



# GUARANTEED INCOME: INCREASING EMPLOYMENT AND HELPING FAMILIES THRIVE

By Javier Rojo  
December 2023

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## Executive Summary



During the COVID-19 pandemic, some communities were better protected from illness, death, and economic hardship than others. By and large, communities where people earn low incomes and communities of color experienced worse outcomes. Because undocumented immigrants are likely to earn low incomes and be people of color, they tended to fare poorly. In addition, most immigrants are ineligible to receive the safety-net programs that help families during hard times. Even the relief policies that were enacted specifically to counter the hardships of the pandemic – including federal relief checks – excluded our immigrant communities.

The New Mexico Economic Relief Working Group (ERWG) was organized in March 2020 to address these systemic barriers to economic relief for mixed-immigration status families and workers. In February 2022, ERWG and UpTogether designed, implemented, and evaluated the New Mexico Guaranteed Income Pilot Program for Immigrant

Families, an 18-month guaranteed income (GI) pilot program to address poverty and economic security for low-income, mixed-status families and workers in New Mexico.

The ERWG recruited mixed-status, low-income immigrant families who were ineligible for federal COVID-19 stimulus rebates for the GI pilot. The program selected 330 mixed-immigration status households to receive \$500 monthly, no strings attached, for 12 months beginning in February 2022. One-third of households came from rural communities and two-thirds from urban communities. An additional extension was granted to 50 randomly selected mixed-status households to receive \$500 monthly for an additional 6 months.

The pilot was evaluated using both qualitative and quantitative interviews. The two quantitative interviews took place both before and after the payment period, while qualitative interviews all took



place after. Based on our interview findings, mixed-status families and undocumented workers face greater economic hardship than other New Mexicans: mixed-status households are less likely to have health insurance, stable employment, and household savings. They also have considerably higher rates of housing and food insecurity. Moreover, their exclusion from most of the social safety net further exacerbates their tenuous socio-economic conditions. Despite the numerous challenges mixed-status families and undocumented workers face, our research also found that GI assistance can help reduce these inequities.

- After receiving GI assistance for a year, our participants reported a noticeable increase in job security.
  - Rural participants and the participants who received the six-month extension reported 14% and 15% increases in employment, respectively.
- GI assistance improved housing security for participants of the program, in particular those who were struggling the most to make rent or mortgage payments on time.
  - The number of respondents reporting they had trouble paying the rent or mortgage on time almost every month decreased by 35%.
  - Perhaps even more impressive, the group that received the 6-month extension experienced a 73% increase in respondents reporting never having trouble paying the rent or mortgage on time.
- GI participants with children reported noticeable improvements in educational outcomes.
  - The percentage of participants claiming their child is on track to complete their grade level and graduate increased by 9%.
  - For rural participants, this increase was even greater: it jumped by 13%.

“

The GI assistance helped me the most with my housing situation. During the pandemic nobody wanted their house cleaned. As a result, I was 5 months behind my rent. I was only able to pay a portion of it. It would take me two months to make one payment worth of rent. The GI assistance helped me get current.

– Female, Chavez County

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## Introduction

The COVID-19 pandemic revealed an ugly truth in America – that some communities are better protected from the illness, death, and economic hardship of a pandemic than others. By and large, COVID caused more destruction in communities where people earn low incomes and in communities of color. Immigrant communities, particularly among those whose members lack documentation, are likely to earn low incomes and be composed of people of color. And in a cruel twist, most immigrants are ineligible to receive the very safety-net programs that were designed to help families during hard times. Even the relief policies that were enacted specifically to counter the hardships

of the pandemic – including federal relief checks – excluded our immigrant communities.

The New Mexico Economic Relief Working Group (ERWG) was organized in March 2020 to address these systemic barriers to economic relief for mixed-immigration status families and workers. We advocated, designed, and won local and state government cash programs in the wake of the COVID-19 pandemic.

Based on our research, mixed-status families and undocumented workers face greater economic hardship than other New Mexico residents: mixed-status households are less likely to have health insurance, stable employment, and household savings.

“

It helped me with my morale. I never thought that I would get any help. As an undocumented person without a Social Security number, we were excluded from everything. We pay taxes and work just like everyone else, but there was no help for us. And we needed help. It was dehumanizing. Receiving this assistance made me feel like at least someone was looking out for us. We weren't forgotten.

– Female, McKinley County

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They also have considerably higher rates of housing and food insecurity. Moreover, their exclusion from most of the social safety net further exacerbates their tenuous socio-economic conditions. In February 2022, ERWG and UpTogether, an Oakland-based nonprofit focused on investing in families and individuals with limited income by providing them with cash, designed and implemented the New Mexico Guaranteed Income Pilot Program for Immigrant Families, an 18-month guaranteed income (GI) pilot program to address poverty and economic security for low-income, mixed-status families and workers in New Mexico.

When people are given unrestricted cash payments through GI programs, they are better able to pursue better employment opportunities, experience less stress, plan for the future, and create stability for

their families.<sup>1</sup> The results from our evaluation of the GI program further reinforce the power of cash assistance to help low-income families improve their socio-economic conditions and alleviate the constant sense of scarcity: our participants not only reported higher rates of employment, but they also reported significant improvements in housing stability, food security, and child well-being.

As policymakers continue to wrestle with the best ways to improve economic conditions for working families and reduce poverty, they should consider expanding and creating new cash-assistance programs. Moreover, policymakers must ensure that all New Mexicans – regardless of where they were born or their immigration status – can overcome economic hardships and thrive.

“

I'm a single mother. When the pandemic first started, not only did work slow down, but I also got pregnant. After I had my baby, I didn't work for nearly 6 months. I had no income. A combination of the GI assistance and SNAP benefits helped us survive.

– Female, Santa Fe County

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## About Guaranteed Income

In a guaranteed income (GI) program, participants receive a flat monthly payment for a set time period, regardless of whether they're working and earning a wage or other income. GI programs provide direct cash to people experiencing low incomes who spend these funds on basic necessities such as food and bills. Research shows when people are given unrestricted cash payments, they pursue better jobs, complete educational or vocational training, experience less stress, and create stability for their families.<sup>2</sup> GI programs boost the economy and help reduce poverty.

Although GI may seem like a modern idea, it has been around for centuries. The American revolutionary, Thomas Paine, advocated for a guaranteed income in the United States in the 1700s.<sup>3</sup> It has also garnered support from across the political spectrum. Civil rights activist Martin Luther King, Jr., and conservative president Richard Nixon both supported a guaranteed income in the 20th century. In the past decade, GI and other cash-assistance programs have gained significant traction as a policy solution to mitigate the economic disruptions caused by globalization, automation and, more recently, artificial intelligence.<sup>4</sup> Guaranteed basic income (GBI) and GI programs such as the Stockton Economic Empowerment Demonstration (SEED) and Magnolia Mother's Trust from Jackson, MS, have demonstrated positive impacts.<sup>5</sup>

- SEED's first-year findings are powerful, showing that guaranteed income reduced monthly income volatility within a household, allowing many to find better full-time employment, with GI alleviating the constant sense of scarcity.<sup>6</sup>
- Recipients of GI were healthier, showing less depression and anxiety and having enhanced well-being.
- The GI alleviated financial scarcity, creating new opportunities for self-determination, choice, goal-setting, and risk-taking.

More than 35 cities across the nation are exploring GI. Cities such as Denver, Boston, New York, Chicago and Compton already have or are about to launch GBI/GI studies to investigate the impact of unrestricted cash to low-income residents. New Mexico advocates and policy leaders are actively exploring the potential of GI as a multifaceted solution. This innovative approach not only aims to tackle the state's persistent poverty, but also serves as a strategic policy tool to facilitate a smooth economic transition for workers in the oil and gas sector as the industry evolves and as workers participate in workforce development and retraining programs. The first New Mexico GI project was organized by the city of Santa Fe and Santa Fe Community College to support low-income, nontraditional students with regular cash assistance while they pursue a degree or certificate.<sup>7</sup> While some GI programs are funded by local and state governments, the funding for this ERWG and UpTogether pilot program and study was from private donors and philanthropic organizations.

Support for GI has also increased amongst the general public. According to a recent national poll of Latino parents that oversampled New Mexico families, 86% of participants reported supporting GI programs, with 61% strongly supporting it.<sup>8</sup>

Term	Definition	Example
Guaranteed Income (GI)	GI refers to programs that may be supplemental and not intended to meet all basic needs. GI programs may also target a subsection of the population-based income level or neighborhood	Stockton, CA's 2018 GI program provided 100 residents with \$500 per month for 18 months. All residents were selected from neighborhoods where the average income was at or below the city's median income. <sup>9</sup>
Guaranteed Basic Income (GBI)	GBI programs provide income large enough to meet a person's basic needs without additional income support	6,000 Kenyans received a basic income from Give Directly over the course of a decade. The program provided each participant, all of whom were living on about \$0.65 per day, with between \$0.70 and \$1.10 a day. <sup>10</sup>



## New Mexico Guaranteed Income Pilot Program for Immigrant Families

### Background

Early in the COVID-19 pandemic, the New Mexico ERWG was formed to address systemic barriers to COVID-19 relief for immigrants, most prominently the lack of cash-assistance programs. ERWG was founded by five advocacy organizations: Somos Un Pueblo Unido, NM CAFé, NM Voices for Children, Partnership for Community Action, and El CENTRO de Igualdad y de Derechos, three of which (Somos, NM CAFé and EL CENTRO) are focused on Spanish-speaking immigrant communities. ERWG represents a coalition with a statewide geographic reach and strong track record in community organizing, leadership development, research, policy development and advocacy, and power-building.

