

# Immigrants and U.S.-born citizens:

Shared American dreams but different struggles in achieving them

An unprecedented survey reveals a need for more accessible products and services that will level the playing field and benefit both populations.





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**One Percent for America is a nationwide community of supporters and borrowers investing in citizenship. Our mission is to build a community of Americans and future citizens working together toward the greater good of our country.**

One Percent for America (OPA) operates as a nonprofit with an innovative, affordable, scalable, and self-sustaining approach to lending. Immigrants can apply for a 1% interest loan to exclusively pay for their USCIS application fees. Borrowers repay the loan within a one-year period and the money repaid allows another immigrant to receive a 1% loan, creating a cycle of trust and accountability.

With origins in Massachusetts, OPA is sponsored by BlueHub Capital, a national, mission-driven, nonprofit community development financial institution focused on building healthy communities where low-income people live and work. BlueHub Capital uses innovative financial tools and has deployed over \$2.4 billion (and leveraged over \$12 billion) in capital to support projects that make communities more vibrant places to live. BlueHub Capital has four distinct programs: BlueHub Loan Fund (community development financing), BlueHub SUN (foreclosure relief), BlueHub Energy (clean energy access) and One Percent for America (citizenship financing).

OPA invites supporters from across the country to help remove financial barriers to citizenship by investing through a loan, donation, or corporate sponsorship.

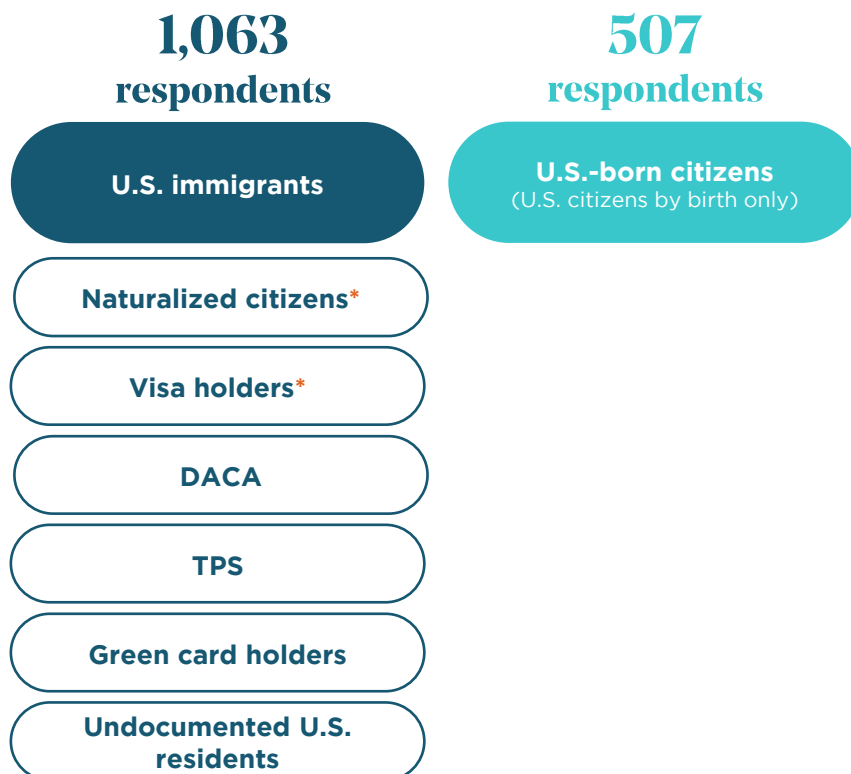
**To learn more about OPA, visit [www.onepercentforamerica.org](http://www.onepercentforamerica.org)**



One Percent for America (OPA) conducted a national survey of U.S. immigrants and U.S.-born citizens. OPA sought to evaluate if these two populations share the same financial goals and to compare their needs and challenges in achieving these goals. This survey expands on OPA's findings from Fall 2021, when OPA performed a first-of-its-kind national survey to learn what the barriers to citizenship were for immigrants across the country.

In OPA's [last survey](#), immigrants across demographics reported that funding their USCIS application fees was a significant obstacle to immediately pursuing their goal of becoming U.S. citizens. In this subsequent survey, **OPA uncovered what other financial and consumer challenges immigrants face along their naturalization journey and in building a life in the U.S.**

In the month of February 2022, OPA went live with our second survey through the Qualtrics online survey platform. The pool of survey-takers was inclusive of two main respondent types – U.S. immigrants and U.S.-born citizens. More specifically, the immigrant respondent pool consisted of six immigrant subgroups defined by their immigration status.



