



# Hispanic Economic Outlook

## 2010 – Quarter I

The Quarterly Report of the Hispanic Economic Outlook Committee

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The American Society of Hispanic Economists (ASHE)—a member of the Allied Social Science Association—is a professional association of economists and other social scientists who are concerned with the under-representation of Hispanic Americans in the economics profession and with the lack of research generated on Hispanic American economic and policy issues. Our primary goals include:

1. Promoting the vitality of Hispanics in the economics profession through education, service, and excellence;
2. Promoting rigorous research on economic and policy issues affecting U.S. Hispanic communities and the nation as a whole; and
3. Engaging more Hispanic Americans to effectively participate in the economics profession.

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## Some Implications of Health Care Reform for Self-Employed Hispanics

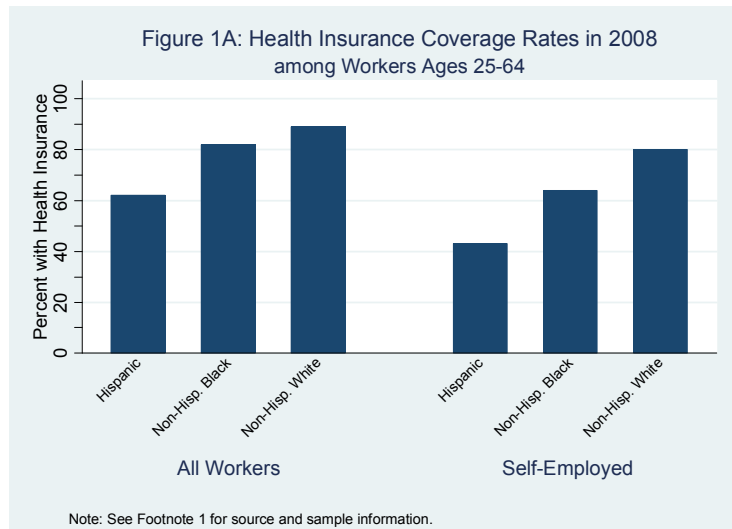
Marie T. Mora and Alma D. Hales\*

Hispanic workers are less likely than non-Hispanic workers to have health insurance. To illustrate, Figure 1A shows that 62% of Hispanic workers between the ages of 25 and 64 had some form of health insurance in 2008, compared to 89% of non-Hispanic white workers and 82% of non-Hispanic Black workers.<sup>1</sup> When focusing on the self-employed, the Hispanic/non-Hispanic-white gap is even larger: 43% of self-employed Hispanics versus 80% of self-employed non-Hispanic whites had health insurance in 2008.

Given that Hispanics as a group are less likely to be covered by health insurance than other workers, particularly among the self-employed, it is likely they will be disproportionately affected by the recent health reform legislation, the Patient Protection and Affordable Care Act (PPACA). One such potential effect is that Hispanics might be more likely than other workers to face penalties for being uninsured. This legislation's "shared responsibility for health care" clause stipulates that: *"an applicable individual shall for each month beginning after 2013 ensure that the individual, and any dependent of the individual who is an applicable individual, is covered under minimum essential coverage for each month"*. If individuals fail to meet the minimum insurance coverage for one month or more of the year, they are subject to a penalty, in which:

- The penalty consists of 1/12 of the applicable dollar amount for the calendar year;
- The total penalty paid by a household in one year shall not exceed 300% of the applicable dollar amount for the calendar year; and
- The applicable amount will be \$750 multiplied by a cost-of-living adjustment in 2016, with phase-in amounts of \$95 in 2014 and \$350 in 2015.

There are some individuals who are exempt from the penalty, including certain religious groups or individuals in a health care sharing ministry, and individuals who cannot afford it (if the premium exceeds 8% of the household income). Since Hispanics have lower income levels on average than other workers, they might be more likely to be exempt for the latter reason.