In an effort to expand cash assistance to New Mexico families, the ERWG researched, designed and advocated for local and state government programs that distributed \$35 million in cash transfers to more than 30,000 households. Local government officials in Santa Fe, Las Cruces, and Albuquerque worked with the ERWG and UpTogether to distribute more than \$6 million to 5,000 immigrant families. The ERWG also worked closely with the New Mexico Human Services

Department (NM HSD) to administer \$22 million in cash transfers to more than 23,000 households, putting money directly in the pockets of low-income immigrant families and into local economies.

During the 2021 legislative session, the group also advocated for an increase in the Working Families Tax Credit (tied to the federal Earned Income Tax Credit) and its expansion to include undocumented immigrants who file taxes with Individual Tax Identification Numbers (ITINs) as well as a more than tripling of the state's Low-income Comprehensive Tax Rebate. New Mexico became the third state in the country to make ITIN tax filers permanently eligible for the New Mexico equivalent of the federal Earned Income Tax Credit. Additionally, during the winter of 2021, ERWG partnered with BSP Research to conduct a statewide poll of 1,000 Hispanic families. The survey revealed that a large segment of the state's Hispanic population, including immigrants, were struggling financially because of the COVID-19 pandemic: with a significant percentage indicating loss of income, increased debt, exclusion from government stimulus rebates and unemployment benefits, inability to pay basic household bills, and an overall need for more economic support.<sup>11</sup> Moreover, one out of four households surveyed reported having a family member or close friend die because of COVID-19.

The New Mexico Guaranteed Income Pilot Program for Immigrant Families was designed to address the challenges of poverty and economic insecurity faced by low-income immigrant families in the state.



This initiative was tailored specifically for immigrant families, recognizing the constraints they face in accessing most safety-net programs, despite their substantial tax contributions and economic impact on our communities, state, and nation.<sup>12</sup>

The ERWG launched the GI pilot program in 2022 because cash assistance is one of the most direct and effective ways to provide financial stability to those who most need it. Unlike the paternalistic approach of other safety net programs, which impose stringent regulations on how, where, and on what terms individuals can build their lives, cash transfers offer the dignity and self-determination that recognizes the one-size-fits-all approach of other programs is antiquated and rooted in distrust.

The ERWG recruited mixed-status, low-income immigrant families who were ineligible for federal COVID-19 stimulus rebates for the GI pilot. The program selected 330 mixed-immigration status households to receive unconditional direct cash transfers of \$500 monthly for 12 months from February 2022 to February 2023. One-third of households sampled came from rural communities and two-thirds from urban communities. An additional extension was granted to 50 randomly selected mixed-status households to receive \$500 monthly for an additional 6 months (February 2023-August 2023). Pilot program applicants were selected using the following eligibility criteria:

- Applicants must have lived and proven residency within one of the following 13 New Mexico counties: Bernalillo, Chaves, Curry, Doña Ana,

Grant, Hidalgo, Lea, Luna, McKinley, Rio Arriba, Roosevelt, San Juan, or Santa Fe.

- Applicants must have been part of an undocumented or mixed-immigration status family.
- Applicants must have been the parent or legal guardian of at least one minor child or a dependent adult with a disability.

## Payment Distribution

Research on payment frequency for GI initiatives and other cash-assistance programs shows monthly payments tend to be more helpful for working families than other payment models, including annual and weekly payments.<sup>13</sup> Most rent, bills, and other major expenses are paid monthly. Additionally, unlike annual payments, monthly payments can cover bills before late fees accrue, thereby limiting costs that arise because of income instability. Monthly payments allow families to budget more effectively, and they also protect them from income volatility, which often leads to late fees and reliance on exploitive, short-term loans.

## Why We Chose Immigrants

During the COVID-19 pandemic, the federal government used a broad array of fiscal stimulus tools and cash-transfer programs, including multiple rebates, the Child Tax Credit, and expansion of unemployment insurance, to avoid economic catastrophe. These initiatives not only helped the nation avoid the biggest economic crisis since the 2008 recession, but they also lifted 53 million people





out of poverty.<sup>14</sup> Tragically, millions of people, actively contributing to our economy through taxes and essential work, faced exclusion from these programs solely due to their immigration status. Notably, these dedicated individuals played a crucial role in the workforce, especially during the challenging times of the pandemic, underscoring the injustice of their exclusion from vital support programs.

Undocumented and mixed-immigration status families were often excluded from that assistance, or encountered difficulties in receiving eligible benefits, despite meeting the necessary criteria. In New Mexico, more than \$55 million in assistance failed to reach more than 30,000 adults and 38,000 children.<sup>15</sup> This not only left many New Mexico workers, families, and children struggling, but it also hurt our local economy because it kept millions of dollars from flowing into our state.

For undocumented and mixed-immigration status families, exclusion from the social safety net, including during times of crisis, is the norm rather than the exception. While both the state and federal government took steps to support workers who lost income or their jobs during the pandemic through expansion of the unemployment insurance (UI) system, immigrants who were not work-authorized or who lacked documentation were not eligible for UI benefits. This, even though, according to a recent report, New Mexico's immigrants have contributed approximately \$58 million to the state's UI program through payroll deductions over the last ten years.<sup>16</sup> The negative impact of this aid exclusion is massive

for New Mexico workers, families, and communities. More than 16,400 of low-income workers in New Mexico use an ITIN to file their income taxes. In light of the state's unemployment rate surpassing 11% in August 2020, nearly 2,000 immigrant workers in New Mexico were unable to access the average state UI benefits around \$315 per worker, per week.<sup>17</sup> This means more than \$585,000 in weekly state UI benefits didn't flow to immigrants in New Mexico who had lost their jobs due to the pandemic.

Additionally, undocumented immigrants and mixed-immigration status families are left out of many other forms of federal relief, including recovery rebates, and the Supplemental Nutrition Assistance Program (SNAP). Even when immigrants qualify for these benefits, the processes for enrolling can be complicated and burdensome, leading in some cases to families not applying or to having incorrect decisions rendered on their cases. Undocumented immigrants, although eligible for non-cash emergency disaster relief, are not eligible for cash benefits or assistance from many existing programs such as non-emergency Medicaid.

# Why Immigrants Should Be Eligible for Safety-Net Programs

## Immigrants Pay Taxes

Immigrants, in particular undocumented immigrants and mixed-immigration status families, are excluded from most of the social safety net despite paying taxes and making major contributions to our local economy.<sup>18</sup> Mixed status families and undocumented workers pay federal and state income taxes. They also pay state and local gross receipts, excise, and property taxes. More specifically, undocumented immigrants contribute more money to our nation, states, and cities through taxes than they consume in tax-supported services. Undocumented workers can file tax returns using an ITIN provided by the IRS, since they do not have Social Security numbers. New Mexico is home to an estimated 60,000 undocumented immigrants. As a group, they pay more than \$67.7 million annually in state and local taxes.

The nearly \$68 million paid by undocumented immigrants in New Mexico breaks down like this: almost \$4 million in personal income taxes; nearly \$14 million in property taxes; and \$50 million in gross receipts and excise taxes (e.g., taxes on non-food purchases like household goods and clothing, gasoline, and utilities).<sup>19</sup> These three revenue streams are the principal ways local governments fund public services. Undocumented immigrants pay property taxes both as homeowners and as renters because landlords typically pass their property tax expense on to renters. Currently in New Mexico nearly half of undocumented immigrants are homeowners and those who are renting pay nearly \$232.4 million for a place to live.<sup>20</sup>

## Immigrants Start Businesses and Create Jobs

Nationwide, immigrants are twice as likely as U.S.-born individuals to start a business and 40% of Fortune 500 companies were founded by immigrants or children of immigrants.<sup>21</sup> These businesses create jobs, and as of 2018, 15,433 immigrant entrepreneurs in New Mexico employed more than 27,000 New Mexicans.<sup>22</sup> These immigrant-owned businesses had \$4.4 billion in sales.

## Immigrants Strengthen our Economy and Labor Force

In New Mexico, immigrants account for 12% of the state's economic output (GDP), which is even higher than their share of the population.<sup>23</sup> New Mexico has a \$94.7 billion economy according to the Bureau of Economic Analysis 2022 statistics, which means immigrants are conservatively responsible for about \$11.3 billion of the state's economic output.<sup>24</sup> A key reason for this high share of economic output is that immigrants are concentrated in the prime working ages. In New Mexico, while immigrants make up 9% of the population, they make up 12% of the working-age population (ages 16 to 64) and correspondingly 12% of the labor force.<sup>25</sup>

Without immigrants, our economy would have a less productive workforce. We would also have fewer small businesses. Immigrants fill niches in the labor market, typically at both the higher and lower ends of the skills spectrum. Nationally, immigrants are more likely to hold an advanced degree than are their U.S.-born counterparts. They are also more likely to have less than a high school education. Uniquely, this allows them to fill critical shortages in the labor market at both ends of the income scale. Undocumented immigrants largely work in the positions that members of an aging and more educated U.S. workforce are unable or unwilling to fill.