\*subgroup capped at 15% to ensure a diverse distribution of immigrant participants

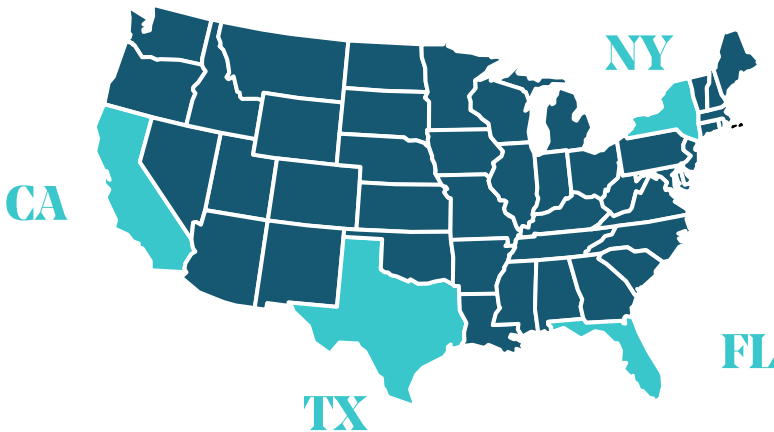


**1,570**  
survey  
respondents

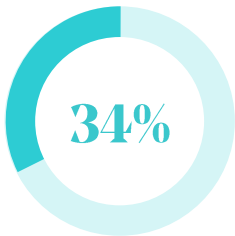
**47**  
U.S. states  
represented

**110**  
birth countries  
represented

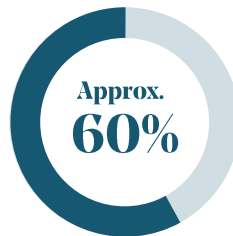
Respondents in both groups represented **a diverse set of demographics**, suggesting that the findings are prevalent across the U.S. immigrant population. Additionally, there are **significant demographic similarities** between the immigrant and U.S.-born respondent groups. These similarities strengthened the validity of our comparison of the two respondent groups.



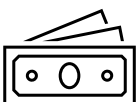
The **most common states of residency** for respondents in each population overlapped



The greatest percent of immigrants and U.S.-born citizens (34%) were in the **30 to 39-year-old** age group



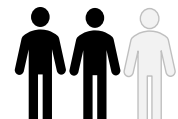
Approximately 60% of both populations are within the **18 - 39 age** range



**A majority** (49% - 58%) of immigrants and U.S.-born citizens reported a household income of

**\$49,999 or lower**

**Close to 50%**



of immigrants and U.S.-born citizens live in **2 - 3 person households**



## **New data reveals a high commonality in financial goals between immigrants and U.S.-born citizens, but a higher need among immigrants for specific financial and consumer products and services.**

### **Why is this important?**

Strength. Prosperity. Opportunity. Innovation. This is the immigrant story and the story of American progress. For over two centuries, this story has been proven time and time again. From the cities we've built, to the technologies we've developed, immigrants have played a key role in building our nation. And they continue to make our country even stronger.

**9 million. That's the number of U.S. immigrants eligible to apply for citizenship each year. 8 million. That's how many don't apply. Why?**

One Percent for America is a nonprofit with the sole mission of helping more immigrants become U.S. citizens. We believe that removing the financial barriers to citizenship and its enormous promise unlocks value for families, for communities, and for our nation. To this end, OPA has performed a series of national studies to understand the reasons behind why the 91% don't proceed and how we can unlock the benefits of naturalization for both immigrants and our country.

With a majority of immigrants motivated to naturalize<sup>1</sup> and 77% of Americans across political parties agreeing that immigration is a good thing for our country, we must think more critically about how to best integrate immigrants into our essential American systems including financial, labor, and consumer markets.

The results of this unprecedented study reveal that immigrants and U.S.-born citizens are significantly more alike than different when it comes to their main financial goals but that their challenges and needs are population-specific. Leveling the playing field between immigrants and citizens and treating them as common consumers ensures that immigrants can better integrate as future citizens and ultimately economically benefits the U.S.

