly *how* these ‘lost months’ manifest - lack of opportunities, and difficulties in transitioning to remote learning. As they note, 89% of teachers in low-poverty communities (with 25% or less low-income students) reported teaching by March 24-25, while only 67% of teachers in high-poverty communities with (75% or more low-income students) reported the same. Paralleling this, in wealthier communities, 73% of district leaders reported being able to provide learning opportunities to *all* students, while only 34% of leaders in high-poverty communities claimed the same. Finally, attendance dropped off dramatically, with 32% of teachers in high-poverty districts reporting their students were not making contact with them, compared to 12% in low-poverty areas. With their schools slower to adjust, and fewer opportunities to learn, low-income students are likely to fall further and further behind the curve. Without significant action, America’s racial and wealth education gaps are likely to become wider than ever.

Quality level of remote instruction, % of K–12 students



Black, Hispanic, and low-income students are at higher risk of not receiving remote instruction of average or above-average quality ...

Average months of learning lost in scenario 2 compared with typical in-classroom learning²



... and the result is learning loss from student disengagement and/or lack of access

¹Estimates based on income quintiles, with assumption that top 2 income quintiles receive high-quality instruction.

²Includes 0.05 standard deviation reduction for black, Hispanic, and low-income students to account for recession impacts (~1 month of additional lost learning).
Source: US Census 2018

Employment

Minority communities have long been disproportionately affected by certain policy decisions in the United States and have shown to experience worse outcomes socioeconomically compared to their white counterparts. As COVID-19 continues to spread across the globe, these same minority communities continue to be at risk of contracting the novel coronavirus and further worsen their socioeconomic outcomes as a result. Rachel Nania from the American Association of Retired Persons, a nonpartisan nonprofit, explains that Black Americans accounted for a higher share of confirmed cases and deaths of COVID-19 compared to their share of the total population in states that reported race and ethnicity data while Hispanics were hit hardest per capita in New York City, more than any other ethnic group (2020). Staying home

and maintaining physical distance has been an effective method to prevent the spread of the virus, but for many minority communities, this is not always possible.

Fewer than 20 percent of Black workers and approximately 16 percent of Hispanic workers are able to work from home (United States Department of Labor, Bureau of Labor Statistics, 2019), meaning the majority of these workers must risk their health and their family's health or they will not get paid. It is important to note how minority communities have been disproportionately affected by COVID-19 because as much as the virus is a public health issue, it is also a major employment issue with severe consequences for the American food supply chain. More specifically, substantial portions of immigrant communities work in the agricultural industry, including the farms and processing plants that are driving the food supply for the U.S. during the pandemic. Despite their essential role during the pandemic, work conditions remain hazardous.

Immigration

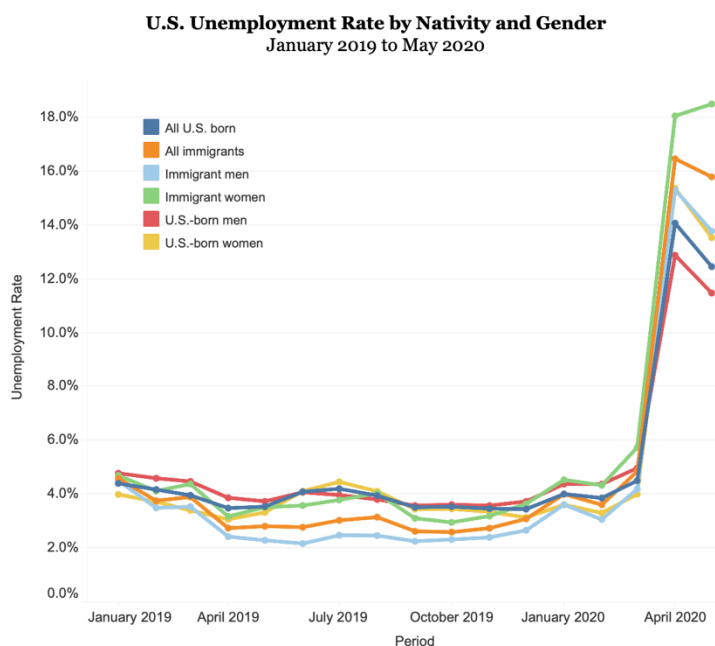
Prior to the COVID-19 pandemic, the Trump administration had already introduced and implemented several policies that severely restricted immigration to the United States. These policies included increasing restrictions on asylum seekers, banning the entry of individuals from select majority Muslim countries, decreasing the admissions of refugees, and attacking Deferred Action for Childhood Arrivals (DACA). Since the pandemic, additional policies aimed at restricting immigration in the time of COVID-19 continue to disproportionately affect immigrant populations.

