Public Policy Changes on the U.S.-Mexico Border

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Chapter Eleven

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We annually celebrate the Fourth of July with a paean to immigration, the force that tamed this vast continent and built this great Republic. This is not simply history; immigration continues to refresh and nourish America; we would be better off with more of it. Indeed, during the immigration debate of 1984 we suggested an ultimate goal to guide passing policies—a constitutional amendment: "There shall be open borders."


Long-term, established residents of the border region have learned to negotiate border policies and use them to their benefit. Nonetheless, geographic boundaries and the resultant barriers of unilateral policies directly and indirectly affect the lives of residents along the U.S.-Mexico boundary. There, policies and the politics they generate are part of the extraordinary experiences that border residents face in the challenges of daily life. Proffered in this collection of chapters are...
a series of snapshots of resilient and resourceful transborder families who have found a way to improve their lives under the shadow of globalization. As this body of work illustrates, public policy on the border is not binational; and, in some cases, I argue that public policies should be binational. For example, if both the United States and Mexico enact environmental policies related to air quality, common sense would dictate that these policies should be consistent at the U.S.-Mexico border. Likewise, it is important that other policies that are to be enforced in the region be congruent, on both sides; if not, there is a risk that policy making will be an exercise in futility.

This chapter unfolds with a history of public policies, including a brief overview of the Bracero Program and the Border Industrialization Program (BIP), and their impact, with a discussion of how globalization has led to the current state of affairs on the border. Next, the chapter addresses the shortcomings of public policies that often lack a bilateral perspective, and how such unilateral policies fail to address the needs of residents on the border. The chapter reveals how women negotiate the border and respective government policies in a creative manner to meet the needs of their families. Most public policies at the border are not binational, and this body of research points to this lack. As the border region continues to reach farther into the United States, beyond the contiguous borderline to places such as Albuquerque, New Mexico, San Antonio, Texas, and Los Angeles, California, transnational families are affected in important ways. Finally, I speak to the needs of the borderland families and children in the realms of economic, immigration, labor, and homeland security policies; and, with this perspective, I present a series of relevant and critical binational public policy recommendations.

**What Happened? Qué pasó? Braceros to Maquiladoras**

In response to the U.S. labor shortage during World War II, Washington and Mexico City negotiated the Bracero (laborer) Program, a temporary plan that offered Mexican workers entry into the United States. With American men away fighting the war, women replaced them in the factories, which left no one to pick the crops in the fields. At the end of the war, theoretically, the men would come home, and the women—tens of thousands of "Rosie the Riveters"—would take up their previous roles as homemakers. In this scenario, the braceros would return to Mexico. Like all public policies, the Bracero Program had positive and negative externalities. For one, many established relationships between workers and employers continued after the program ended. Thousands of braceros simply crossed back into the United States as undocumented workers and reappeared at the same ranches and farms where they had worked previously. Growers benefited from having the flow of reliable, cheap labor while the braceros earned U.S. dollars. The official Bracero program in theory provided the Mexican workers with certain benefits, such as health care coverage, lodging at the place of employment, and some protections against exploitation. U.S. agencies stipulated wages and working conditions and, in principle, supervised operations in the field. In practice, however, supervision was often quite lax, allowing departures from the mandated standards that sometimes fell to below-contract wages, miserable working conditions, and virtual peonage (Reubens 1986).

The Mexican government established a savings account for the braceros to serve as a future pension. A part of all earnings (10%) would be collected by the employers, deposited in American banks, and transferred to the Banco de México, S.A., which would then deposit the funds in the Banco Nacional de Crédito Agrícola and the Banco del Ahorro Nacional. According to a study commissioned by the Servicio de Investigación y Análisis, División de Política Social de la Cámara de Diputados, over $168,254,140 (Mexican pesos) were deposited in 1945 alone (Sandoval de Escudria et al. 2003). Many of these deposits were never seen by former braceros, who sued the Mexican government for the lost funds. In response to this suit, the Secretaría de Gobernación initiated a program to, first, register all former braceros who had paid into this savings plan, and second, to pay them compensation of approximately $38,000 pesos, or $3,800 dollars (Chaparro 2005). Several former braceros have requested an extension to register, because many of them are attempting to find the original documents that verify their participation in the Bracero Program, a prerequisite to receiving compensation.