The industries in New Mexico with the highest shares of foreign-born employees are farming, fishing,

and forestry (36 %), construction and extraction (25%), and production and manufacturing occupations (22%).<sup>26</sup> During the pandemic immigrants were disproportionately employed as “essential” workers meaning they worked in frontline occupations such as farming and agriculture (40%), cooks and food preparation (25%), home health aides (23%) and health care support workers (19%).<sup>27</sup> New Mexico’s immigrants are an active and much-needed segment of the state’s labor force and without them our economy would be less productive and dynamic.

In fact, the growth in the immigrant population has helped to strengthen our labor force. The role of immigrants in the workforce is particularly important as family sizes shrink and the baby boomer generation ages, both of which reduce the share of New Mexico’s native-born population that is of working age. By 2024, 20% of New Mexico’s population will be over the age of 65, whereas that share is currently 17.5%.<sup>28</sup> That change is equal to a 15% growth in the share of the population older than 65. Younger immigrants are, therefore, filling crucial gaps in the workforce. This is especially true for New Mexico’s rural communities where immigrants have helped avert population loss in some counties.<sup>29</sup> Without more working-age migration into New Mexico, our economy will be less vibrant. Today’s children and young adults could struggle in the future to find care for their aging parents, and tomorrow’s entrepreneurs may struggle to find enough people to help their businesses reach their full potential.

## Evaluation of GI Pilot Program

### Quantitative Analysis: Close-Ended Survey

To evaluate the pilot program, the ERWG conducted a mixed-method study, which involved an extensive close-ended survey that was administered multiple times, and in-depth qualitative interviews of project participants.

The quantitative data collection evaluation process involved a close-ended pre-pilot survey (before aid was given) and a post-pilot survey. A pre-then-post survey design is a common way to determine a participant’s self-reported changes in financial stability, health, housing status, and family and child well-being. The surveys were optional and contained basic questions about economic status, health, family structure, and housing status. The first survey was administered between April 5 and April 21, 2022. The survey was approximately 30 minutes long, optional, and participants were compensated for completing it. Overall, 207 out of 330 families selected to participate in the program completed the pre-pilot survey in April 2022. A post-pilot survey was administered at the program’s conclusion, between February 9 and February 25, 2023, with 188 participants completing it. The surveys were then compared to assess if participants experienced any significant changes in self-reported outcomes.

The ERWG administered the survey two additional times: the survey was given to the 50 participants who received the 6-month extension and to 50 participants who did not (but still participated in the initial yearlong GI program). The participants who did not receive the extension served as the control group. The goal was not only to measure changes in self-reported outcomes after the six-month extension, but also to measure changes because of halting cash assistance payments. The survey was administered to both groups once the six-month extension ended, between July 22 and August 7, 2023.

### Qualitative Interviews

Beginning in the fall of 2022, the research team trained and supervised 10 peer-to-peer interviewers among members of the immigrant-based organizations within the ERWG and randomly selected participants of the GI program. The purpose of the open-ended interview was to gain a more thorough understanding of how



participants' circumstances have changed because of the pandemic, with questions focused on economic security, education access, physical and mental health, and child well-being. Interviews took between 1 and 2 hours, were audio-recorded upon permission, and transcribed for analysis. All participants were compensated for participating in their interview.

By analyzing transcribed interviews, we identified common themes from multiple participants as well as explored differences in experiences. Combined with the quantitative data from the pre- and post-pilot surveys, the qualitative interviews provide a more nuanced understanding about how the GI pilot program impacted participants.

## Baseline Survey Results

Since many data systems lack – and in many cases obscure – data on the challenges faced by mixed-immigration status households, there is a dearth of information on the general well-being of undocumented immigrants and mixed-status households. Prior to the GI pilot project, advocates and organizers with deep ties to this community discussed anecdotal evidence about the vast disparities that exist between undocumented immigrants, mixed-status families and the rest of the state's population. To test the veracity of the anecdotal evidence, ERWG designed a survey with input from immigration advocates and various community stakeholders that included questions on economic well-being, health, housing, and food security. It was conducted by BSP Research. The results of that survey were compared to the results of the pre-pilot survey of participants of the New Mexico Guaranteed Income Pilot Project for Immigrant Families, which occurred from April 16 through April 31, 2022. The overarching goal of the pre-pilot survey was to assess the well-being of immigrant families in New Mexico who were excluded from federal assistance programs during the COVID-19 global pandemic and to have data to compare to the post-pilot survey.

### Demographic Profile of GI Pilot Program Population

- Approximately **4 out of 5 (78%)** participants were **female**.
- Nearly all (**94%**) had children.
- Participants had, on average, **2 children**.
- In all, **654 children** participated in the program.
- **96%** of participants identified as Hispanic or Latino/a/x
- **70%** owned their home.
- **46%** of participants used Spanish as their primary language.

“

My work is very unstable. For example, some weeks I’m scheduled to clean three to four houses, but I only end up cleaning one or two because people cancel. So, my income fluctuates from week-to-week. With the GI assistance, I had financial stability for the first time. Because I always knew I could at least count on that money every month. That money from the GI assistance was more stable than the income from my job.

– Female, Chavez County

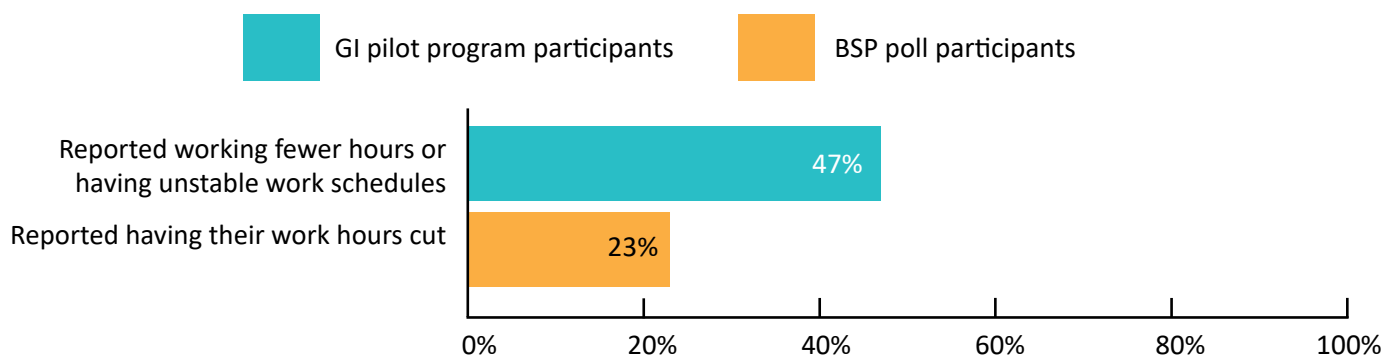
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## Comparing Surveys

Figures I and II compare the survey results of GI participants with a poll conducted by BSP Research on New Mexico Hispanic families during the COVID-19 pandemic. These survey results also served as a benchmark to compare two very similar but distinct populations: Hispanics who are legal residents of the state and, as a result, have access to the federal safety net and undocumented immigrants and mixed-status families who mostly self-identify as Hispanic/Latinx but, because of their immigration status, are excluded from the federal safety net. The results revealed what local immigration advocates had long known but lacked the empirical data to verify: mixed-immigration status households are considerably worse off than other Hispanic residents of New Mexico. As Figure I shows, GI participants were far more likely to report working fewer hours or having unstable work schedules.

### FIGURE I

#### GI Pilot Participants and Other Hispanics reported a significant loss of job hours



Sources: Pre-pilot survey of 207 GI pilot program participants, April 16-31, 2022; and BSP survey of 1,000 Hispanics, 2021  
NEW MEXICO VOICES FOR CHILDREN