### **OPA aimed to compare the financial and consumer goals, needs, and challenges of U.S.-born citizens and immigrants and uncovered the following:**

- ▶ Both populations share the same fundamental financial goals, but there is a disparity in reported needs and challenges that unequally impacts immigrants.
- ▶ Improving immigration status was a main priority and integral to achieving the common American goals that immigrants, like their counterparts, aspired towards.
- ▶ Increased access to certain products and services would result in higher utilization by both populations, but even more so within the immigrant population.

<sup>1</sup> | <https://www.onepercentforamerica.org/CitizenshipSurvey>



## Critical findings:

These findings cut across immigrants of all immigration statuses and across immigrants with different residency periods (number of years lived in the U.S.).

# 6 out of 7

top **financial goals shared** by immigrant and U.S.-born respondents

# 38%

 of immigrants

reported **saving money** monthly compared to

# 24%

 of U.S.-born citizens

# 24%

 of U.S.-born citizens

reported their **debt increases** every month compared to

# 14%

 of immigrants

## 'Completing the immigration process'

was the **highest ranked financial goal** for immigrants

### Top 3 areas immigrants want more support in



Career development



Immigration assistance



Discounted products and services

### Most needed financial and consumer products and services among immigrants

Health insurance

Education loans

401(k) plans

Home loans

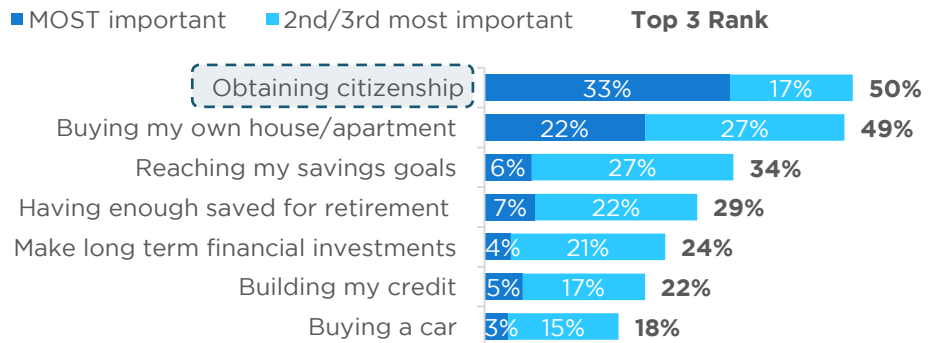


## Financial Goals:

Immigrants and U.S.-born citizens are significantly more alike than different when it comes to their main financial goals. However, the few differences between them point to priorities that are population specific.

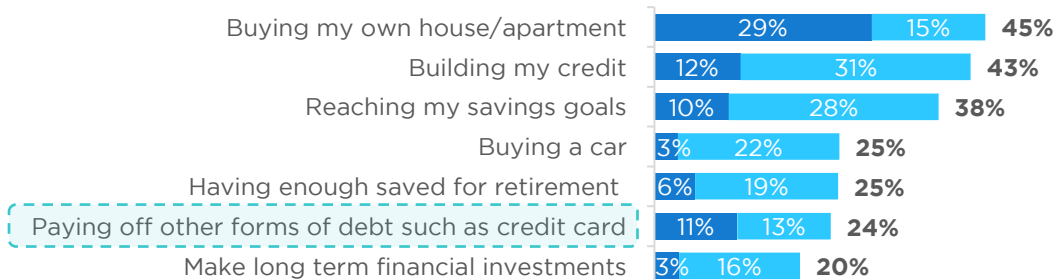
**Q:** Which of the following financial goals are most important to you within the next 5-10 years? Rank up to 3.

### Top 7 Financial Goals Among Each Group



U.S. immigrants

U.S.-born citizens



Six out of the seven top ranked financial goals were shared by respondent populations. Immigrants included “obtaining citizenship” in their top seven, whereas U.S.-born citizens included “paying off other forms of debt” in their top seven. For immigrants, “obtaining citizenship” was the highest ranked, with one in three respondents prioritizing this choice first. For citizens, their highest ranked priority was “buying a home”. When comparing percent of total rankings across both populations, the most statistically significant differences are:

- Make long term financial investments (5% higher among immigrants)
- Building my credit (21% higher among citizens)
- Paying off my student loan debt (10% higher among citizens)
- Paying off other forms of debt such as credit card (9% higher among citizens)

Overall, the data shows that immigrants are most concerned about improving their immigration status and long-term investments while U.S.-born respondents are most concerned about managing their debt.