As the Bracero Program was ending, the international division of labor was exacerbated. In 1965 the Mexican government unleashed a new economic development strategy, the Border Industrialization Plan.
(BIP) that married American corporations' need to maximize profits with the cheap labor that Mexico offered. The BIP provided incentives for companies looking to relocate to the northern Mexican border cities that became prime locations because of their proximity to the U.S. market. Hence, many corporations found their way to Nuevo Laredo, Reynosa, and Matamoros, in Tamaulipas; Ciudad Juárez, in Chihuahua; Nogales, in Sonora; and other border cities.

Many American companies began to move their labor-intensive operations south of the border to increase profits and take advantage of the cheap, abundant work force. Beneficial tariff laws and favorable taxation policies drew corporations and manufacturers and specialized workers to the border plants. Maquiladoras were exempted under the 1973 Foreign Investment Law in Mexico, which required a minimum of 51% Mexican ownership of all businesses (Clark, Sawyer, and Sprinkle 1990). These forces (incentives) fueled the rise of the maquiladora industry on Mexico's northern border (Nash and Fernández-Kelly 1983). American corporate officers applied capitalist principles to the maquiladoras, such as the division of labor, self-interest, and the function of markets, and concluded that an additional way to save money was to pay their workers less.

The international division of labor and the BIP had unintended consequences for border residents. Exponential growth in population drawn to jobs at the border and the inability of local governments to provide basic infrastructure led to demands on public agencies and institutions and to serious, complex environmental problems. People lacked access to safe drinking water, and to wastewater and sewer services. Public transportation was limited and forced the proliferation of crowded, poorly constructed residential areas near the plants. Because newly arrived immigrants to Mexico's northern border did not have the resources to rent apartments or buy homes, many resorted to becoming squatters ( Coronado 1998; Cravey 1998). These unplanned housing settlements, known as colonias populares, emerged in many cities on both sides of the border. Indeed, the ongoing presence of colonias reflects the reality of the poorest living conditions of all Americans. Colonias are found along the California, Arizona, New Mexico, and Texas border with Mexico. In Texas alone, for example, there are over 2,294 colonias, with over 400,000 residents along the border with Mexico (Colonia Faqs n.d.)

The large number of workers seeking opportunities in the northern Mexican states had consequences for both sides of the border. A study of Texas border cities found that changes in the level of maquiladora employment had a great impact on employment rates in the communities of El Paso, Laredo, McAllen, and Brownsville (Patrick 1990). A 10% increase in maquiladora jobs resulted in a 2–3% increase in employment in El Paso and McAllen, and a 3–4% increase in Laredo and Brownsville (Holden 1984). These cities also experienced a real estate boom because American corporate officers and managers transferring to Mexican border cities lived on the U.S. side (Stautd and Coronado 2002). These economic, global, and demographic forces exposed a border that extended beyond national lines, transmuting a construct of societal and economic inequities (Fatemi 1990; Kopinak 1996).

With the passage and implementation of the North American Free Trade Agreement (NAFTA), the economic integration of Mexico, the United States, and Canada deepened. More U.S.-based corporations continued to move into Mexico, along with banking and other services. Well-connected Mexicans bought their nation's second-largest commercial bank from the government for $3.3 billion and sold it to Citigroup for $12.5 billion (Faux 2005). In 2005, the Maytag Company moved parts of its operations from Illinois to Reynosa, Tamaulipas, leaving 1,600 Americans unemployed (Moberg 2005). In March 2006 one of the largest refrigerator plants in the United States—Greenville, Michigan's Electrolux AB—ceased production there and moved to Ciudad Juárez, with approximately 2,700 American workers losing their jobs. Moreover, the Associated Press reported that GE refrigerators are now being made at the company's new plant in Ciudad Juárez (Gilott 2006).

A combination of factors in the transition from braceros to maquiladoras has changed the economic circumstances and employment opportunities for new immigrants and longtime border residents, ultimately leading to increased poverty and marginalization of some families living along the U.S. borderline. The relocation of American companies to Mexico's northern border does, as mentioned earlier, create employment, although, some observers would argue, not enough for U.S. border cities. Texan cities such as Laredo, El Paso, and Eagle Pass benefit from their port-of-entry locations. Moreover, transportation, warehousing, packaging, and other businesses in these U.S. border cities directly benefit from the location of maquiladoras in Mexico.
credit was an integral part of their success if they were to achieve the American dream. Two important variables—a certain income threshold and verifiable long-term employment—yielded access to credit and thus to major purchases such as a car or a house, possibilities that did not exist for them in Mexico (Coronado 2003).

