Implications of Immigration Policies on Asset Building
AGENDA

1. Welcome and Introductions

2. Overview of the issue
   ◦ Andrea Luquetta-Kern, Deputy Director, California Reinvestment Coalition
   ◦ Sofia Lopez, Senior Program Manager National Association of Latino Community Asset Builders

3. What can be done and What can California Do?
   ◦ Marisabel Torres, Senior Policy Analyst, UnidosUS

4. Q&A
Andrea Luquetta-Kern
Deputy Director
California Reinvestment Coalition
aluquetta@calreinvest.org
Standing up for Immigrants: How California Nonprofits are Responding
Statewide Survey of Nonprofits

43 respondents

- 72% serve immigrant communities (providing housing, food, education, employment, financial literacy, small business support)
- 56% have immigrant staff and colleagues
- 46% work on policy and advocacy for immigrant communities
Survey Comments

“I have tenants who have quit their jobs because they were afraid immigration would just show up and take them away from their place of employment.”

“People are not signing up for programs they are eligible for and desperately need (health care, food stamps, cash assistance) and, in some cases dis-enrolling in programs they are currently using because of fear.”

“We see increased anxiety from both documented and undocumented clients. No one feels that they are safe, and there is a general lack of clarity about what is a risk activity and what isn’t.”

“We are concerned that tax reform will bring about massive cuts to federal programs and tax credits.”
1. The vast majority of nonprofits are concerned about new attacks on immigrant communities.

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<th>What impacts do you see from these real or anticipated threats to immigrant communities?</th>
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<tbody>
<tr>
<td>Separated families</td>
<td>98%</td>
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<tr>
<td>Deportation</td>
<td>95%</td>
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<tr>
<td>Public assistance and other benefits cut off</td>
<td>83%</td>
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<td>Decreased family earnings and income as…</td>
<td></td>
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<tr>
<td>Employees leave</td>
<td>81%</td>
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<td>Job holders and job seekers have less access to employment</td>
<td>71%</td>
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<tr>
<td>Employees fear going to work</td>
<td>69%</td>
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<tr>
<td>Kids not going to school</td>
<td>69%</td>
</tr>
<tr>
<td>Fewer or less affordable housing opportunities</td>
<td>67%</td>
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<td>Loss of cultural institutions and neighborhood assets</td>
<td>62%</td>
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Immigrant families have fears about seeking services or a reduced willingness to seek services.

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<th>Are you seeing a change in participation in programs from immigrant clients and residents?</th>
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<td>No, we don’t see any changes yet, but we are concerned this will happen</td>
<td>36%</td>
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<td>No, we don’t see a drop off, but clients are anxious about their safety</td>
<td>33%</td>
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<td>Yes, we have fewer clients coming in</td>
<td>19%</td>
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<td>We see an increase in participation</td>
<td>10%</td>
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<tr>
<td>No, we don’t see any changes and we are not concerned</td>
<td>2%</td>
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3. Most nonprofits are anxious about cuts to critical services for vulnerable communities.

2/3 of respondents are concerned about less federal funding for critical services.

Budget cuts to...
- HUD
- CDFI Fund
- Legal Services Corporation
- Department of Labor
- Support for rural areas
- Environmental and health care initiatives
Recommendations

Federal and State Policies

• Provide protection for all 11 million undocumented immigrants in the U.S.
• Restore DACA.
• Resist attempts to exclude immigrants from social safety-net programs, like food stamps or Childcare Tax Credit.

✓ CA should become a sanctuary state.
Recommendations

Secure and expand financial security and economic opportunity for immigrant families and communities.

• Service-based nonprofits and advocacy organizations must work with immigrants to bring their voices to make powerholders (banks, government, corporations) responsive to their needs.

• Nonprofits, social service providers, and government agencies should work to ensure that families know which public benefits they are entitled to, and to resist public charge changes.

• Improve California’s Earned Income Tax Credit so that immigrants with ITINs can claim it.
Recommendations

Banks should play a helpful role in preserving opportunities for immigrants.

- Make accounts more available and accessible.
- Originate home and small business loans to qualified residents.
- Reassure customers their information will remain confidential.

Regulators also have a role to play.
For more information…
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Sofia Lopez
Senior Program Manager
National Association for Latino Community Asset Builders
slopez@nalcab.org
The NALCAB Network

• Who we are
• What we’re seeing
  • The state of immigrant and Latino entrepreneurship
• What we’re doing
  • NALCAB’s policy response
  • NALCAB’s programmatic response
• How you can get involved
  • Reach out: slopez@nalcab.org or @nalcab
  • Join us in Orlando, FL, April 10 – 12
  https://events.bizzabo.com/NALCABNationalConference2018
Marisabel Torres
Senior Policy Analyst
UnidosUS
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Implications of Immigration Policies on Asset Building: Services and Resources in California

Marisabel Torres, Senior Policy Analyst
Groups that are addressing these issues:

- CRC
- UnidosUS
- National Immigration Law Center
- National Coalition For Asian Pacific American Community Development
- Mission Asset Fund
- Consumer Action
- The San Francisco Office of Financial Empowerment
- United Ways of California
- Prosperity Now
- Appleseed

& more!
 UnidosUS:  
• **Immigration Loan Pilot** -  
  Help clients access safe and affordable credit to adjust their immigration status while also helping them prepare for other long term financial goals.

• **Fuente Credito** –  
  Website that pre-qualifies immigration clients for small dollar financial products that are available to them in their area.

Appleseed Network:  
• “**Protecting Assets and Child Custody in the Face of Deportation: A Guide for Practitioners Assisting Immigrant Families**” – 2017  
  Want to collaborate with other organizations to share this resource with practitioners working with immigrant families, currently developing trainings and more user-friendly materials.
Mission Asset Fund:

- **Financial Emergency Action Plan** –
  Protect your money; Protect your belongings; Prepare for an emergency; Create an Action Plan

- **Immigration Emergency Loan Fund** –
  $500 zero-interest loan + $1,000 stipend for eligible immigration expenses (attorney fees, bail bond, court costs)

- **Lending Circles** –
  Lending circles for Citizenship and for Dreamers – zero interest loans + financial training + credit building

Groups involved in policy & advocacy:
United Ways of CA; San Francisco Office of Financial Empowerment; Prosperity Now; NILC
California Call to Action

• Partner with other nonprofits who are involved (ask us for the list!)

• See something, say something: Use CFPB’s consumer complaint database to report shady practices ASAP

• Support advocacy at the federal level: Defend CFPB!

• Stay engaged in California’s legislative strategy to ensure safe and affordable financial products are available to CA residents

• Support DACA & other advocacy for immigration reform
Questions?