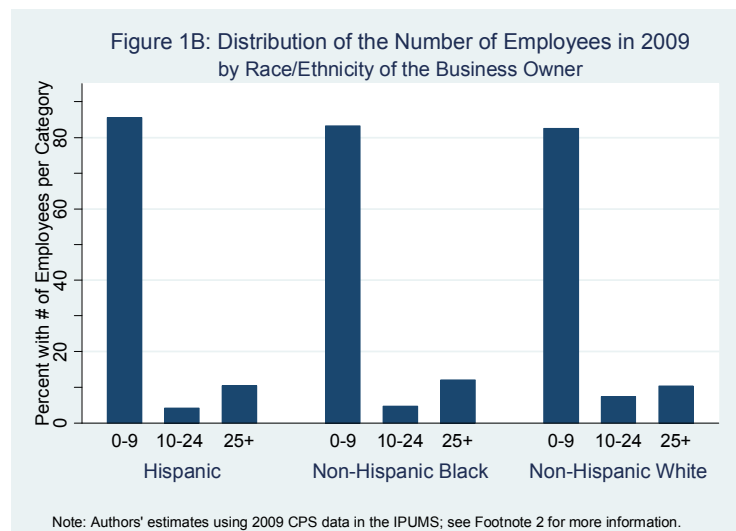
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<sup>1</sup> See Mora, Marie T. 2010, "Self-Employment, Health Insurance Coverage, and Race/Ethnicity," presented at the Robert Wood Johnson Foundation Center for Health Policy, University of New Mexico, Albuquerque, 08 April 2010. These estimates are based on a nationally representative sample in the 2008 American Community Survey (made available in the Integrated Public Use Microdata Series at the University of Minnesota at [www.ipums.org](http://www.ipums.org)) of more than 1.1 million non-student civilians who worked at least 20 hours per week for 26 or more weeks in the twelve months prior to the ACS questionnaire.

Of specific relevance to the self-employed, the PPACA legislation does not require small business owners to purchase health insurance for their employees, but there will be a tax credit if they choose to do so, under the following conditions.

- The tax credit is up to 35% on health premiums, and it will increase to up to 50% in 2014.
- To qualify for a tax credit, the small business must provide at least 50% of the health care for its workers, and it must pay average annual wages that are less than \$50,000.
- The business must have the equivalent of less than 25 full-time workers.
- The amount of the tax credit can vary, but to qualify for the full credit (35% now and 50% in 2014), the business should be paying less than \$25,000 in average annual salaries and have fewer than the equivalent of 10 full-time employees.

According to our estimates, in 2009 only 10% of self-employed Hispanics and non-Hispanic whites had 25 or more employees (see Figure 1B).<sup>2</sup> This implies that the firm-size requirements to be eligible for at least some of the tax credit should not differently affect Hispanic versus non-Hispanic white business owners. However, a higher share of self-employed Hispanics than non-Hispanic whites had fewer than 10 employees in 2009 (86% versus 83%), such that a slightly greater proportion of Hispanic business owners than non-Hispanic whites should be eligible for the *full* tax credit based on firm-size requirements (assuming firm sizes remain the same in upcoming years).



Another feature in the PPACA related to small business owners is the expected formation of the Small Business Health Options Program (SHOP) by 2014, which will be a state-based exchange program that pools small businesses and employees to offer more competition in

purchasing health insurance. The self-employed and the uninsured working for firms that do not offer health care coverage will be eligible to purchase insurance through SHOP. Subsidies will be provided on a sliding scale for individuals with income 133-400% of the poverty line, while those below the poverty line will be eligible to participate in an expanded Medicaid program. As self-employed Hispanics are more likely to have income levels below the poverty line than their non-Hispanic white counterparts,<sup>3</sup> a greater proportion of Hispanic business owners should have higher eligibility rates to participate in these programs. Undocumented workers will not be eligible to participate in SHOP, and they also will not qualify for federal programs.

<sup>2</sup> We estimated these percentages using the 2009 Current Population Survey (CPS), made available by the Integrated Public Use Microdata Series (IPUMS) at the University of Minnesota at [www.ipums.org](http://www.ipums.org), for the self-employed ages 16 and above who worked in the previous year.

<sup>3</sup> For example, in our sample from the 2009 CPS in the IPUMS (see Footnote 2), 21% of self-employed Hispanics had income levels below the poverty line, compared to 5.6% of self-employed non-Hispanic whites. Also, when restricting the sample to only include U.S. citizens (to avoid counting undocumented immigrants who would be ineligible), 10.9% of self-employed Hispanic U.S. citizens had income levels below the poverty line.