When viewing the border region as a whole, it is important to acknowledge how internal immigration to Mexico’s border cities presents challenges to border communities. Mexicans who migrate to the borderline also must learn to adapt to a new way of life. There are tensions between the new migrants and the established residents of Mexican border cities. Similar tensions appear in the United States as longtime border residents argue that the children of newcomers are burdening the schools and are demanding more government services (Staudt and Coronado 2002). On the U.S. side, as companies moved their labor-intensive operations south, American workers lost their jobs, health insurance, retirement pensions, and hope. For example, the El Paso garment industry suffered major losses and relocations in the 1990s in the post-NAFTA era. As factories and firms left the border region (some overnight), “the costs and consequences of these problems were often passed on to workers” (Ortiz-Gonzalez 2004: 82). Loss of jobs, in some cases, translated into loss of homes and cars and into bad credit. As a result, immigrants became the scapegoats of the greater force of globalization driven by corporate profits (Calavita 1996).

The 1970s saw the emergence of the energy crisis and an economic downturn in the United States, and economic recession proved to be an important factor facilitating a rise of immigration restrictionist sentiment (Nevins 2002). The number of migrants from Mexico grew significantly in the mid-1980s in the context of a serious downturn in that nation’s economy (Nevins 2002).

I would argue with those who say that Americans started to lose their jobs with the advent of NAFTA. I contend that this job loss began in the 1950s and 1960s with the international division of labor. As multinational corporations continue to exploit cheap labor, workers on both sides of the border lose out. Both suffer unemployment, downgrades in benefits, increased hours, and lower wages. The spiral of lower wages on the U.S. side results in workers’ inability to pay bills, buy homes, or pay college expenses, all of the elements that ultimately

Globalization and the Immigrant Experience

As globalization has unfolded, the border region has become a focal point for the movement of goods and services, people, and capital across political boundaries. All of these transactions impact border communities. The movement of goods exerts pressure on infrastructure and contributes to air, water, and soil pollution and other environmental problems, such as the transboundary movement of hazardous materials and illegal dumping. People moving from one side of the border to the other witness congestion in the lines on the international bridges as well as at the pedestrian points of entry. It is ironic that the American-born children of Mexican immigrants are now finding job opportunities in Mexico and not in the United States. Between 5,000 and 8,000 people who live in El Paso cross daily into Ciudad Juárez to work, mostly in the maquiladora industry (Rivera 1998; Staudt and Coronado 2002).

The immigrants who came into the United States from circa 1900 to the 1960s were socialized into American life and culture in part because of the availability of jobs that paid well in comparison to Mexican wages and that also provided benefits such as health care and life insurance. Full-time work and decent wages enabled new immigrants to live well. However, by the 1970s, they faced a bleaker future, largely because they had started out at a greater disadvantage (Borjas and Scrivener 2005). While Borjas and Scrivener argue that assimilation is the key to success in the United States, I contend that fewer economic opportunities that could lead to financial assimilation exist. In the 1970s in El Paso, the garment capital of the world, people earned between $9.00 and $12.00 per hour working at Levi’s, Farah’s, or other clothing factories. A manufacturing job socialized immigrants into the workforce and shaped their assimilation into U.S. society. Obtaining
contribute to successful participation in American society (Staudt and Coronado 2002).

Unilateral Border Policies

Negotiating unilateral government policies is part of everyday life for U.S. and Mexican border residents whose lives daily intersect this political boundary. Mexicans wanting to legally enter the United States are acutely aware of the documentation required by the U.S. government that will allow them to do so. Border residents know what must be done in order to comply with these policies. For example, to obtain a U.S. travel visa, Mexican residents must demonstrate that they have money in a Mexican bank. To comply, the person borrows money to open an account and then obtains the necessary documents to satisfy the official consular requirements. Or, as Mexican residents shop in American stores, they are acutely aware of Mexican policies that determine what one can bring back into Mexico without paying a penalty tax. To survive at the border, one must master the art of circumventing these unilateral policies.