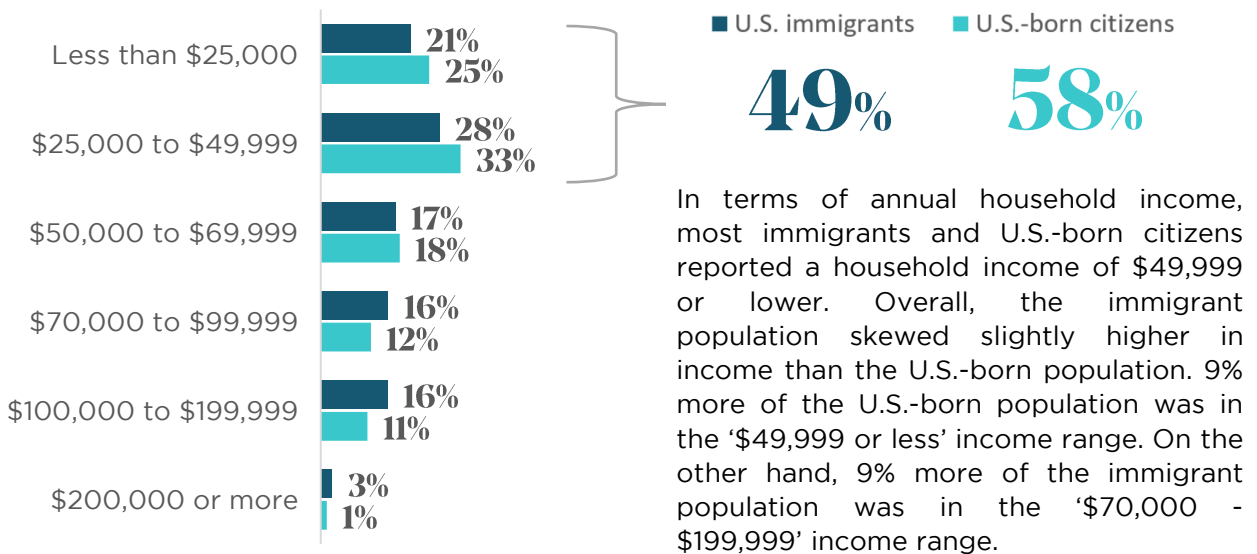




## Financial Status:

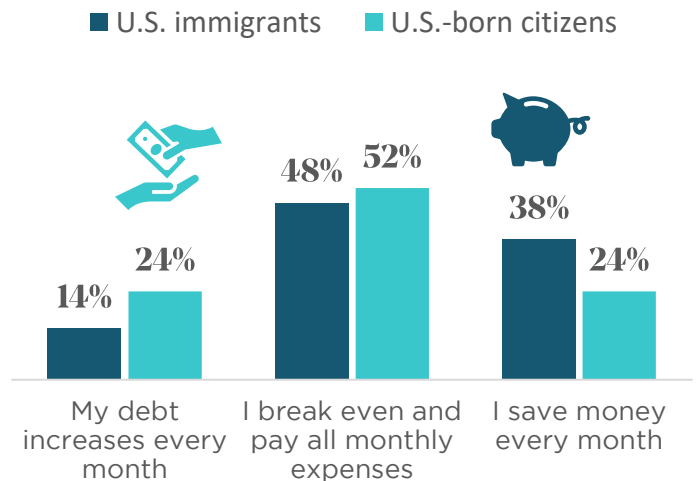
Immigrants skewed slightly higher in household income and were more likely to report saving money monthly. In contrast, U.S.-born citizens were more likely to report that their debt increases every month.

### Q: What is your combined annual household income (before taxes)?



### Q: Which of the following financial descriptions best describes your current situation?

In terms of the populations' relationship to savings versus debt, the percent of respondents reporting savings was higher in the immigrant population and the percent of respondents reporting increasing debt was higher in the U.S.-born population. 38% of immigrants reported saving money monthly compared to 24% of U.S.-born, whereas 24% of U.S.-born reported their debt increases every month compared to 14% of immigrants.





## Financial & Career Challenges:

Immigrants and U.S.-born citizens face common financial and career challenges. However, immigrants emphasize immigration status challenges whereas U.S.-born emphasize debt issues.