## Recent Developments in Hispanic Poverty

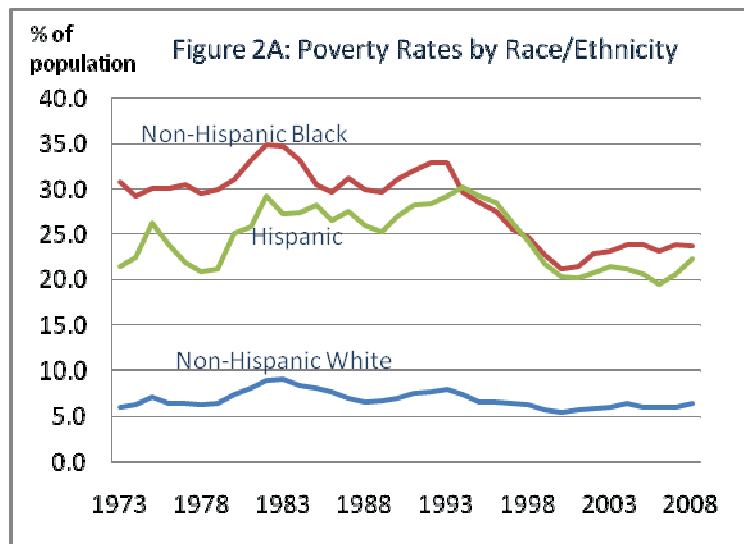
Donald G. Freeman\*

Though most forecasters agree that the U.S. economy has begun to recover from the severe recession dating from December 2007, the Hispanic population has yet to see signs of progress in two important measures of economic distress: the rate of unemployment for the labor force and the rate of poverty for Hispanic families. By 2006, after a decade of unprecedented progress marked only by a slight interruption in the early 2000s, both these measures had reached the lowest levels recorded since the beginning of the series in 1973. Hispanic unemployment briefly touched 4.7% of the labor force in October 2006, only 0.8 percentage points above the rate for whites, while the poverty rate fell below 20%, down from a high of 30% in 1994.<sup>1</sup>

The period since 2006, however, has marked an abrupt reversal in both series. Unemployment in March 2010 stands at 12.6%, and the annual poverty rate for 2008, the last available data, is at 22.3%. Moreover, as noted below, there is reason to believe that when reports of the more recent experience with poverty become available in September the news will be even worse. In what follows we examine some of the trends in Hispanic poverty and offer tentative guesses as to where the poverty rate may be headed next.

Figure 2A displays annual national poverty rates since 1973 for Black, White, and Hispanic populations.<sup>2</sup> Black and Hispanic poverty rates have been historically 3-4 times those of the white population, though the margin had narrowed somewhat during the long economic expansion of the late 1990s. Poverty rates are counter-cyclical, as can be seen in the figure, with peaks corresponding to previous recessions in 1973-75, 1980-82, and 1991-92.

Though obscured somewhat in the figure due to the wide gap between the poverty levels of the two series, the White and Hispanic poverty series have similar cyclical and trend behavior over the past 35 years, with the run-up in rates following the 1980-82 recession persisting for quite a long time, until the strong recovery of the 1990s. Many reasons have been adduced for the persistence of poverty in the 1980s, including the shrinking of the safety net, the reduction in the manufacturing sector, and the rise in income inequality, but the main factor for both whites and Hispanics appeared to be the increase in single parent families, with the percentage of children living with one



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<sup>1</sup> The poverty rate is defined as the percentage of the population with an income less than the poverty threshold established by the Bureau of the Census, as adjusted for family size. The thresholds were first established in the 1960s and have been adjusted only by inflation since.

<sup>2</sup> Hispanics may be of any race. The data are taken from the Census Bureau website, <http://www.census.gov/hhes/www/poverty/poverty.html>. White and Black populations exclude Hispanics.

parent peaking at around 32% for both groups in the mid-1990s before declining to the high 20s by 2009. Children in single-parent families are 5 times as likely to be poor as their counterparts in two-parent families.<sup>3</sup>

Hispanics are younger than the non-Hispanic population, with a median age of 28 years versus 37 years for the general population. Hispanics also have fewer years of schooling than other groups. Only about 60% of the Hispanic population over 25 years of age has a high school diploma, and 1 in 8 has at least college degree. By contrast, over 90% of non-Hispanic Whites and over 80% of non-Hispanic Blacks have graduated from high school, and 1 in 3 of Whites and 1 in 5 of Blacks has at least a bachelor's degree. Individuals with less than a high school diploma are twice as likely to be in poverty as those with a high school diploma or higher.<sup>4</sup>