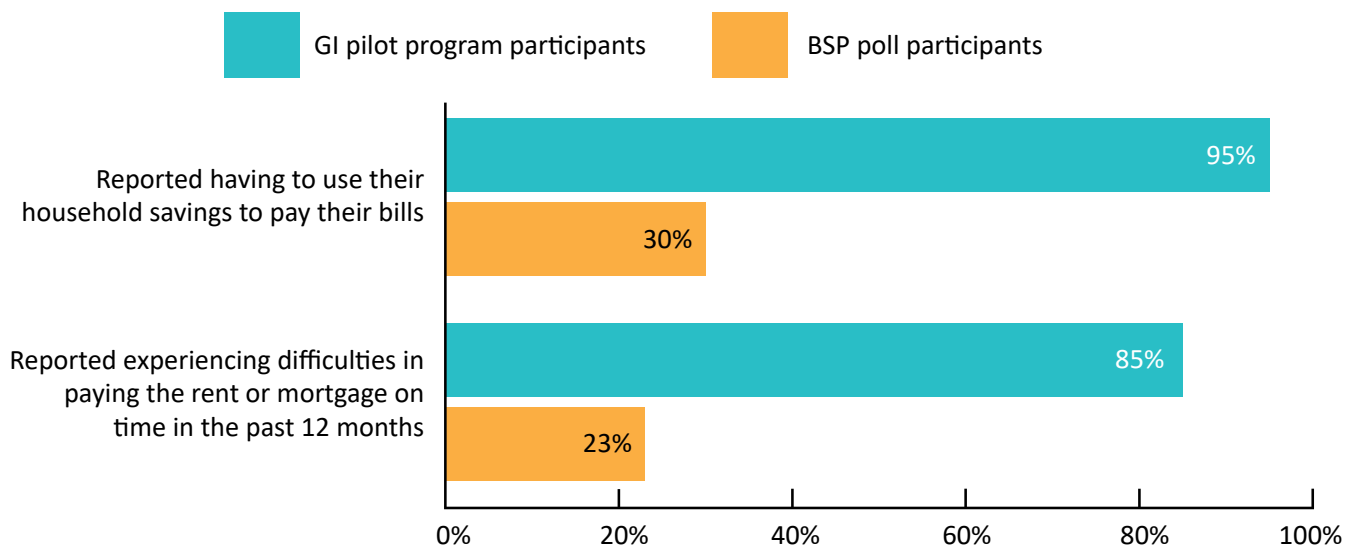
## Housing Insecurity

In 2021, 26% of New Mexico’s children lived in households that had a high housing cost burden – meaning they spent 30% or more of their income on housing.<sup>30</sup> This rate was even higher among Hispanic children (29%).<sup>31</sup> When large numbers of workers were losing their jobs due to the COVID-19 pandemic, housing cost burdens were untenable for many New Mexico families. As Figure II shows, 95% of GI survey participants reported having to use household savings to pay their bills and 85% of survey participants reported experiencing difficulties in paying the rent or mortgage on time in the past 12 months. In addition, 68% of participants reported having to reduce or forego expenses for basic household necessities, such as medicine or food, in order to pay the rent or mortgage.

High housing cost burdens can also push families into substandard or crowded housing, potentially increasing contagion risks. In 2019, 8.4 % of New Mexico children between the ages of 11 and 18 experienced homelessness over the course of a school year.<sup>32</sup> Due to the significant increase in post-pandemic mortgage rates, housing insecurity is likely to remain a pressing issue for many residents of New Mexico. This issue is expected to disproportionately affect mixed-status families, who frequently experience barriers in accessing crucial housing assistance.

**FIGURE II**

### GI Pilot Participants Were Far More Likely to Experience Financial Difficulties than Other Hispanics



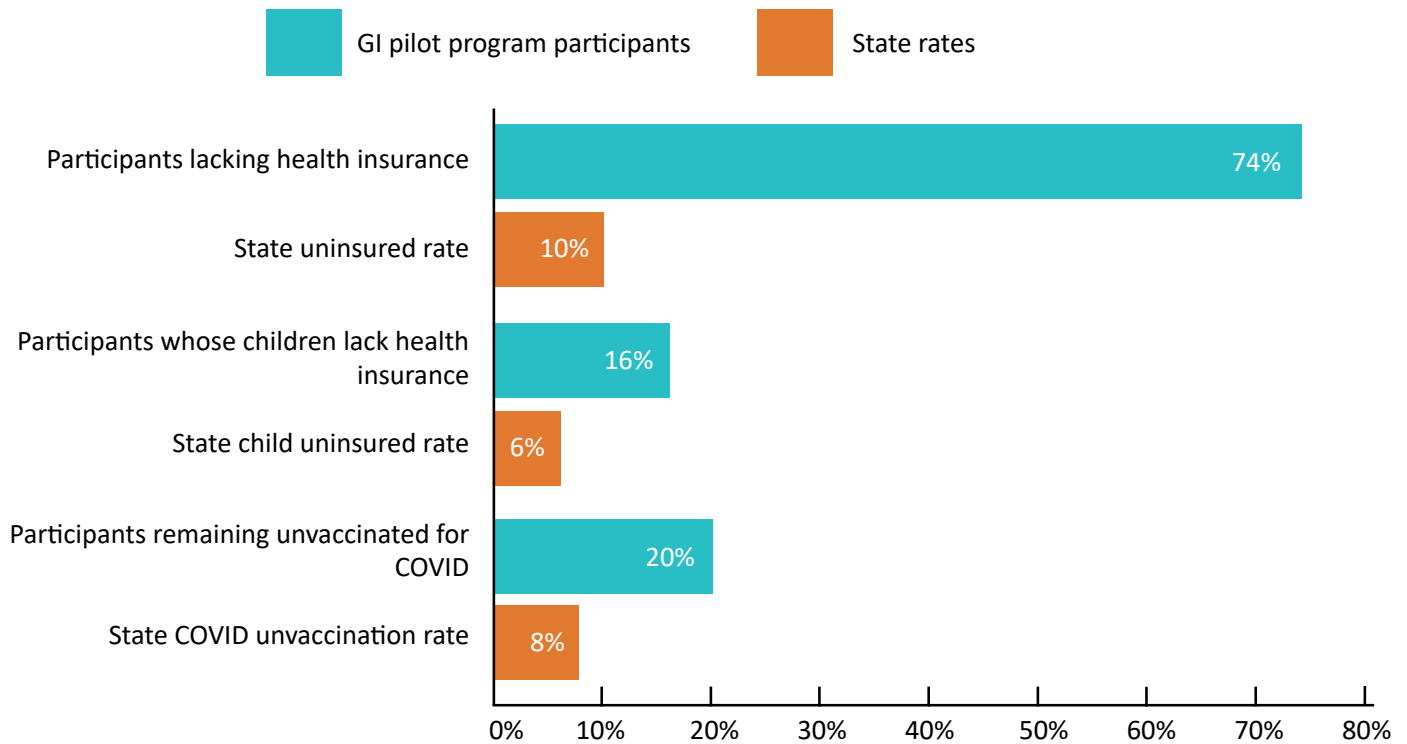
Sources: Pre-pilot survey of 207 GI pilot program participants, April 16-31, 2022; and BSP survey of 1,000 Hispanics, 2021  
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## Health Inequities

Mixed-status families and undocumented workers are largely disconnected from our medical system. As our survey results indicate (see Figure III), 74% of our participants are uninsured, 16% of their children also lack health insurance, one in five remain unvaccinated<sup>33</sup> and they often forgo or avoid medical care because it’s too expensive. In comparison, 10% of New Mexico adults and 6% of children lack health insurance,<sup>34</sup> and only 8% of New Mexico residents remain unvaccinated (92% of the state’s population has received at least one dose).<sup>35</sup>

### FIGURE III

## GI Pilot Participants Were Far More Likely to Lack Health Insurance and the COVID Vaccination than the State Population



Sources: Pre-pilot survey of 207 GI pilot program participants, April 16-31, 2022; U.S. Census Bureau, Small Area Health Insurance Estimates, 2020 (health insurance); and Centers for Disease Control and Prevention, U.S. Census Bureau, 2022 (vaccination rates)  
NEW MEXICO VOICES FOR CHILDREN

Undocumented immigrants are ineligible for Medicaid or the Affordable Care Act’s federal tax credits, which reduce the cost of private health insurance. In mixed-status families, while immigrant parents may not qualify for Medicaid or Medicare, their U.S.-born children do. Although federal policy hasn’t done much to expand access to health insurance for undocumented immigrants, state policy offers some solutions. In 1987, New Mexico created a high-risk medical insurance pool to provide coverage to residents who were denied insurance or deemed uninsurable.<sup>36</sup> To qualify for insurance under this pool, an applicant’s immigration status is not considered. Therefore, undocumented immigrants and mixed-status families in New Mexico qualify for health insurance through the state’s high-risk pool. However, even while premiums and copays are reduced for persons earning less than 400% of the federal poverty level, this option is clearly largely unaffordable for many families.

“

I don’t have health insurance. A visit to the local urgent care is nearly \$200. I can’t afford that. If I get sick, I’ll use home remedies to get better, but I won’t visit a doctor. Too expensive.

– Female, Santa Fe County

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“

My children are U.S. citizens but I’m not. I may qualify for assistance because of them, but I haven’t sought it because I’m worried about the impact it could have on my immigration status. I heard that if you use government assistance, it hurts your chances of becoming a legal resident. I just can’t afford that risk.

