



# The Frontera Asset Building Network

Building Strong Partnerships for Community Change along the Southwest Border

Newsletter Volume 1 / Fall 2007

## Genesis of the Frontera Asset Building Network



Across the states that make up the Southwest Border of the United States—California, New Mexico, Arizona and Texas—a movement is taking hold, quietly and steadily, bringing partners together in unanticipated ways around a shared vision for working families.

Brought together initially by the Annie E. Casey Foundation in 2005, the Frontera\* Asset Building Network is a dynamic learning community, composed of local and regional border coalitions from San Diego, CA to Brownsville, TX. The Network is committed to deepening its members' collective and local impact by creating and promoting asset building vehicles for families living along the Southwest border.

Network members support Family Economic Success efforts by helping border families to accumulate assets as investments for their future, such as sending their children to college and weathering unexpected financial crises. Members work to create integrated asset-building programs including individual development accounts, micro-enterprise opportunities, and homeownership programs, so families can build the financial and social safety nets needed to endure unforeseen events such as job loss or medical emergencies. (See page 6 for more information on the Annie E. Casey Foundation's Family Economic Success model)

Asset building and work supports are critical to realize the untapped potential of border families and children. According to data from the Annie E. Casey Foundation Border KIDS COUNT research initiative, nearly half of the 32 border counties are among the 100 poorest counties in the nation and the poverty rate for Latino children living there is more than twice the national rate. The Network seeks to improve these indices by creating pathways to self-sufficiency and strengthening social networks.

\* *Frontera* is the Spanish word for *border*

## The Network's Local Coalitions

Each Network member is part of a local border coalition that offers an array of asset building services to community members including:

- Free or low-cost tax preparation and Earned Income Tax Credit (EITC) outreach,
- Financial education and credit repair,
- Benefits screening, and
- Other asset building programs that promote savings and long-term wealth generation.

While these services are not particularly unique, in fact, many other organizations are doing the same thing, the integrated approach and community engagement which accompany them are compelling and innovative (see Table 1). Each local coalition is working to craft culturally grounded asset-building opportunities to meet the needs of their community and create pathways that connect services and holistically engage families. Because of this, seemingly unrelated programs and services and the organizations that administer them are increasingly working together to form an interrelated network of resources (see Table 2).

The Frontera Asset Building Network is connecting us to the national level and it is very supportive—it's like you are not alone out here. The (Annie E. Casey) Foundation is pushing for us—helping support the connectivity, local and national. -**Veronica Salcido Harding**, *New Mexico Community Foundation*

As Network members, every organization offering tax preparation services also participates in the Latino Financial Behaviors and Needs Research Initiative conducted by the Center for Community Development and Civil Rights at Arizona State University (see insert page 4). This research identifies where and how Latino families living on the Southwest border are using their often limited resources, directly informing local coalition programming.

## Leveraging the Sum of its Parts

As local coalitions explore new and different ways of working together to better serve border families, the Network provides a safe arena where groups can work through common challenges in positive ways. The Network seeks to connect groups that have until now been working in isolation with limited room for reflection. It creates an authentic space for a collective pooling of ideas, resources, best practices, and technical assistance. The Network enables members to examine how they and similar groups are working. In the process, each coalition's capacity is expanded to better serve border families (see insert page 5).

The Network is also where ideas from the field of asset building are introduced and tested. For example, the Las Cruces, NM coalition is piloting the first Border Center for Working Families, an innovative service delivery strategy that brings together a variety of programs and supports for low-income families in a single location.

**Table 1: Examples of Asset Building Services Offered by Network Members**

Coalition	Free or low-fee Tax Prep	Year-round Tax clinic	Work-force and Entrepreneurship	Savings and IDAs	Credit Counseling	Home Purchasing	Financial Education
San Diego, CA	•		•	•	•	•	•
Southern Arizona	•	•	•	•	•	•	•
Las Cruces, NM	•	•	•	•			•
Albuquerque, NM	•			•			
El Paso, TX	•	•		•	•	•	•
Middle Rio Grande, TX	•		•				
Cameron County, TX	•			•	•	•	•
Laredo, TX	•		•			•	
Hidalgo County, TX	•		•	•		•	•

Network members serve dynamic communities that are diverse in every aspect. Some border communities, like Yuma, AZ are rural, while others such as El Paso, TX and San Diego, CA are urban centers. Many families have been living in border communities for generations while others are recent immigrants. Network members are engaging the diversity and breadth of border communities to assist families in reaching their asset building goals and create brighter futures. Border communities truly are a cross-section of America and for this reason Network members are being sought out to share their learnings and best practices countrywide.