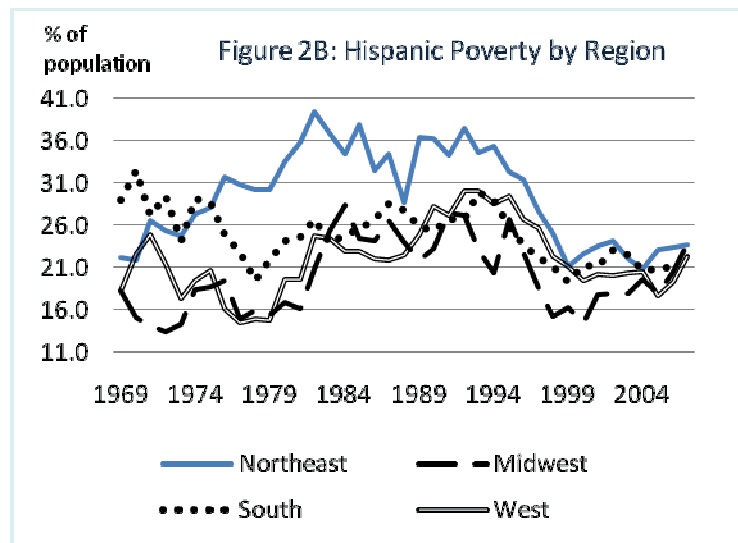
In addition, almost 40% of the Hispanic population is foreign-born, and originate from countries with relatively low per capita income. These characteristics in combination—young, less well-educated, and newly arrived—are key factors in explaining the gap between Hispanic and White poverty rates.

#### Poverty by Region

Historically, Hispanic poverty rates have varied considerably by region, as shown in Figure 2B.<sup>5</sup> Hispanics in the Northeast long had poverty rates exceeding those in other regions because of the over-representation of the Puerto Rican subgroup in the New York City metropolitan area. During the 1960s and 1970s, the heavy inflow of Puerto Ricans, already disadvantaged educationally relative to the native population, coincided with the decline of the Northeast as a manufacturing center. With many other entry-level jobs off-limits due to tight union control and other patronage restrictions, poverty rates among Puerto Ricans soared to almost 50% during the 1980s.<sup>6</sup>

More recently, regional poverty rates among Hispanics have converged to 21-23% in 2008, due in part to the corresponding convergence in regional unemployment rates among Hispanics and non-Hispanics alike, in part to the mobility of the Hispanic population, and in part to the convergence of regional economies generally. Of course it remains true that the

overwhelming majority of the Hispanic population in the United States, almost 80%, is located in the South and



<sup>3</sup> U.S. Bureau of the Census, Current Population Survey, America's Families and Living Arrangements: 2009, Table C3. <http://www.census.gov/population/www/socdemo/hh-fam/cps2009.html>.

<sup>4</sup> U.S. Bureau of the Census, Current Population Survey, Educational Attainment in the United States, 2009, at <http://www.census.gov/population/www/socdemo/education/cps2009.html>

<sup>5</sup> The four Census regions of the United States represent groups of States as follows: 1) Northeast: Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont; 2) Midwest: Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, Wisconsin; 3) South: Alabama, Arkansas, Delaware, District of Columbia, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia, West Virginia; 4) West: Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, Wyoming.

<sup>6</sup> Aponte, Robert (1991). Urban Hispanic Poverty: Disaggregations and Explanations. *Social Problems*, 38 (4), November.

West, so the national rate is mostly reflective of developments in these regions.