On policy specifically, the Trump administration first placed a ban on the entry of non-U.S. citizens or residents traveling from China, Iran, and Europe. Then during the pandemic, the

Trump administration ended asylum at U.S. land borders by “invoking the power given to the Surgeon General in 1944 to block the entry of foreign nationals who pose a public health risk” (Chishti and Pierce 2020). For the first time ever, the United States closed its northern and southern borders for non-essential travel in collaboration with Mexico and Canada. And most recently, as many universities have moved classes online during the pandemic, United States Immigration and Customs Enforcement released new guidelines stating that students on F-1 and M-1 visas “attending schools operating entirely online may not take a full online course load and remain in the United States” (U.S. ICE 2020). Through each of these new restrictions in travel and entry, immigrant populations are further being forced into dangerous situations that they cannot flee, they are being separated from their families, and they are becoming isolated from academic opportunities.

Beyond policy, immigrants in the United States face challenges in employment, healthcare, and accessing other basic resources. Immigrants are disproportionately employed in occupations that make them vulnerable to both COVID-19 exposure and economic fallout. Often, immigrants in the United States work in occupations that are at the frontlines of the pandemic, such as hospitality, personal services, and childcare (Chishti and Pierce 2020). Further, according to data from the Migration Policy Institute, Latina immigrants had the greatest unemployment rate in April 2020 of all racial and ethnic groups, at around 22% (Capps et al. 2020). Further, 15.8% of all immigrants in the United States were unemployed compared to

12.4% of all U.S. born workers (Capps et al. 2020).



 Migration Policy Institute (MPI) Data Hub
<http://migrationpolicy.org/programs/data-hub>

Further, policies in the United States limit immigrant access to health care and insurance. Noncitizen adults and their children are often excluded from insurance coverage through the Affordable Care Act, Medicare, and Medicaid (Duncan and Horton 2020). In one study comparing citizens and noncitizen access to health insurance, “more than half of the low-income noncitizen adults and children in the sample were uninsured” (Ku and Matani 2001). The same study also found that noncitizens are less likely to have a usual source of health care ((Ku and Matani 2001). During the Coronavirus pandemic, these challenges are exacerbated and for many undocumented immigrants, they fear seeking medical assistance due to concerns with their legal status and medical costs, “many undocumented immigrants will wait to seek care until their symptoms are life-threatening” (Duncan and Horton 2020). And finally, many immigrants are excluded from both unemployment insurance and the Coronavirus Aid, Relief, and Economic Security (CARES) Act stimulus checks, including “anyone who lives in a household in which anyone uses an ITIN (Individual Taxpayer Identification Number) to file taxes” ((Duncan and Horton 2020).

Conclusion and Recommendations

Altogether, the effects of COVID-19 have been hard-hitting across all aspects of life for marginalized American communities, with urgent action needed to prevent a socioeconomic crisis. Educationally, lower-quality learning and less access to learning materials has widened an already-significant achievement gap, leaving children in black, Hispanic and low-income communities behind their wealthier, white counterparts. As the issue is twofold – unbalanced access to education, and unequal levels of quality – the solution must also be twofold. Greater levels of funding to ensure students in marginalized communities have the necessary infrastructure to learn remotely (Internet, electronics, subscriptions) are necessary. Additionally, more resources must be allocated to provide marginalized students higher-quality education, to best obtain the benefits and environment of an in-classroom learning experience. Should COVID-19's effects continue to be felt through the upcoming school year, teachers will likely be more prepared to handle the situation but must be able to *connect* with their students in other ways to compensate for the lost in-classroom experience. Whether that should be through extracurricular activities, online tutoring or otherwise, greater funding and administrative commitment is greatly needed.

Adopting an “Essential Workers Bill of Rights” as proposed by Senator Elizabeth Warren (D-MA) and Representative Ro Khana (D-CA) would provide meaningful policy reform to ensure workers keeping the country running are treated with dignity and are properly protected. This includes health and safety measures like personal protective equipment (PPE), increased compensation for hazardous working conditions, frequent and free COVID-19 testing to workers and their families, and providing healthcare security to all employees that includes the marginalized communities that perform much of the essential work regardless of immigration

status, For too long, marginalized communities have done the honest, hard work of maintaining the supply chain with little to no protections for their work. The federal government should adopt these policies out of the interest of economic security for the nation and to promote the dignity of the essential workers keeping the supply chain operational.

During the Coronavirus pandemic, disparities in immigrant employment, healthcare, and other resource access are further exacerbated by federal policies which aim to restrict immigration to the United States. Given that evidence shows that virus travel restrictions are ineffective once a virus has spread across the world (Pillinger 2020), the Trump Administration should stop its virus-related travel bans. Second, it is urgent that the Trump Administration reinstate asylum entry at U.S. land borders in order to uphold basic human rights for asylum seekers. Beyond immigration restrictions, tax-paying immigrants should immediately access to all future stimulus checks from the Coronavirus Aid, Relief, and Economic Security (CARES) Act. Finally, communities are better able to slow and stop the spread of the Coronavirus when everyone has access to testing and treatment. Therefore, states and communities must include multilingual and multicultural Coronavirus public health messaging, access to free testing, and access to health care coverage for everyone, regardless of legal status.[24/28](#)

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