■ U.S. immigrants ■ U.S.-born citizens

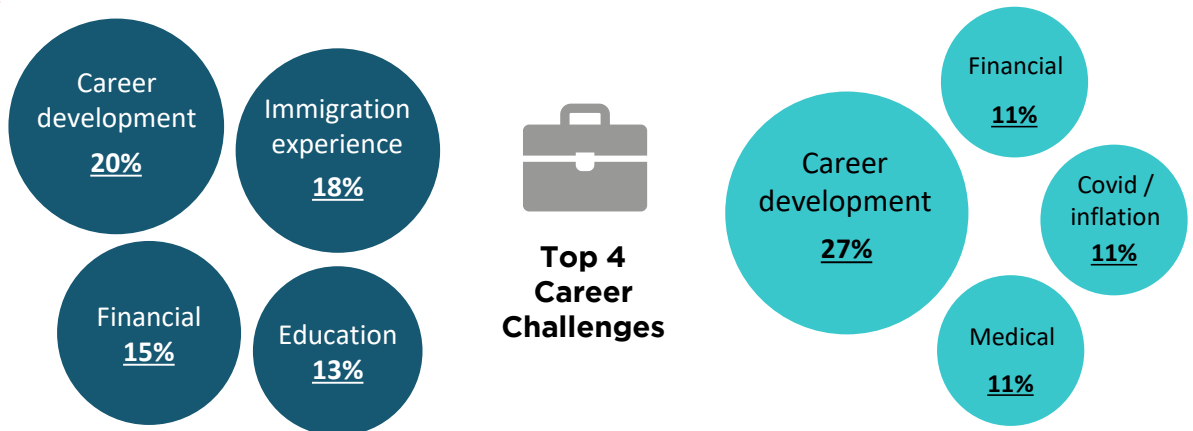
Base sizes vary (the analysis excluded “None” or “N/A”)

**Q:** What challenges, if any, are preventing you from achieving your financial goals?



Both populations reported “Income instability”, “Job insecurity”, and “Covid/inflation” as their top three challenges. However, in fourth place, immigrants reported their “immigration experience” as a main challenge, whereas U.S.-born respondents reported “debt issues” as their main challenge. These population specific differences continue to illustrate that both populations have shared goals and challenges, but that immigrants’ main hurdle is their immigration status and for U.S.-born citizens debt is a primary challenge.

**Q:** What challenges, if any, are preventing you from achieving your career goals?



OPA dug into financial challenges by looking at career challenges, more specifically. The results further emphasized that immigration-related hurdles including cultural assimilation, transferring skillsets, language barriers, and obtaining citizenship were top of mind for most immigrants.



## Consumer Products and Services Needed:

Both populations reported needs across specific categories. Immigrants reported significantly higher needs in comparison to U.S.-born in health insurance and education loans.