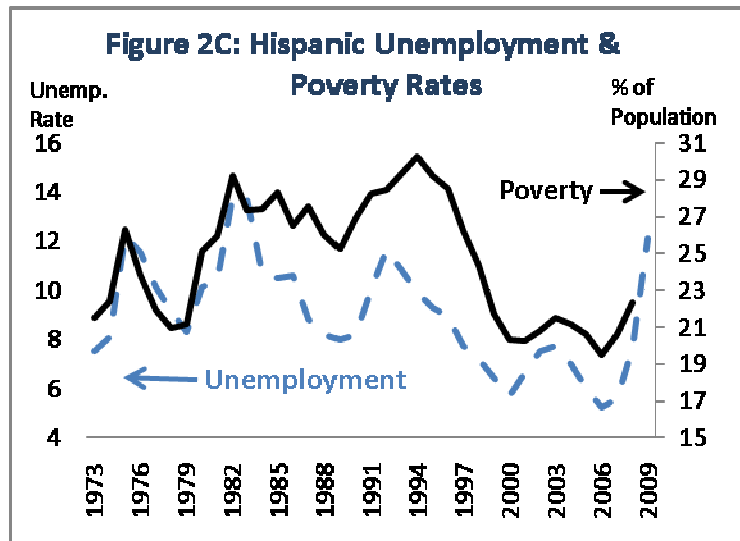
*What lies ahead?*

As noted above, the poverty rate for Hispanics hit an all-time low in 2006 since data have been collected, as did the unemployment rate. The most recent recession has hit Hispanics especially hard, with unemployment rates in this group rising faster than either the White or Black populations.<sup>7</sup> There is a very close correspondence between unemployment and poverty rates across all groups, and in particular for the Hispanic population, as shown in Figure 2C. Because poverty data are reported with a lag, with the latest data for 2008, we can use more current unemployment data to forecast the reported rates for 2009 and 2010.

A simple bivariate regression of poverty on the unemployment rate using annual data since 1973 yields an estimated relationship of

with unemployment explaining about one-half the variation in the poverty rate. Using the already-reported 2009 annual unemployment rate for Hispanics of 12.1%, this equation estimates that Hispanic poverty for 2009 will

increase by almost 5 percentage points, to 28.1% of the population, the highest rate since 1996. So far in 2010, the Hispanic unemployment rate has average 12.5%; if the poverty rate follows its historic pattern, we will see another uptick in poverty this year of another one-half percent or so. And because the unemployment rate tends to lag the general economy, turning down some months following the beginning of an economic recovery, it will be some time before we can anticipate some positive reports on Hispanic poverty.



For the longer run, the prospects for Hispanic poverty are more favorable. Demographically, the Hispanic population will become more similar to the general population, and because older groups have lower poverty rates, this alone will bring down the average. Secondly, younger cohorts are better-educated than their elders. High school graduation rates are almost 10 percentage points higher for the 18-29 year age group than for their parents.<sup>8</sup> Because increased education is the surest route out of poverty, anything that can be done to encourage young Hispanics to stay in school will pay important dividends for future generations.

Finally, immigration rates have slowed dramatically over the past three years.<sup>9</sup> Whether these lower rates will be maintained as the U.S. recovers is an open question, but for the near term the slowing of new entrants will mean fewer immigrants in the Hispanic population. For foreign-born Hispanics, the poverty rate for non-citizens is more

<sup>7</sup> Data on unemployment taken from the U.S. Bureau of Labor Statistics website: <http://www.bls.gov/cps/>.

<sup>8</sup> U.S. Bureau of the Census, Current Population Survey, Educational Attainment in the United States, 2009, at <http://www.census.gov/population/www/socdemo/education/cps2009.html>.

<sup>9</sup> Preston, Julia (2009), Mexican Data Show Migration to U.S. in Decline, *The New York Times*, May 14, 2009.

than twice the rate (28.1%) than it is for naturalized citizens (13.9%). Surprisingly, this differential persists at all levels of education, all the way through to the foreign-born naturalized citizens with college degrees having a poverty rate of 4.5% compared to similarly educated non-citizens with a rate of 13.7%.<sup>10</sup> There are obviously many factors that determine why one person becomes a citizen and one does not (among others, the costs of obtaining permanent residence and then citizenship have increased, with the result that wealthier immigrants are better able to afford to become citizens), but having an open channel to citizenship, with its attendant requirements of language facility and integration into the larger community, would seem to be a desirable feature of any policy to reduce poverty in the immigrant population.

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<sup>10</sup> U.S. Census Bureau, Current Population Survey, 2009 Annual Social and Economic Supplement, Table POV29.