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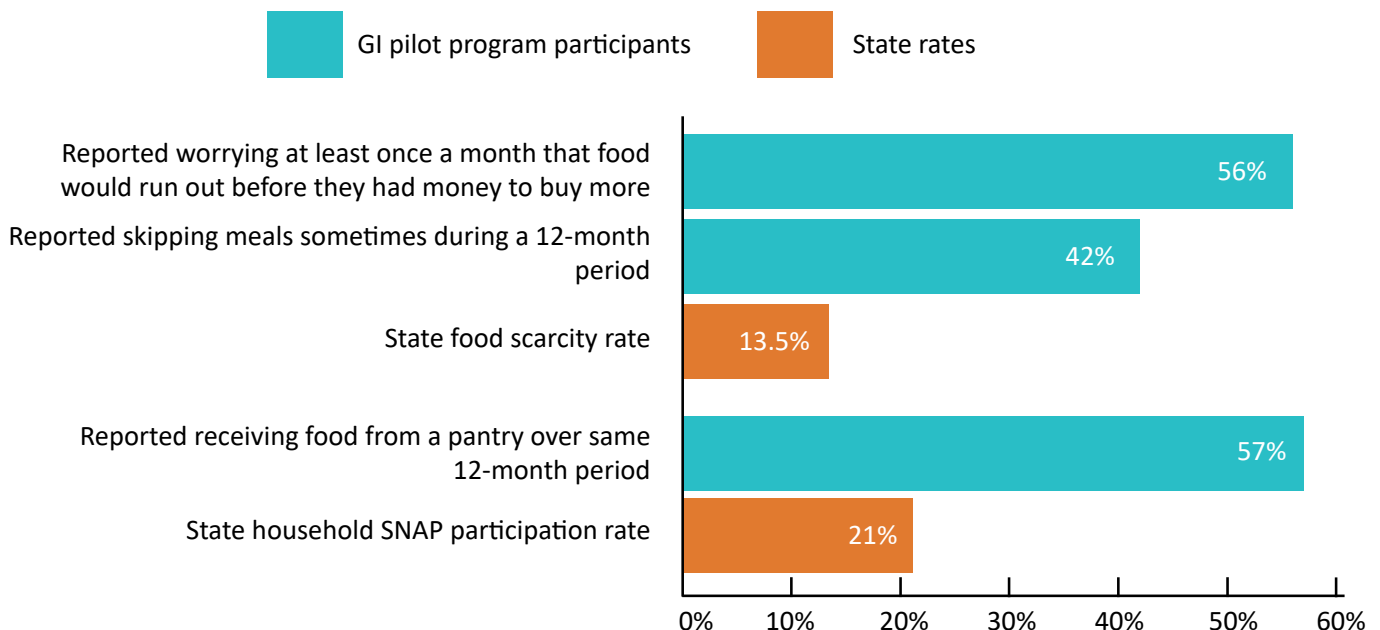
– Female, Santa Fe County

## Food Insecurity

Undocumented residents and some documented residents – including DACA recipients – are ineligible to receive most federal public benefits, including SNAP (in mixed-status families, U.S.-born children are eligible for SNAP benefits). Immigrant families often face enormous hurdles when it comes to food security. Nationally, 80% of children in immigrant families are U.S.-born citizens,<sup>37</sup> yet more than half of children younger than 6 who have immigrant parents earning low incomes live in families experiencing hunger or other food-related problems.<sup>38</sup> According to our survey (see Figure IV), more than half of participants reported worrying at least once a month about whether their food would run out before they had money to buy more and 42% reported skipping meals sometimes during the year. In comparison, 13.5% of residents of New Mexico face food insecurity.<sup>39</sup> The economic instability that ensued after the pandemic led to a drastic increase in prices for most goods, including food.<sup>40</sup> More should be done to assist families who are facing hunger and food insecurity, especially for those families who do not have access to other relief resources.

**FIGURE IV**

### GI Pilot Participants Were Far More Likely to Experience Food Insecurity than the State Population



Sources: Pre-pilot survey of 207 GI pilot program participants, April 16-31, 2022; Map the Meal Gap, Feeding America, April 2023 (food scarcity); US Census Bureau, American Community Survey, Table DP03 (SNAP participation)  
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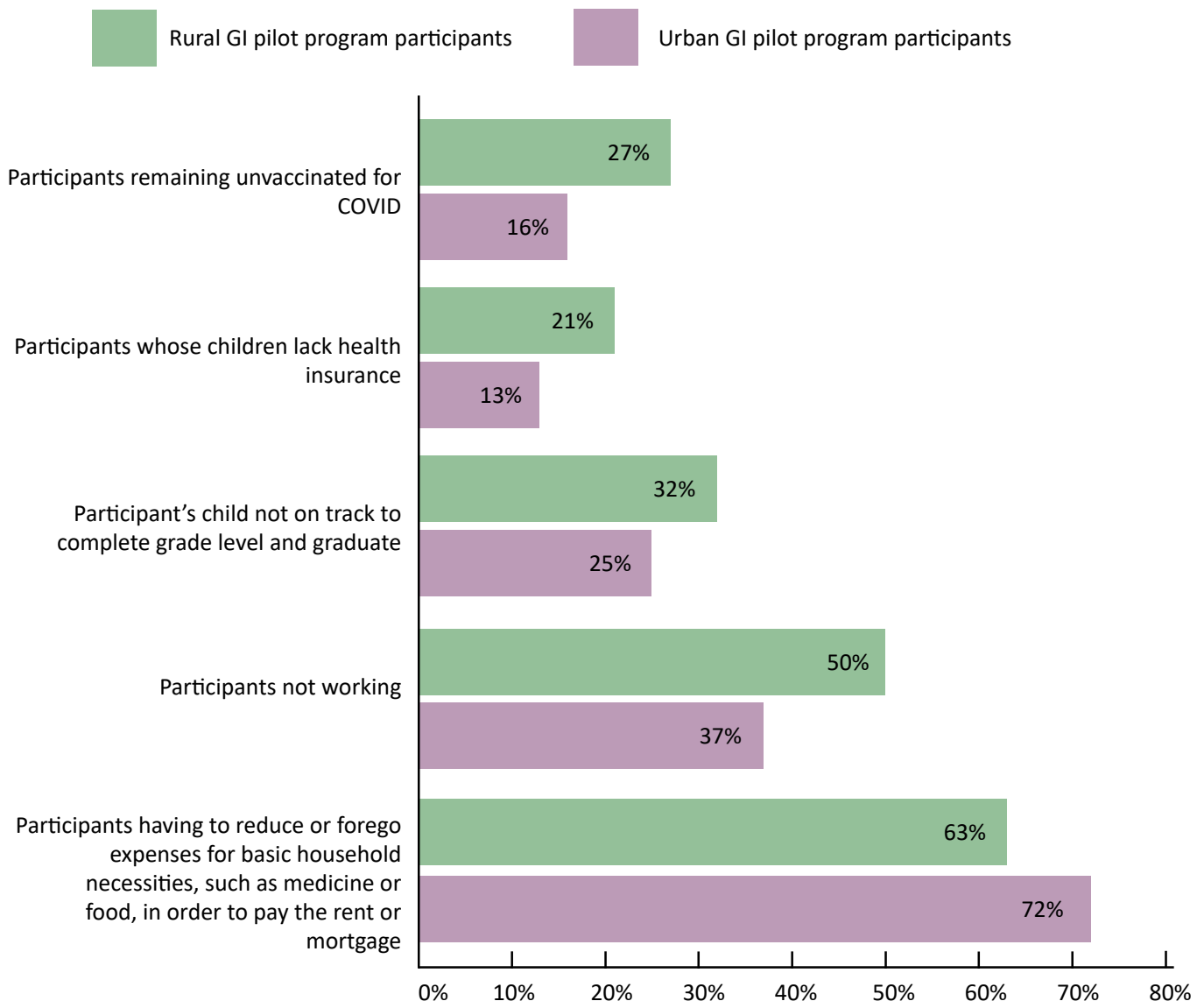
## Rural versus Urban

Local immigration advocates and organizers have long observed disparities between immigrants residing in New Mexico's urban centers and those who live in rural areas. Advocates and organizers state immigrants living in rural areas tend to be worse off than urban immigrants because they have less access to crucial resources and face fewer employment opportunities. Once again, advocates and organizers proved correct: based on our survey results, there are meaningful discrepancies between rural and urban communities (see Figure V):

- Rural participants are less likely to have received the COVID-19 vaccine and their children are less likely to have health insurance.
- The children of rural participants are less likely to be on track to complete their grade level and graduate.
- Rural participants are also less likely to have a job.
- Urban participants face more of a housing cost burden than their rural counterparts.

### FIGURE V

#### Rural GI Pilot Participants Tended to Face More Difficulties than Did Urban Participants



Source: Pre-pilot survey of 207 GI pilot program participants, April 16-31, 2022  
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## Economic Security

After receiving cash transfers for a year, our participants reported a noticeable increase in job security (see Figure VI). Rural participants and the participants who received the six-month extension reported 14% and 15% increases in employment, respectively. Some economists predicted the unprecedented federal financial assistance unleashed during the pandemic would cause a spike in inflation and deter people from working.<sup>41</sup> Although the former prediction came true, unemployment decreased across the country, including in New Mexico, to its lowest levels in decades.<sup>42</sup> Between 2019 and 2022, wages for the lowest-income workers – those in the bottom 10th percentile – increased by 9%, the largest recorded hike in decades. Other recent studies illustrate cash transfers help recipients not only weather economic hardship, but it also improves employment opportunities.

“

Our budget was pretty tight. I worked in a restaurant for nearly 15 years, but it closed during the pandemic. Luckily, my wife and my daughter were still working. With their support and the GI assistance, I was able to transition to a new job within a few months. I currently work in a construction company that pays better than my job at the restaurant.