For example, in 2006 the National Community Tax Coalition (NCTC), the leading national organization connecting working families to tax credits, incorporated Network representation in its program development and national conference committees. In NCTC's 2007 conference, the network is featured to share teachings and outreach strategies in border communities. Such peer exchanges highlight how coalition members in San Diego, CA developed bilingual "investing clubs," how the McAllen, TX coalition responded to community need by expanding tax services to include Individual Tax Identification Number applications for immigrants; and how Tucson, AZ expanded tax services to include small business in response to community's large number of self-employed residents.

**Table 2: Approaches and Range of Partners**

Coalition	Approach	Community Foundation	Financial Institutions	Community Colleges	Housing Authority	Local/Regional Government	Regional IRS	Direct Service Providers	AARP	United Way
San Diego, CA	4 community organizations develop partner to expand their reach, resource base and community impact in collaboration with community foundation	•	•				•			•
Las Cruces, NM	A trusted community agency provides a central hub for services and a referral program.	•		•		•	•	•		•
Albuquerque, NM	Uses college students to provide tax services to community residents.	•		•			•	•		
El Paso, TX	Anchors EITC within local government agencies to unite around a family centered agenda for economic success.	•	•		•	•	•	•	•	
Cameron County, TX	Partnership has community engaged in planning and implementing asset building strategies for county-wide financial stability	•	•	•	•	•	•	•		•
Middle Rio Grande, TX	Connects people, services and resources by forming regional private and public partnerships throughout the region.	•	•	•	•	•		•		•
Southern Arizona	Partner organizations commit to providing asset building services upon joining the coalition in return for regional collaboration and support from funding partners.	•	•			•	•	•	•	•
Laredo, TX	Begins with credible tax preparation to build credibility in the community.	•	•			•	•	•		
Hidalgo County, TX	Rural: Creates a membership-based, fee-for-service structure that promotes community ownership and self-sufficiency in the asset building process		•	•		•	•	•		
	Urban: Focuses on increasing accessibility to sustainable VITA /EITC outreach campaigns via a Financial Literacy Taskforce.									

## Financial Behaviors and Needs Research Initiative

The Latino Financial Behaviors and Preferences Survey, conducted by the Center for Community Development and Civil Rights at Arizona State University in collaboration with the Annie E. Casey Foundation, captures financial behaviors in Border communities including use of EITC refunds, levels of micro-enterprise, and mainstream and informal asset-building activity. Through partnerships with Border community organizations providing free tax preparation, over 18,000 surveys have been collected to date. Results of the data are being used to inform program development and new financial service products that better serve this growing population.

In its fifth year, the project learned that un-banked rates are low and financial account usage is based on the local economy (many border families frequently use money orders to pay bills as landlords and "mom and pop" stores generally do not accept debit cards or checks). Also, Latino families tend to pool resources and lend credit to one another as an alternative to mainstream financing.

According to survey results, Border families in traditionally under-resourced communities use lump-sum tax refunds for:

- School expenses for family
- Property taxes
- Medical bills
- Autos and auto insurance
- Self-employment/micro business
- Down payment on homes
- Computer ownership

Border families in traditionally under-resourced communities want to learn more about:

- Children's savings accounts
- Individual development accounts
- Homeownership
- Budgeting
- Credit/debit cards
- Micro businesses/self-employment
- Auto loans
- Property taxes

For more information visit the Arizona State University School of Social Work Office of Latino Projects at

<http://olp.asu.edu/>



The Frontera Asset Building Network is member run with an Advisory Board that provides direction and strategic guidance. Subcommittees on policy and advocacy, learning and capacity building, and communications and marketing work to synthesize the network's learning, distribute best practices, create technical assistance opportunities, and garner additional resources to support the network and its local coalitions.