## Hispanic Employment Conditions: QI 2010

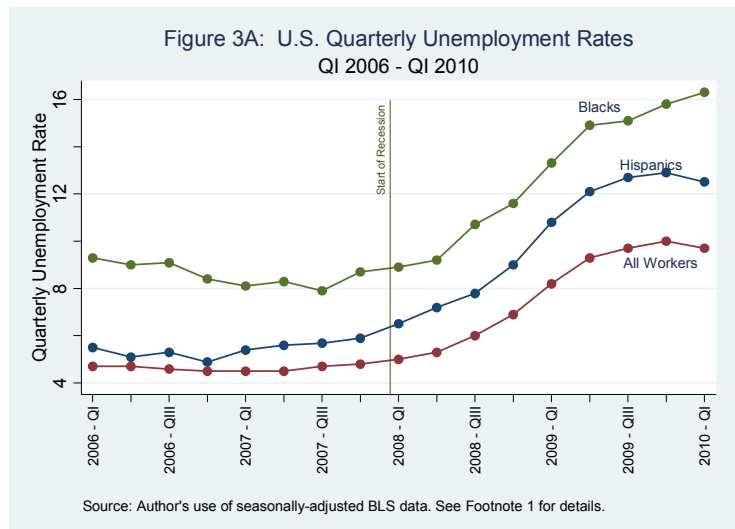
Marie T. Mora\*

Between QIV 2009 and QI 2010, the number of “officially” unemployed Hispanic workers fell by 65,000, from 2,901,000 to 2,836,000.<sup>1</sup> This decrease translated into a 0.4 percentage-point drop in the quarterly Hispanic unemployment rate from a 26.5-year high of 12.9% in QIV 2009 to 12.5%. As Figure 3A shows, the decrease in the Hispanic unemployment rate in QI 2010 was the first decrease in this measure since QIV 2006—a year before the current recession began.<sup>2</sup> However, this drop in Hispanic unemployment was not enough to reverse the rising unemployment that occurred in 2009. Between QI 2009 and QI 2010, the number of unemployed Hispanics rose by 439,000 workers, and their QI 2010 unemployment rate was 1.7 percentage points higher than their 10.8% unemployment rate in QI 2009. The Hispanic unemployment rate in QI 2010 was 2.55 times higher than their 4.9% rate in QIV 2006.

On a monthly basis, Hispanic unemployment fell to 12.4% in February 2010, and it rose again in March to 12.6% (which was one percentage point higher than their March 2009 11.6% unemployment rate). March 2010 also represented the fourteenth consecutive month of double-digit Hispanic unemployment, a pattern which had not occurred since 1992-93.

The 0.4-percentage-point decrease in the Hispanic quarterly unemployment rate between QIV 2009 and QI 2010 was slightly greater in magnitude than the 0.3 percentage-point decrease (from 10.0% to 9.7%) that occurred for the overall workforce. However, when comparing QI 2009 with QI 2010, the Hispanic unemployment rate rose more than the U.S. unemployment rate, indicating that the recession has continued to hit Hispanics (and Blacks) hard.

Blacks experienced an increase in their quarterly unemployment rate between QIV 2009 and QI 2010, from 15.8% to 16.3%, or 0.5 percentage points. At 16.3%, Blacks had their highest quarterly unemployment rate since QI 1984. On a monthly basis, the U.S. unemployment rate held steady at 9.7% during the first three months of 2010. In both January and March 2010, the Black unemployment rate was 16.5%, the highest since July 1984.



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<sup>1</sup> The labor force statistics discussed here were downloaded from the Bureau of Labor Statistics website ([www.bls.gov](http://www.bls.gov)) during April 2010. They might differ slightly from those presented in earlier versions of this report, given that the BLS updates its statistics. Unless otherwise noted, these statistics are seasonally adjusted. Because the BLS treats ethnicity separately from race, Hispanics can be of any race, and the statistics for Blacks do not exclude Black Hispanics. See Table 3A at the end of this section for some of the statistics discussed in this report.

<sup>2</sup> The starting date of the current recession identified here uses the National Bureau of Economic Research’s date of December 2007.