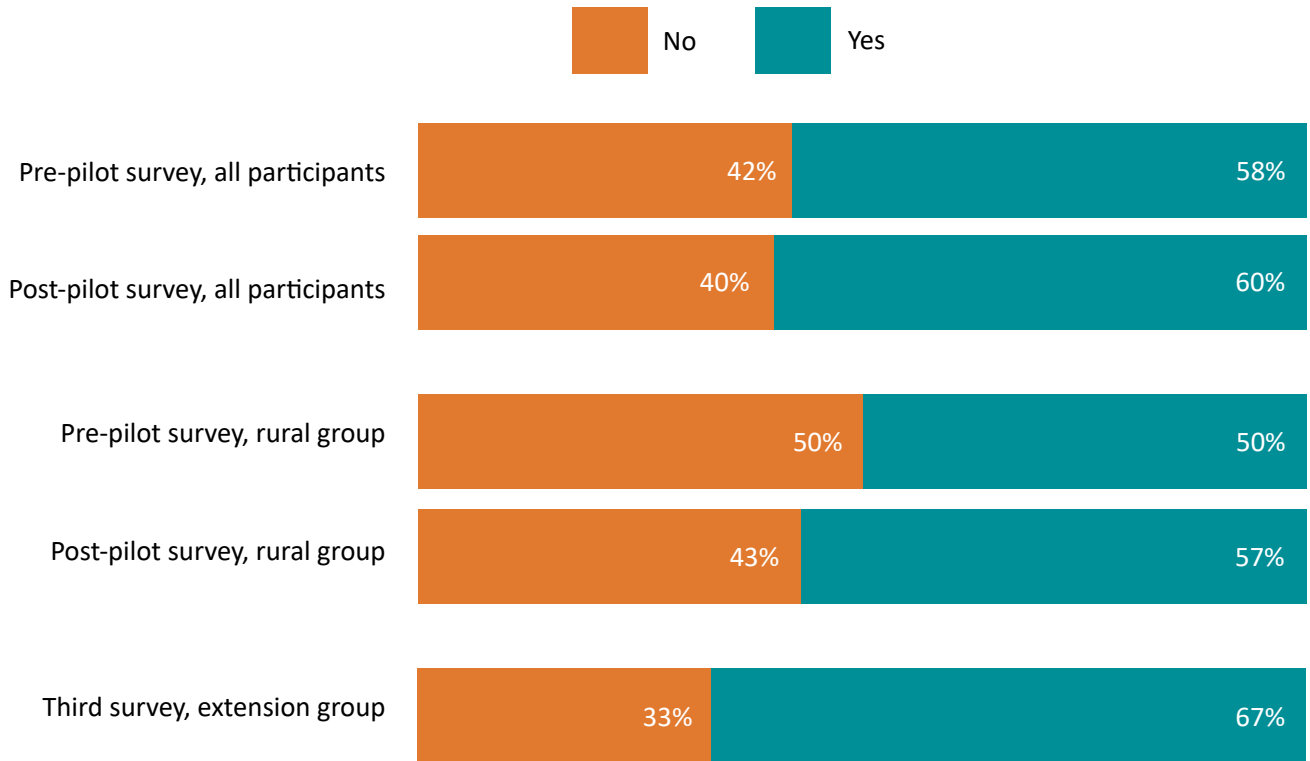
”

– Male, Bernalillo County

## FIGURE VI

### Employment Increased the Most Among Rural Participants and the Extension Group

Question: Do you currently have a job?



Sources: Pre-pilot survey of 207 GI pilot program participants, April 16-31, 2022; post-pilot survey of 188 GI pilot program participants, Feb. 9-14, 2023; pre-pilot survey of 73 rural GI pilot program participants, April 16-31, 2022; post-pilot survey of 60 rural GI pilot program participants, Feb. 9-14, 2023; and third survey of 39 extension group participants, July 22-31, 2023  
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Participants also reported working more hours and having more stable work schedules. The percentage of our urban participants with jobs who reported that they were working more hours nearly doubled. This same group also reported a 36% drop in the percentage of participants reporting unstable work schedules. Rural participants with jobs reported a 17% decrease in the percentage of participants reporting unstable schedules.

“

The GI assistance helped so much with everything. It helped pay for utilities. It helped me pay for groceries. I was able to pay down some of my debt. It even helped me buy my own cell phone. I clean houses. At the beginning of the pandemic, I didn't have a phone, so it was very difficult for me to connect with potential clients. With the help of my new phone, I've been able to set up more appointments and create a more stable work schedule.

”

– Female, Doña Ana County



Regarding savings and financial stability, the proportion of participants who indicated not needing to use their household savings to cover expenses in the last 12 months decreased by 3% among those that received the six-month extension.

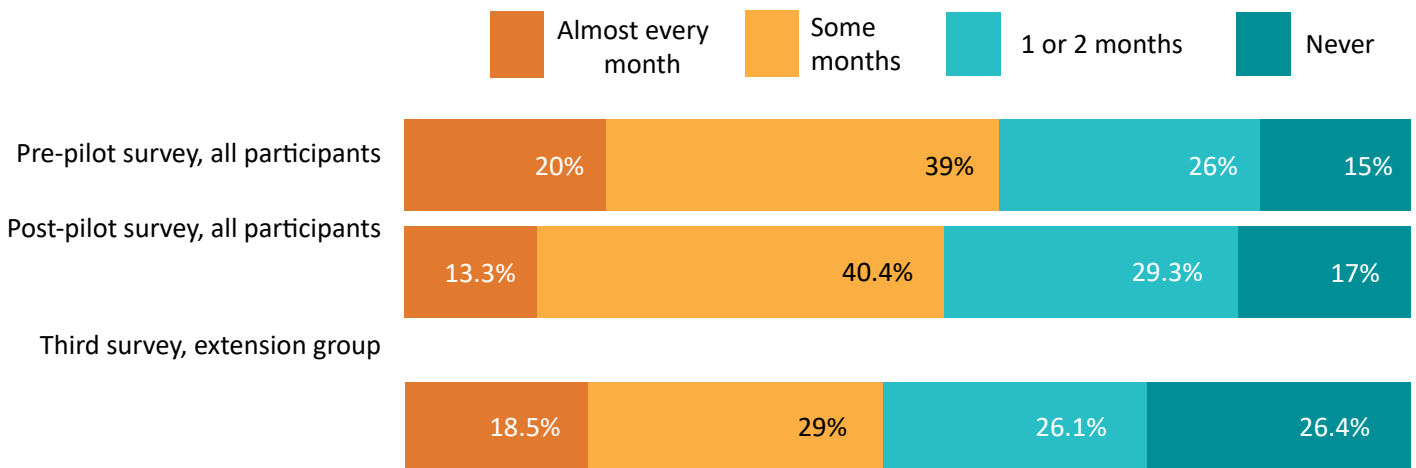
## Housing Security

There is clear evidence our GI pilot program improved housing security for participants of the program, in particular those who were struggling the most to make rent or mortgage payments on time. For example, the number of respondents reporting they had trouble paying the rent or mortgage on time almost every month decreased by 35% (see Figure VII). Perhaps even more impressive, the group that received the six-month extension experienced a 73% increase in respondents reporting never having trouble paying the rent or mortgage on time. When families are evicted or lose their home, they face a litany of social and health consequences including disrupted employment or job loss, worse physical health, and a higher prevalence of mental health disorders.

**FIGURE VII**

### Post-Pilot and Extension Group Participants Were Less Likely to Experience Difficulty Paying Their Rent or Mortgage on Time

Question: In the last 12 months, how often did you or another member of your household experience difficulties in paying the rent or mortgage payment on time?