Since its inception... over 80 million dollars, 44 million in EITC alone, have been returned to border regions via income tax refunds prepared at low or no cost by local coalition members.

Currently, the Network combines annual face-to-face meetings with virtual convenings. Beyond these meetings, border coalitions keep connected online, over the phone, and at regional meetings. Learning exchanges such as the one between La Union de Pueblo Entero (LUPE) in San Juan TX and the MAAC Project in San Diego, CA are a good example of the type of activity the coalition nurtures. During this two day exchange MAAC Project staff learned how LUPE engaged its residents in developing a data-based policy agenda and action plan to bring needed health and educational resources to the area.

## Measuring the Network's Impact

The Frontera Asset Building Network has changed the way local coalitions work with one another and the communities they serve. But has it made meaningful difference in the lives of border communities? Results from the first three years show that the Network has been a resounding success mobilizing assets for families and communities and improving quality of life and well being.

Since its inception in the Fall of 2005, over 80 million dollars, 44 million in EITC alone, have been returned to border regions via income tax refunds prepared at low or no cost by local coalition members. In the 2007 tax season over 8.4 million dollars in tax prep fees were saved by free tax prep services. This year over 50,000 families were served by the Network, most of which remain connected to local coalitions and are making progress toward building financial assets and sustainability.

## Working Through Common Challenges

Network members come together at annual conferences and small learning groups to address and explore common challenges in local coalition building. Three common challenges include resource sharing, expanding local coalition partnerships, and service delivery approaches.

### Resource Sharing & Expanding Local Partnerships

Resource sharing within local coalitions is often easier said than done. Local coalitions are often composed of organizations with similar missions and scopes of work and may have, in the past, competed for local and/or federal grants or other resources. Working together to maximize limited resources requires trust, clear channels of communication and close attention to each member's needs and interests. As coalitions gain greater credibility within the community and with funders they will naturally garner interest from new potential partners. Local coalition members must, therefore, invest time to develop a group infrastructure via MOUs or other agreements to yield clear and balanced participation and decision making among its members.

## Taking the Frontera Network to the Next Level

The Network evolved out of the need to find a better way to serve border families and foster the intrinsic spirit and opportunities of the region. As these communities change, so too will the Network.

The Network members and leaders are in a stage of growth and transition and are working to elevate themselves to the next level. Network leadership will have to grapple with tough issues such as attracting new resources to support expanding membership with quality learning opportunities, fostering authentic ownership among its members, and developing tools to measure its impact and success. What is likely to stay the same is the network's commitment to reflection, connectivity and action. A movement, indeed, is underway.



### Service Delivery

Service delivery challenges are also an emerging theme as members of a local coalition may have differing methods and approaches on how to best engage residents and develop effective referral systems. For example, some organizations have found that tax season, via free tax preparation sites, is the best time to connect residents to other asset building programs and opportunities, while others have found that different points of engagement through social services or housing authorities are more effective in their community.

## About The Annie E. Casey Foundation

### The Annie E. Casey Foundation

Founded in 1948, the primary mission of the Annie E. Casey Foundation is to foster public policies, human-service reforms, and community supports that more effectively meet the needs of today's vulnerable children and families. In pursuit of this goal, the Foundation makes grants that help states, cities, and neighborhoods fashion more innovative, cost-effective responses to these needs.

For more information, visit the Foundation's website at [www.aecf.org](http://www.aecf.org).

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## What is Family Economic Success?

Family Economic Success is an approach used by the Casey Foundation to help low-income working families build strong financial futures in strong neighborhoods by integrating three key components:

- Workforce development
- Family economic support
- Community investment

Income, savings and assets help a family move towards and sustain self-sufficiency and economic security by providing a cushion against unexpected changes and setbacks. Once a family achieves adequate income to provide for necessities and allow for saving, they can begin to pay off debt, establish credit, secure a home mortgage and insurance, and plan for their children's education and their retirement.

For more information please visit the Foundation's website.

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### Credits

Thanks to the Annie E. Casey Foundation for its support and to all Network members who gave their time and insight into making this article possible.

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