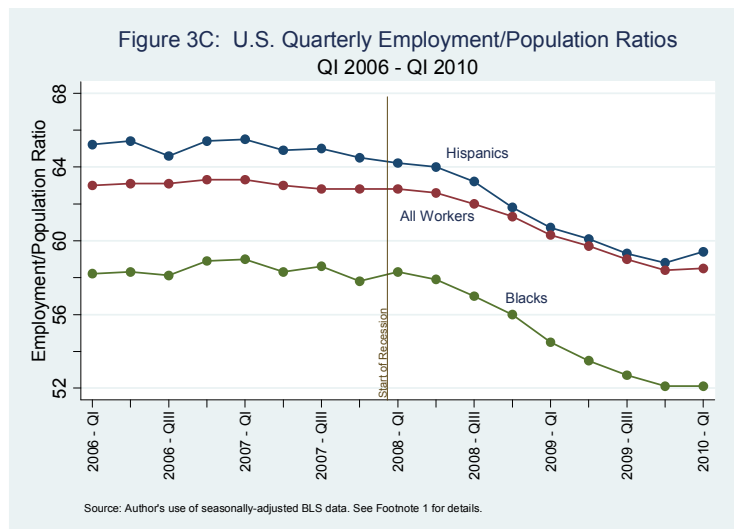
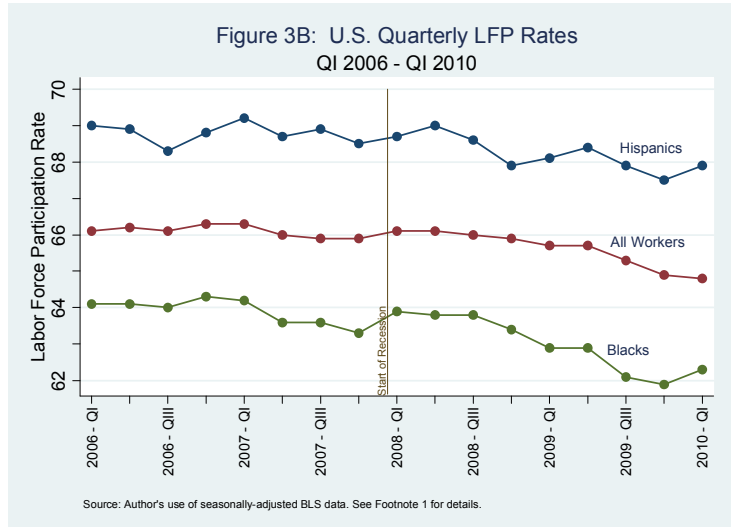
The falling unemployment rate among Hispanics between QIV 2009 and QI2010 occurred in conjunction with a stable labor force participation (LFP) rate of 67.9%. These rates rose from 61.9% to 62.3% among Blacks, but fell from 64.9% to 64.8% in the nation as a whole. For the latter, this decrease continued the decline in quarterly national LFP rates that has been occurring since QII 2009 (see Figure 3B).

On a monthly basis, the LFP rate increased for Hispanics (from 67.9% to 68.0%), Blacks (from 62.1% to 62.5%), and for the overall workforce (from 64.8% to 64.9%) between February and March 2010. These increases in the monthly LFP rate indicate that some of the rising unemployment between these two months for Hispanics and Blacks can be explained by growing numbers of individuals entering the labor force.

Quarterly employment/population (EP) ratios suggest improving employment conditions in the first part of 2010 for Hispanics and for workers in general, but not for Blacks (see Figure 3C). The Hispanic EP ratio rose between QIV 2009 and QI 2010 (from 58.8% to 59.4%)—the first increase in this statistic since QIII 2007 (at which time it was 65.0%). The quarterly EP ratio for the U.S. overall also increased between QIV 2009 and QI 2010 (from 58.4% to 58.5%). Among Blacks, the quarterly EP ratio remained at its lowest level since QII 1984, at 52.1%. The greater increase in the EP ratio among Hispanics versus the nation as a whole during this time helped offset some of the relatively large losses in this ratio that Hispanics have experienced since before the recession began. The flat EP ratio among Blacks between the two latest quarters indicates their employment conditions continued to diverge from the overall workforce.

On a monthly basis, the EP ratio among Hispanics increased from 59.3% to 59.5% between January and February 2010, falling to 59.4% in March 2010. The monthly EP ratios among Blacks also increased and then fell during the first three months of 2010, with their March ratio of 52.2% exceeding their January ratio of 52.0%. For the workforce overall, the EP ratios consecutively increased by 0.1 percentage points in each of the three months, reaching 58.6% in March 2010.