Access to health care is a serious and prevalent issue that results in significant cross-border utilization of services from both sides (Brandon et al. 1997). The poor and medically uninsured border residents of Mexican origin who reside in the United States tend to rely on less expensive Mexican physicians and medicines. Likewise, there are cases when Mexicans cross to the north to avail themselves of specialized medical services not available in Mexico. As a result, and despite the increasing restrictions on the importation of medicine into the United States from Mexico, border residents find creative ways to meet their health care needs (see Márquez, chapter 6 in this volume). Some families residing in the United States resort out of necessity to smuggling medicine purchased in Mexico into the United States. Participant observation research and my own personal experiences indicate that Mexican pharmacies provide a physician-signed prescription for proof to U.S. Customs officials that the medication was legitimately ordered. Dental work is less expensive on the Mexican side, and some Mexican dentists offer free transportation for their American patients to their offices. These same dentists advertise in the Yellow Pages and give a toll-free number U.S. phone number. Restrictive policies clearly complicate life for border residents and raise unnecessary obstacles for families whose lives are dependent on the cross-flow and movement of border life.

Policy Impact on Border Families and Children

Recent Homeland Security policies have created additional burdens for those families who are dependent on cross-border activities. For some, they face longer wait times at the international bridges and undergo greater scrutiny upon entering the United States. In the case of the Mexican maids or child-care providers who work in the households of Americans, Homeland Security restrictions force many to stay overnight in the United States rather than return home to their own families. They fear being "caught" working illegally. Additionally, when U.S. Border Control becomes stricter, there is an increase in documentation fraud that translates into higher smugglers' fees. The issue becomes deadly serious when tighter border security can even lead to loss of life as migrants risk crossing through desolate areas (Andreas 1998; Wood 2001). For border families, greater enforcement coupled with long waiting times to cross alienates families who are spread across the divide (Staudt and Coronado 2002). Ultimately, low-income border residents are faced with serious choices such as not crossing into Mexico to visit a doctor or buy cheaper prescription drugs or food, all of which negatively impact the quality of their subsistence. Another critical factor comes in the heavy reliance by Mexicans on the remittances sent back from their loved ones who are working in the United States. For many, this money serves as the family's sole source of income. New policies are needed to deal with bank cards and sending fees. The high costs of sending remittances tie up investment capital, thus reducing the impact on human resources (education, new schools, teachers) and community resources (parks, hospitals, construction of modern schools, investments in businesses). Banks have implemented new procedures for taxing remittances, which would place a double tax burden on immigrants in the United States who often have tax money withheld from their paychecks and do not receive refunds (De la Garza and Lowell 2002).

Another critical impact on immigrants has come in the form of increased policy restrictions aimed directly at immigrant communities.
Border states have implemented aggressive policy changes to reduce the amount and type of social benefits available to immigrants. As seen in 1994, the state of California passed Proposition 187, controversial legislation that restricted public benefits to all immigrants including health care and access to primary and secondary education (González-Baker et al. 1998). In an ideal world, one solution for protecting immigrants' rights could be through bilateral policies between the United States and Mexico. Unfortunately, the historical pattern of such bilateral policies has been that they are difficult to negotiate and even more difficult to implement (Staudt and Coronado 2002). For example, the implementation of the 1983 La Paz Agreement, created to protect the environment along the U.S.-Mexico border, faced serious problems in that the accord failed to "adequately address the how to, the when, and the concomitant funding streams needed to address border problems" (Staudt and Coronado 2002: 78).

Finally, there is the unique issue of education. Historically, Mexican parents have taken extra measures so that their children can attend American schools. Their primary goal is to provide the best education possible for their children, regardless of on what side of the border the better opportunities lie. Parents recognize that success in today's world requires their children to be well educated and to have an excellent command of the English language. At the same time, there are many situations where families from the U.S. side cross their children to Mexican schools so that they can master the Spanish language. While families on both sides make sacrifices to ensure that their children can negotiate border life, Mexican and American school districts experience overcrowding and are inadequately funded.

Border crossers and their families are adaptive and are turning certain new policies into opportunities that positively impact their lives. For example, border institutions of higher learning in the United States allow Mexicans to pay in-state tuition. In addition to tactically using the educational systems on both sides, some border residents have found it more economically feasible to purchase homes in Mexico with U.S. credit as U.S. housing costs have increased exponentially. Returning Americans have formed communities where they outnumber Mexican citizens. Moreover, Mexican residents are seizing the opportunity to secure loans from the various U.S. banks that are now lending money for people to purchase homes in Mexico (Holden 1984).