**Q:** Do you currently utilize or need these products or services?

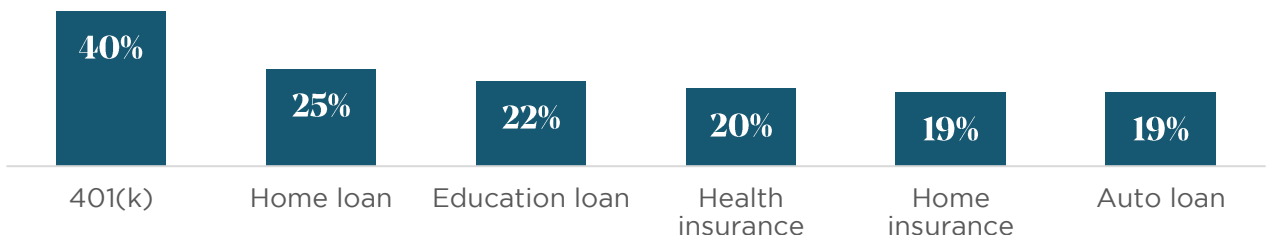
■ U.S. immigrants ■ U.S.-born citizens

Delta = % U.S. immigrants - % U.S.-born citizens

**Bold and underlined** denotes statistically significant deltas at the 95% confidence level

	Currently use		Don't use yet, but need		Don't need		
	U.S. immigrants	U.S.-born citizens	U.S. immigrants	U.S.-born citizens	U.S. immigrants	U.S.-born citizens	
			Delta		Delta		
Health insurance	<b>71%</b>	81%	<b>-11%</b>	20% 12%	<b>8%</b>	9% 6%	<b>3%</b>
Home insurance	46%	44%	3%	19% 19%	0%	35% 37%	-3%
Auto insurance	72%	75%	-3%	9% 8%	1%	18% 17%	2%
Credit Cards	70%	62%	<b>9%</b>	16% 17%	-1%	14% 22%	<b>-8%</b>
Phone plan	87%	88%	0%	6% 6%	-1%	7% 6%	1%
401(k)	31%	36%	-4%	40% 36%	4%	29% 28%	1%
Home loan	24%	22%	2%	25% 22%	3%	51% 56%	<b>-5%</b>
Auto loan	27%	30%	-3%	19% 15%	4%	54% 55%	-1%
Education loan	9%	18%	<b>-9%</b>	22% 14%	<b>9%</b>	69% 68%	0%

The top categories with the highest percentage of reported **need** (“do not use yet, but need”), within the immigrant population were:





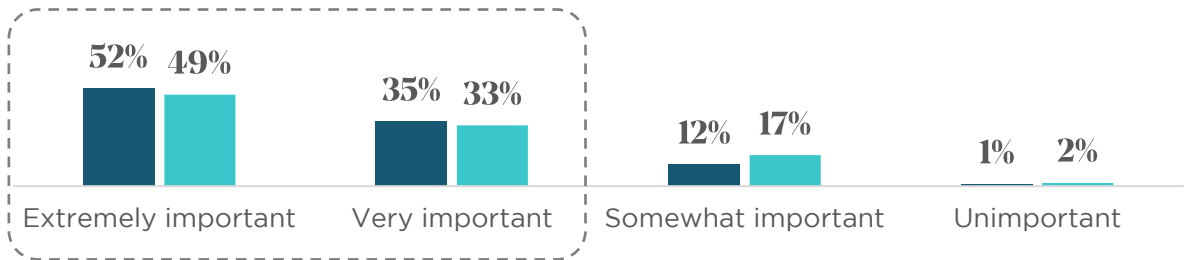
## Increased Affordability:

Increasing the affordability of specific products and services would result in higher utilization by both populations, but even more so within the immigrant population.

■ U.S. immigrants ■ U.S.-born citizens

**Q:** How important are discounts on services and/or products to you?

A majority of both populations reported that discounts, in general, are “extremely important”.



**Q:** What is your level of interest in discounts within the following industries?

### Top 3 Industry-Specific Discounts

Based on % selected “Extremely interested”

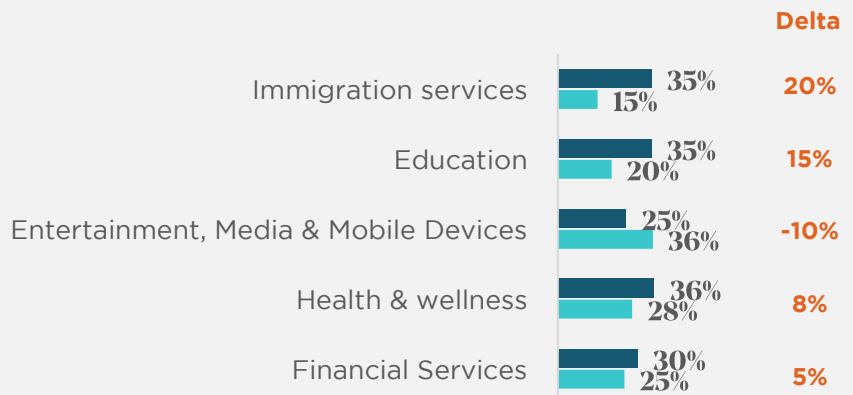
- 1. Food and restaurants (38%)
- 2. Health & wellness, and Travel (36% tied)
- 3. Education, and Immigration services (35% tied)

- 1. Food and restaurants (41%)
- 2. Entertainment, media, mobile devices (36%)
- 3. Travel (33%)

Both U.S.-born and immigrant respondents rated “Food and restaurants” the highest, with close to 40% of each group selecting “extremely interested”. Both populations also valued “Travel”. However, the two populations’ extreme interest in industry-specific discounts differed in several ways.

