



GRANTMAKERS CONCERNED WITH IMMIGRANTS AND REFUGEES

**Building Partnerships for Change**  
**Engaging and leveraging resources for immigrant financial integration**  
**February 17, 2016**

For many of us, it would be inconceivable to go through life without a checking account, credit card, or even a mortgage. Yet this is the reality for many immigrants in the United States. Despite their crucial role in our nation's economy—the country's 45 million foreign-born residents represent 13 percent of the U.S. population but 17 percent of its workforce—many immigrants lack access to financial services the rest of us take for granted.

Studies tell us there's an economic divide between non-citizen immigrants—especially the unauthorized—and their native-born counterparts. This gap is particularly pronounced in the use of mainstream financial products and services. One in three immigrant households does not have a checking account—and that rate increases to nearly two in three for Mexican immigrant families. A lack of access to financial services can result in missed opportunities for



From left: Julián Escutia-Rodriguez, Embassy of Mexico; Adriana Argáiz, Mexican Consulate in Los Angeles; Mónica Colín, Mexican Consulate in Raleigh, NC; Francisco Tovar, Mexican Consulate in New York.



Francisco de la Torre Galindo, Institute for Mexicans Abroad

asset building for families and businesses. It also can limit access to immigration-benefit programs such as DACA or citizenship because of an inability to finance application fees.

Mexican consulates, community development credit unions and financial institutions, and immigrant-serving nonprofits across the country are working to provide financial education and services, as well as immigration-related outreach and legal services, to help immigrants take advantage of such life-changing opportunities. Yet often these efforts are not coordinated at the ground level, and many organizations do not know the services being provided by other agencies.

The [Mexican Embassy](#), the [Institute for Mexicans Abroad](#), and [Grantmakers Concerned with Immigrants and Refugees](#) (GCIR) began working together last year to close these gaps—and the effort is already having results. The first step came on November 9, 2015, in Los Angeles, when representatives from these various agencies convened for a day of cross-sector learning, relationship-building, and to strengthen the network that is conducting immigrant integration efforts. Hosted at the Mexican Consulate of Los Angeles with funding support from the [Ford Foundation](#), the one-day session brought together 130 people from across the country to learn about each other’s work on economic integration and dispel myths about each sector (consulates, credit unions, community-based organizations).



From left: Pablo DeFillipi, National Federation of Community Development Credit Unions; Mohan Kanungo, Mission Asset Fund; Jeannine Esposito, Self-Help Federal Credit Union; Robin Romano, Marisol Credit Union.

Attendees learned about the financial education program of the Institute for Mexicans Abroad which provides financial literacy and counseling to Mexican nationals at consulates throughout the United States. They heard about the products and services available to immigrants through community development credit unions, ranging from small-dollar loans for immigration applications to ITIN loans for mortgages. And they learned about the outreach, education, and legal services provided by immigrant-serving organizations. Participants shared best practices for integrating immigrants into society, as well as specific models that combine immigrant loan programs and financial education into wrap-around service delivery efforts.



From left: Althea González, GCIR; Eréndira Rendón, The Resurrection Project; Perla Esquivel, Coalition for Humane Immigrant Rights of Los Angeles; Dey Del Río, New Economy Project.

A powerful group of presenters from each sector was led by Francisco de la Torre, executive director of the Institute for Mexicans Abroad; Carlos Sada, consul general of Mexico in Los Angeles; Daranee Petsod, president of GCIR; Julián Escutia, head of consular coordination and Hispanic affairs, Embassy of Mexico; and Pablo DeFillipi, vice president, membership and business development, National Federation of Community Development Credit Unions.

To conclude the gathering, regional groups were formed to allow agencies in different states and parts of the country to discuss local needs and plans for

increasing coordination of immigrant integration efforts.

The seeds sown during this convening have already borne fruit in one community in Illinois. Chicago-based nonprofit [The Resurrection Project](#), which sent representatives to the event, has launched a [citizenship campaign](#) in partnership with the [Mexican Consulate in Chicago](#). Outreach to engage people in becoming citizens is happening daily at the consulate and the partners recently held a citizenship volunteer training. A workshop at the consulate will soon be held in partnership with the [Illinois Coalition for Immigrant and Refugee Rights](#).



Participants in a citizenship volunteer training held by The Resurrection Project and the Mexican Consulate in Chicago on Saturday, January 23, 2016.

The goal for these efforts is that communities across the country will continue the discussions launched at the convening in the months to come, facilitating expanded coordination and collaboration between these agencies. With representatives of Mexican consulates, credit unions, and community-based organizations collaborating intentionally, immigrant communities will have greater opportunities to access mainstream financial services, secure a more stable financial future, and, ultimately, achieve their American dreams.

*Did your organization form a new partnership as a result of the convening? Please share your stories with [Althea Gonzalez](#), project manager.*