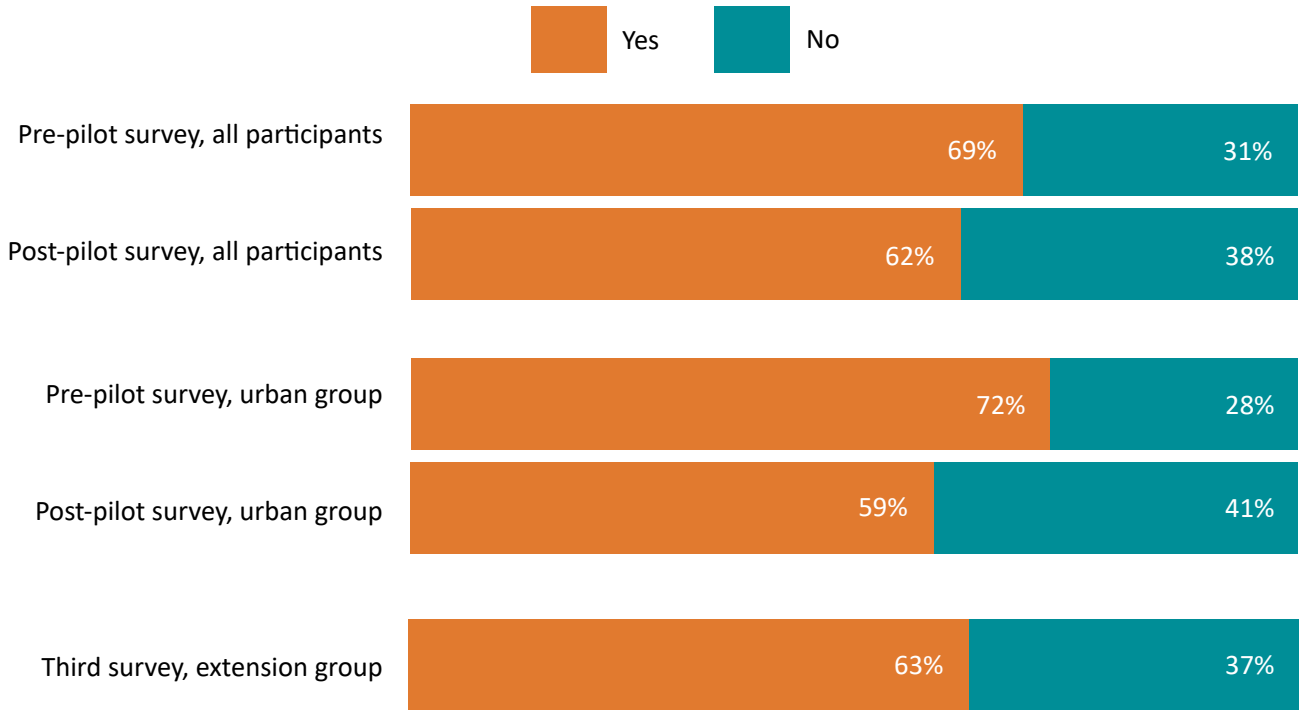
Sources: Pre-pilot survey of 207 GI pilot program participants, April 16-31, 2022; post-pilot survey of 188 GI pilot program participants, Feb. 9-14, 2023; and third survey of 39 extension group participants and 40 control group participants, July 22-31, 2023  
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The yearlong cash assistance also kept households from making difficult tradeoffs: Overall, there was a 9% decrease in the number of participants who reported having to reduce or forego expenses for basic household necessities, such as medicine or food, in order to pay the rent or mortgage (see Figure VIII). For our urban population, this decrease was even more significant – it dropped by 18%. Improving housing stability doesn't only help families build wealth (70% of our participants own their home), but it also improves a multitude of outcomes for children, youth, and adults such as improved health, better performance in school and more financial stability.<sup>43</sup>

**FIGURE VIII**  
**Post-Pilot Participants Were Less Likely to Forgo Basic Necessities in Order to Pay for Housing**

Question: In the last 12 months, did your household ever reduce or forego expenses for basic household necessities, such as medicine or food, in order to pay the rent or mortgage?



Sources: Pre-pilot survey of 207 GI pilot program participants, April 16-31, 2022; post-pilot survey of 188 GI pilot program participants, Feb. 9-14, 2023; pre-pilot survey of 134 urban GI pilot program participants, April 16-31, 2022; post-pilot survey of 128 urban GI pilot program participants, Feb. 9-14, 2023; and third survey of 39 extension group participants, July 22-31, 2023  
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“

After all the terrible things that happened to us during the pandemic – losing our jobs, having absolutely no money, my husband passing away, injuring my back in a car accident – the GI assistance was the only glimmer of hope we got. It’s how we survived.

– Female, Doña Ana County

”

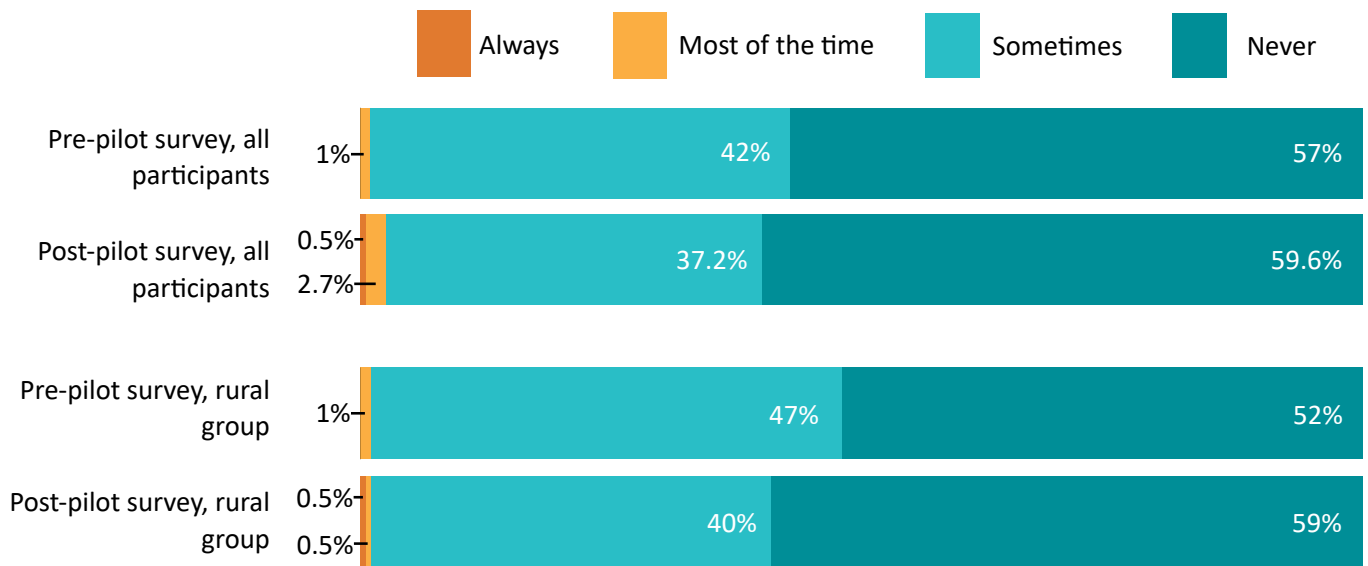
## Food Security

Despite experiencing a record increase in food prices during the lifetime of the pilot program, some participants still saw improvements in food security. For example, the percentage of rural participants reporting to have never skipped a meal in the last year increased by 12% (see Figure IX).

**FIGURE IX**

### Post-Pilot and Rural Participants Were Less Likely to Skip Meals Due to Lack of Money

Question: Did you or other household members ever skip a meal because there was not enough money to buy food over the last 12 months?



Sources: Pre-pilot survey of 207 GI pilot program participants, April 16-31, 2022; post-pilot survey of 188 GI pilot program participants, Feb. 9-14, 2023; pre-pilot survey of 73 rural GI pilot program participants, April 16-31, 2022; and post-pilot survey of 60 rural GI pilot program participants, Feb. 9-14, 2023  
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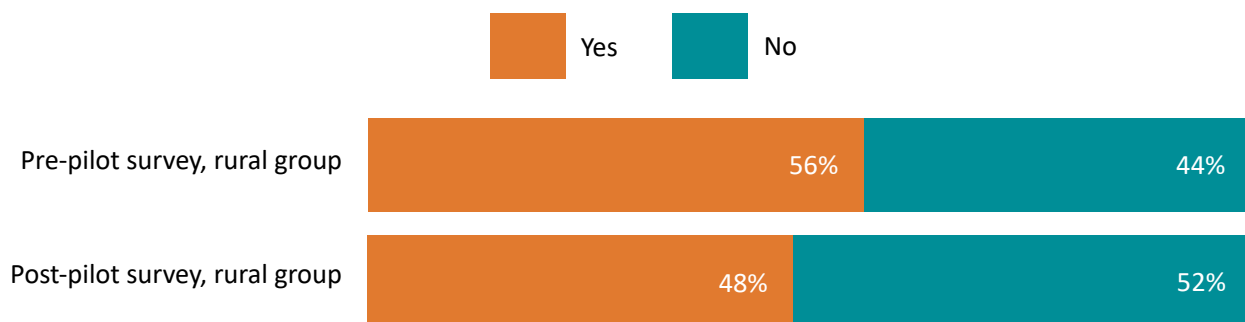
The percentage of rural participants reporting to have received food from a food pantry dropped by 14% (see Figure X). For the urban population, there were no noticeable changes in terms of food security. From the perspective of the research team, there are two reasons for this discrepancy: Urban populations tend to bear higher housing costs than their rural counterparts; and housing costs skyrocketed in urban centers after the

pandemic. Due to higher housing expenditure among participants from urban areas, their budget allocation for food was comparatively reduced, thereby intensifying their vulnerability to food insecurity in contrast to the rural participants.

## FIGURE X

### Post-Pilot Rural Participants Were Less Likely to Receive Food from a Pantry

Question: Have you or other household members received food from a food pantry over the last 12 months?



Sources: Pre-pilot survey of 73 rural GI pilot program participants, April 16-31, 2022; and post-pilot survey of 60 rural GI pilot program participants, Feb. 9-14, 2023  
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## Health

Although we have anecdotal evidence from the peer-to-peer interviews that participants use the GI assistance to purchase health insurance and offset some medical expenses, the group didn't register improvements in health outcomes: health insurance rates remained roughly the same for both adults and children, as did vaccination rates and self-reported mental health assessments. Indeed, there was a 27% increase in the number of participants reporting that they delayed or forwent medical treatment due to the high cost. The peer-to-peer interviews helped the research team better understand why health outcomes didn't improve. For one, all those interviewed lacked access to Medicaid or the Affordable Care Act's federal tax credits, which reduce the cost of private health insurance. Without the tax credits, health insurance is too expensive for most participants to include in their monthly budget. One of the participants we interviewed stated: *"If I buy health insurance, it will come out of my rent or grocery budget. And at this moment, I'm prioritizing my house and food for my family."* The participants we interviewed who had health insurance did so because they faced life-threatening illnesses. Due to the limited accessibility of health insurance, participants are less likely to interact with the medical system which means lower vaccination rates, fewer visits to the doctor, and more undetected and untreated illnesses, including chronic health conditions. The majority of participants we interviewed have never been covered by health insurance, despite many grappling with chronic health issues that progressively worsen due to unaffordable medical visits. The lack of accessible and affordable health insurance perpetuates a cycle of declining health and financial instability for these families.