### Most Notable Differences

Statistically significant deltas at the 95% CI





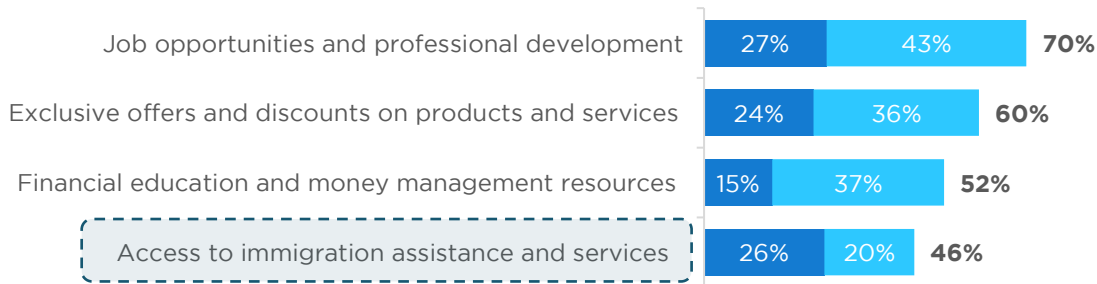
## Additional Support Services:

The areas of most importance to immigrants are career development, immigration assistance, and exclusive offers and discounts on products and services.

**Q:** Which of these programs would be most beneficial to you? Rank up to 3.

### Top 4 Most Beneficial Programs

■ MOST important   ■ 2nd/3rd most important   **Top 3 Rank**



To get a clearer picture of what type of support services would be most beneficial to respondents in the pursuit of their financial goals, OPA had them rank their preferred programs. Three of the top four most beneficial programs are the same for both groups. However, what ended up in fourth position for each population is different; immigrants prioritized “access to immigration assistance” and the U.S.-born prioritized “recommendations on products or services.” When comparing the percent of respondents to rank a program in first place or as most important, for immigrants, “access to immigration assistance” was right behind “job opportunities and professional development”. For U.S.-born respondents, “exclusive offers and discounts” had the highest ranking within the “most important” category and across all other ranking categories. The deltas in the results across both populations show that among immigrants, preference skews towards immigration-related programs and job opportunities, whereas for U.S.-born, their preference skews toward consumer-related programs including “exclusive offers and discounts”, “member-only community benefits”, and “recommendations on products and services.”



## Addressable Challenges :

**Both immigrants and U.S.-born citizens stand to gain from increased accessibility of certain products and services, which in turn can have a positive impact nationally.**

**For U.S.-born citizens and immigrants,** achieving common American goals such as financial security and growth can be a complicated and costly process.

**For immigrants,** the naturalization journey adds a layer of complication that can make navigating U.S. systems doubly challenging. Behind common American goals such as buying a home or car, obtaining secondary education, and building wealth, there are systems and institutions that assist in accessing these goals, including U.S. banking, credit, and labor markets. These American systems tend to have a higher bar for eligibility for immigrants that are not yet naturalized. Ultimately, the naturalization and consumer journeys of immigrants are in many ways linked. This results in an undue burden on immigrants in accessing the same financial goals that are key to building a full life in the U.S.

**The data shows** that when it comes to common American aspirations, immigrants and U.S.-born citizens are significantly more alike than different. Portrayals of immigrants as newcomers and hiding in the shadows is far from the truth; on the contrary, just like U.S.-born citizens they aspire to integrate, earn a living, and build a life. The survey also revealed that 50% of immigrant respondents have been living in the U.S. for 9+ years indicating that even immigrants that have been rooted in their American life for a long-time face disparity in access and integration.

It is also evident from these survey results that each population struggles with a different set of challenges. The difference in struggles is not a difference in motivation but rather because immigrants' starting points and access to tools are different from their U.S.-born counterparts. Immigrants reported a higher need than U.S.-born in key areas of products and services that are integral to prosperity in America. For immigrants, the biggest reported hurdle in their pursuit of American goals was completing the naturalization process. Moreover, immigrants confirmed that increased affordability would improve their utilization. On the other hand, for the U.S.-born, the biggest reported hurdle was that their pursuit of the same common goals leads to accumulation of debt and the burden of managing it.

Understanding the aspirations and challenges from both populations first-hand reveals a market opportunity and ethical call-to-action to create products and services that level the playing field. Our findings strongly support that both immigrants and U.S.-citizens will engage in and benefit from products and services that are accessible to immigrants and that mitigate the financial burden on current and future citizens.

OPA is leveraging these findings to identify partners in creating a marketplace aimed at the immigrant community with much needed services and products that will bridge the present market gaps and lift individuals, families, communities, and our nation.