The Transboundary Life

A whole new dimension of business activity has emerged that links Mexican immigrants in the United States with their home country—bus and air travel, telephone cards and calling plans, television programs, and the Internet—that ultimately nourishes the transboundary life-style. In the past, immigrants tended to cut the ties back to their homeland; now, however, newer and more abundant options in technology, affordable transportation, and the proliferation of a viable market have facilitated connections between Mexican immigrants and their country of origin. Family unity remains central to this expansion of services.

American television stations carry ads for telephone companies touting transborder calling cards. The same commercial strategies are sold to immigrants and allow them to talk with their families in Mexico as well as farther into Latin America. For example, calling cards, sold in Mexico for between $3.00 and $10.00, are advertised directly to immigrants in the United States as well as to family members left behind. A recent advertisement encouraged children, "Now you can call your father in the U.S."; and store fronts flaunt signage, "Calling cards sold here" (Staudt and Coronado 2002).

Similarly, international television networks keep people in closer touch with their country of origin. Today, immigrants in the United States can watch newscasts from Mexico as well as their beloved soccer matches, entertainment shows, and, of course, the very popular telenovelas, or soap operas. Throughout major U.S. cities and the entire border region, immigrants keep informed about the latest Mexican political, social, and economic events covered by the conglomerate Spanish-language networks of Televisa, Telemundo, and Univisión. Equally important, Mexicans watch American channels, movies, and newscasts. Satellite television, cable, direct TV, and Internet cafés link people in both directions and offer a cultural symbiosis that is, at the same time, instructive, informing, and enlightening. Transborder families who learn to negotiate both sides of the border have economic and social advantages, and the appropriate use of technology has led to a better quality of life for them.
Public Policy Recommendations

In general, both the United States and Mexico should work together to minimize income inequality, assure basic needs, and provide quality education and affordable medical care for residents on both sides of the border. Collaboration in these areas only enhances the quality of life for people and communities. Success requires respect for the organizational and operating processes of educational systems, health systems, professional preparations, higher education, the criminal justice systems, and the governmental institutions, structures, and functions in both the United States and Mexico. There are many precedents where the United States and Mexico have worked together. For example, in regard to the environment, the two countries signed the 1983 La Paz Agreement over commerce issues, and the more recent NAFTA went into effect in 1994. Over time, the United States and Mexico have signed over two hundred agreements on a wide range of significant issues. In the spirit of that cooperation, I offer policy recommendations in six areas.

Crossing the Border

For every holiday season such as Christmas, Easter, and the Day of the Dead, long lines await paisanos at crossing points as they return to visit family in Mexico. Similarly, Easter Week and summer vacation bring many Mexicans to the United States. Governments on both sides should initiate transborder reforms that facilitate the crossing process. If movement of people at the bridges were expedited, U.S. and Mexican businesses would benefit through the increased purchases of goods and services by visitors. This increase would lead to additional sales taxes and a positive cash flow to local governments.

- Better technology on both sides would facilitate quicker crossings as well as faster detection of criminals such as sexual predators and drug dealers.
- An expedited clearance program for frequent crossers could be implemented similar to the existing FAST bilateral initiative,\(^1\) which expedites the clearance of commercial shipments.

- A public transportation system for easily crossing the border—that is, designated bus lines that run directly to the bridges, or trolleys that easily take people across—would facilitate traffic.
- The Mexican government could allow paisanos to enter their vehicles without having to pay the import tax and also permit them to take gifts into Mexico without paying duties.

Health Care

Both governments need to take into account that transborder families capitalize and maximize health resources in both countries. Economy-minded border residents are aware of what health-care services are available to them on either side of the border. Families who live in the region deserve a health-care system that builds upon the cross-border utilization of services.

- Make portable health insurance available to border residents that would pay for health services wherever they were delivered.
- Implement a cross-border database for pharmaceutical dispensation of prescriptions.
- Train doctors and other health professionals on cultural differences and offer them sensitivity training.
- Create and disseminate borderwide preventative medical programs that are bilingual and bicultural.
- Make health-care brochures and other literature accessible while taking into account illiteracy and the need to disseminate information in different ways, such as radio, television, the Internet, and public notices.
- Implement campaigns in which medical care providers, practitioners, pharmacists, and promotoras de salud inform border residents about the dangers of over-the-counter medicines.
- Initiate immunization campaigns for children throughout the borderlands.