As indicated in this *Outlook* before, Hispanic workers have experienced a disproportionate shift from full-time to part-time status during the recession, and QI 2010 did not reverse this trend (see Figure 1D). The part-time/full-



time (PTFT) worker ratio among Hispanics rose by 1.6 percentage points (from 24.4% to 26.0%) between QIV 2009 and QI 2010.<sup>3</sup> This ratio was 3.8 percentage points above their 22.2% ratio in QI 2009, and 8.4 points above their 17.6% ratio in QI 2008—the first full quarter of the recession. Moreover, for the first time in the 2000s, the Hispanic PTFT ratio surpassed the ratio for the overall workforce in QI 2010. Black workers, as well as workers in general, also experienced an increase in their PTFT ratios (from 20.2% to 21.9% among Blacks, and from 25.1% to 25.7% in the U.S. workforce) between QIV 2009 and QI 2010. These figures suggest that recent employment opportunities have been shifting toward additional part-time time positions.

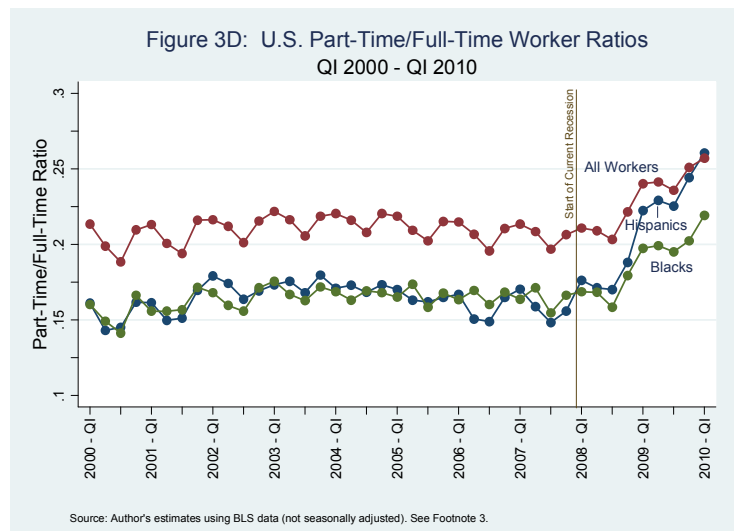


Table 3A: Selected Labor Market Statistics for Hispanics, Blacks, and All Civilian Workers in the U.S.

Measure	Mar 2009	Jan 2010	Feb 2010	Mar 2010	QI 2009	QIV 2009	QI 2010
<i>Unemployment Rate:*</i>							
Hispanics	11.6%	12.6%	12.4%	12.6%	10.8%	12.9%	12.5%
Blacks	13.5%	16.5%	15.8%	16.5%	13.3%	15.8%	16.3%
U.S.	8.6%	9.7%	9.7%	9.7%	8.2%	10.0%	9.7%
<i>Labor Force Participation Rate:*</i>							
Hispanics	68.2%	67.9%	67.9%	68.0%	68.1%	67.5%	67.9%
Blacks	62.4%	62.2%	62.1%	62.5%	62.9%	61.9%	62.3%
U.S.	65.6%	64.9%	64.8%	64.9%	65.7%	64.9%	64.8%
<i>Employment/Population Ratio:*</i>							
Hispanics	60.3%	59.3%	59.5%	59.4%	60.7%	58.8%	59.4%
Blacks	54.0%	52.0%	52.3%	52.2%	54.5%	52.1%	52.1%
U.S.	59.9%	58.4%	58.5%	58.6%	60.3%	58.4%	58.5%
<i>Part-Time/Full-Time Worker Ratio:**</i>							
Hispanics	---	---	---	---	22.2%	24.4%	26.0%
Blacks	---	---	---	---	19.7%	20.2%	21.9%
U.S.	---	---	---	---	24.0%	25.1%	25.7%

Notes: Hispanics can be of any race. These BLS data pertain to non-institutionalized civilians ages 16 and above.

\* Seasonally adjusted; see Footnote 1. \*\* Not Seasonally adjusted; see Footnote 3.

<sup>3</sup> The data discussed here on PTFT worker ratios are not seasonally adjusted, as seasonally-adjusted data on part-time and full-time workers by race/ethnicity were not readily available from the BLS website when this report was written. These ratios were estimated by the author by dividing the numbers of part-time workers by full-time workers.

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***About the Hispanic Economic Outlook Committee of the American Society of Hispanic Economists –***

Formed in early 2009, this Committee was designed to monitor and report on a host of Hispanic economic issues on a quarterly basis. Contributions from other ASHE members are also contained in these reports. The views expressed in these reports are those of the authors, and do not necessarily represent the views of their respective employers or of ASHE. All errors in fact or interpretation belong to the authors.

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