■ U.S. immigrants ■ U.S.-born citizens

**Gender**

Male	28%	50%
Female	71%	50%
Other	1%	1%

**Top 5 U.S. States**

CA	15%	TX	11%
FL	11%	FL	10%
TX	10%	NY	6%
NY	9%	CA	6%
NJ	4%	PA	5%

**Age**

18-29	29%	28%
30-39	34%	34%
40-49	23%	28%
50-59	11%	7%
60-64	3%	4%

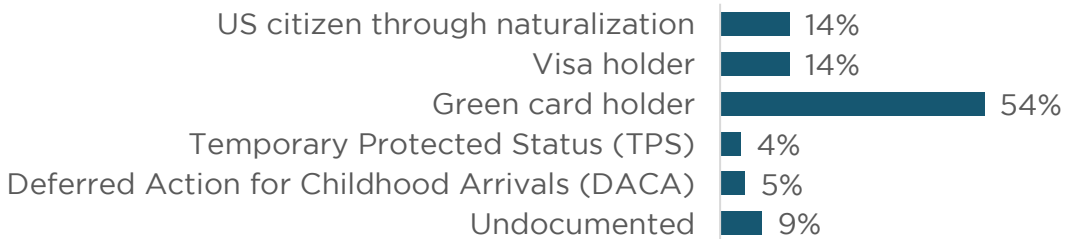
**Years of Residency (U.S.)**

Less than 3 years	19%
3 - 5 years	17%
6 - 8 years	15%
9 - 15 years	16%
16 years or more	33%

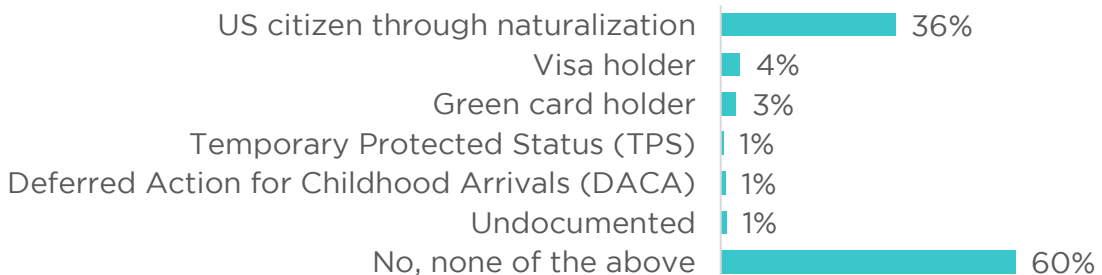
**Average Number of People Living in Household (Including Self)**

3.2	2.9
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**Citizenship / immigration Status**



**immigration Statuses of Household Members**



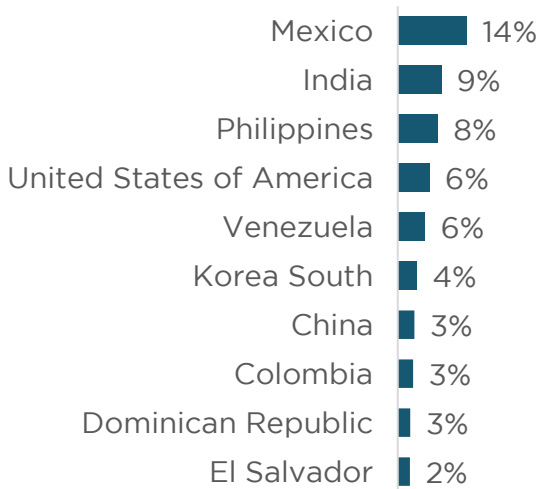


■ U.S. immigrants   ■ U.S.-born citizens

Industries Working In

Retail	10%	10%
Health care/Social care	8%	7%
Self-employed/Business owner	6%	10%
Construction	5%	8%
Full-time student	7%	6%
Business/Finance/Insurance	6%	5%
Manufacturing/Order fulfillment/Warehouse services	4%	6%
Caregiver to dependents	6%	4%
Public sector/Education	5%	4%
Hospitality/Catering/Leisure services	3%	4%
Agriculture/Food production	2%	3%
Transport	2%	2%
Unemployed	26%	25%
Other	18%	19%

Top 10 Countries of Origin



Spanish, Hispanic, or Latino



FOR MORE INFORMATION:

One Percent for America welcomes any feedback, questions, or opportunities for collaboration. Please reach out to Jaime Escott at [JEscott@OnePercentforAmerica.org](mailto:JEscott@OnePercentforAmerica.org).