“

Health insurance worries me the most. Without my health I can't work.

– Female, San Juan County

”



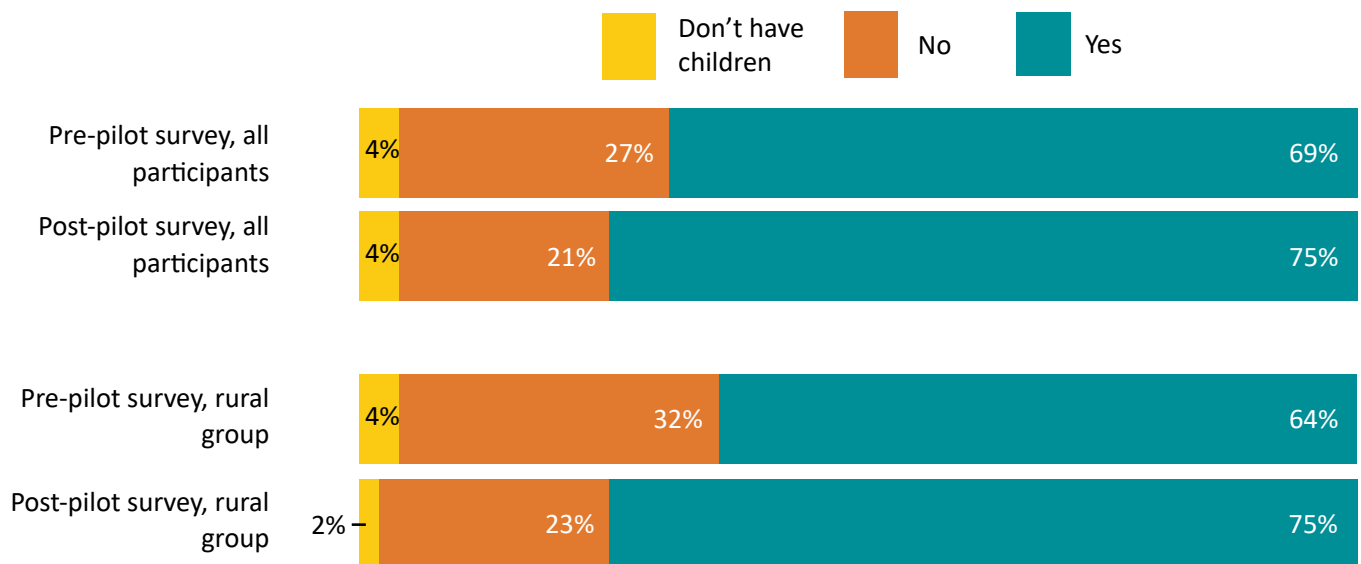
## Child Well-being and Parenting

Participants with children reported noticeable improvements in educational outcomes: The percentage of participants reporting their child is on track to complete their grade level and graduate increased by 9% (see Figure XI). For rural participants this increase was even greater: it jumped by 13%. There’s strong evidence that programs that provide cash payments to families, like the Child Tax Credit or the state’s Working Families Tax Credit, have a positive impact on education outcomes for children both in the short and long term.<sup>44</sup>

### FIGURE XI

#### Post-Pilot Participants’ Children Were More Likely to be at Their Grade Level or to Graduate

Question: Is your child on track to complete their grade level and graduate?



Sources: Pre-pilot survey of 207 GI pilot program participants, April 16-31, 2022; post-pilot survey of 188 GI pilot program participants, Feb. 9-14, 2023; pre-pilot survey of 73 rural GI pilot program participants, April 16-31, 2022; and post-pilot survey of 60 rural GI pilot program participants, Feb. 9-14, 2023  
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## Conclusion and Policy Recommendations

The preliminary results of our GI pilot program revealed the deep discrepancies that exist between mixed-status families and the rest of the state's population. The results investigating the impact of the GI program add to the literature of evidence on the importance of cash-assistance in helping families overcome economic hardship and achieve financial stability: our participants not only reported higher rates of employment, but they also reported significant improvements in housing stability, food security and child well-being. Despite the meaningful disparities uncovered by the first survey between rural and urban communities, our GI pilot program appears to have mitigated many of these disparities by having an outsized impact on rural communities, correlating with a 14% increase in overall employment and noticeable improvements in food security and educational outcomes. When policymakers consider the best ways to reduce poverty and increase social mobility, cash transfers have one of the strongest track records. Programs like ours and those launched by other groups such as SEED and Magnolia Mother's Trust clearly demonstrate that cash transfers empower working families and improve their socio-economic conditions. Policymakers should consider expanding and creating new cash-assistance programs. Moreover, policymakers must ensure all New Mexico residents— regardless of where they were born or their immigration status – can overcome economic hardships and continue to thrive.

The recommendations below illustrate ways policymakers can better incorporate cash assistance into the state's social safety net:

- Amend the Anti-donation Clause in the New Mexico Constitution to make it easier for local and state governments to distribute funding to individuals and trusted community entities in response to a disaster, public health emergency, or projects that promote job creation and security or community well-being.
- Extend unemployment benefits to excluded essential workers such as undocumented immigrants, independent contractors in low-wage industries, and displaced oil and gas workers transitioning away from fossil fuels.
- Expand the SNAP program to provide a minimum benefit for all members of a family unit, including those who do not qualify due to immigration status
- Create a basic health plan or Medicaid buy-in plan that is available to all residents, regardless of immigration status.
- Create a new emergency assistance fund for New Mexico residents who are ineligible for other forms of federal or state relief, similar to funds created in Minneapolis, California, and Oregon.<sup>45</sup>
- Expand eligibility and funding for the General Assistance program to include able-bodied, undocumented residents, and others who do not qualify for federal relief.
- Support and promote government sponsored cash-assistance pilot programs across the state to address specific equity issues including eviction prevention, increasing college graduation rates for first generation students and reducing recidivism rates for the formerly incarcerated.
- Create cash-assistance programs to assist families and workers during moments of economic hardship including:
  - For workers transitioning from a declining industry and for low-income New Mexicans participating in workforce development and job readiness programs; and
  - For families struggling with housing and food security.

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# Members of the New Mexico Economic Relief Working Group



- **El CENTRO de Igualdad Y Derechos** is a grassroots, Latino immigrant-led immigrants' rights, civil rights, and workers justice organization based in Albuquerque. El CENTRO combines community-led policy advocacy, grassroots organizing, leadership development, strategic communication, and voter engagement to grow the power of low-wage immigrant workers in New Mexico.
- **NM CAFé** is a network of diverse religious institutions and community broad-based organizations across southern New Mexico committed to building relational power with and for New Mexicans who have been directly impacted by systems of injustice. They are working towards building an inclusive economy that centers working people and families and treats those people with dignity.
- **New Mexico Voices for Children** works to improve the status, well-being and racial/ethnic equity of New Mexico's children, families, and communities in the areas of health, education, and economic security by promoting public policies through credible research and effective advocacy.
- **Partnership for Community Action** works to build strong, healthy communities in Albuquerque's South Valley and across New Mexico. They focus on critical community issues like education, economic sustainability, health equity and immigrant rights. Through raising awareness and advocacy opportunities, they support people and families to become strong leaders in their neighborhoods and in New Mexico.
- **Somos Un Pueblo Unido** is a statewide membership-based and immigrant-led organization that works to promote racial and worker justice. It is the only grassroots group organizing immigrant families and low-wage workers in several rural counties, including oil and gas workers in New Mexico's Permian Basin
- **UpTogether** invests in people in historically undervalued communities and amplifies their true lived experiences, working together to influence policies and rally for systems change.

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- UpTogether
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## New Mexico Voices for Children Staff

Amber Wallin, MPA, *Executive Director*  
Farah Council, MA, *Director of Operations & Organizational Effectiveness*  
Shelby Greaser, MBA, MSW, *Grants Manager & Development Associate*  
Bill Jordan, MA, *Government Relations Officer*  
Sharon Kayne, *Communications Director*  
Paige Knight, MPP, *Deputy Policy Director*  
Alex McCausland, *Graphics and Social Media Manager*  
Barbara Mike, *Operations Support Clerk*  
Lydia Paukei, JD, MSW, *Policy Counsel*  
Javier Rojo, MPA, *Senior Research & Policy Analyst*  
Divya Shiv, MPP, *Research & Policy Analyst*  
Brian Urban, *Office Manager*  
Jacob Vigil, MSW, *Deputy Policy Director*  
Emily Wildau, MPP, *Senior Research & Policy Analyst/KIDS COUNT  
Coordinator*



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