Binational, Bicultural, and Bilingual Education

Educators and policy makers should value and respect bilingualism and cultural diversity. A need exists to educate people of Mexican
origin in the United States about Mexico, as well as about immigration processes while in Mexico. There is also a need to educate Mexicans about Mexican Americans, Chicanos, and American culture. In today's world, learning both Spanish and English has become a marketable skill for residents of both countries.

- In the U.S. educational system, efforts to accommodate different teaching and learning styles must be implemented, especially with children who speak a language other than English.
- More schools need to take into account the transnational life-style produced by globalization and develop adaptive strategies to understand and harness the "funds of knowledge" of children (and families). Bilingualism, the experiences of those who regularly return to their country of origin (or their parents'), and cultural traditions should be incorporated into American classrooms as resources that Mexican children bring to the schools.
- A significantly high homeownership rate exists for Latino families residing in the borderlands, but it does not translate into appreciating housing values. Local de facto segregation cannot deliver the healthy school budgets that lead to quality education. In order to raise educational attainment rates among youth in the borderlands, school financing must be divorced from local property values.
- El Paso and neighboring Ciudad Juárez could become models for a binational and bilingual educational system by capitalizing on each other's strengths.
- Ciudad Juárez's medical school could provide instruction in English in order to meet El Paso's elusive goal of opening a medical school.
- Cross-border student exchanges at all grade levels would give children from both countries the opportunity to learn each other's language and culture.
- In El Paso today, many nurses trained in Mexico work as nurses' aides, or Mexican teachers work as teachers' aides, because their degrees are not recognized in the United States. The implementation of a binational accord to recognize such credentials would reduce underemployment of degreed professionals and the basic misuse of human capital.

**Binational Employment**

An established historical pattern exists of northern Mexican families relying economically on a member who earns his or her living in the United States. For example, at the border, many Mexican women work in the United States as maids, babysitters, or caretakers for elderly Americans. Families in the United States benefit from this arrangement because they are able to afford these cheaper services, and families in Mexico benefit because a member is earning U.S. dollars.

- Establish a decent living-wage policy for both sides of the border.
- Offer the ability to move freely and legally between Mexico and the United States for the purposes of work.
- Establish a program that provides retirement and health insurance benefits and college funds for the children of braceros and other temporary workers.
- Allow corporations to profit by producing goods more cheaply across the border but ensure that they bear some responsibility to those workers who increase the corporations' profits through their cheaper labor costs.

**Decent Housing as a Human Right**

The availability of adequate and affordable housing is essential for transforming mere shelter into quality homes. Ensuring that border residents have access to housing at affordable prices is essential to the future of border communities and the well-being and prosperity of transnational households. Moreover, potential homebuyers must be given assistance and information about mortgages and financing options, loan amounts, and house prices. Given adequate opportunities to purchase or build homes, they contribute to the economic vitality of their border communities and can have a significant impact on housing markets.

- Establish more self-help building projects that capitalize on the available resources of a community. For example, in the state of
Guanajuato, Mexico, and in Presidio, Texas, adobe housing is being promoted as both affordable and in harmony with the environment.

- Provide workshops and technical assistance to people who are building their own homes so that they can adhere to sound building codes.
- Offer creative financing to promote home ownership for low-income families.

New Economic Realities

The borderlands exhibit classical wage repression in a variety of industries located in the area. Increased diversification of industrial and economic enterprises with appropriate use of the region's natural resources will take coordinated effort between public and private entities on both sides. Such changes must consider the economic needs of the border worker.

- Establish binational policies requiring maquiladoras to offer temporary workers’ benefits.
- Increase the amounts of low-interest loans that are specific to qualified women who want to establish their own small businesses.
- Create a series of Border Small Business Centers that link Mexican and U.S. universities to binational business opportunities.
- Increase local, state, and federal employment retraining programs.
- Since Latinos in the United States have the lowest Earned Income Tax Credit (EITC) participation rates compared to other ethnic groups, every effort should be made to promote the EITC and make it more readily available to struggling working American residents.
- Establish awareness campaigns and offer more free bilingual tax-filing services.
- Implement antipoverty programs on both sides of the border in order to enhance the quality of life of residents in the region.
- Establish binational financial literacy programs that include an understanding of the global economy, basic consumer information, and personal finances.
- Establish policies to reduce the predatory lending that targets low-income and working-poor border families.

- Establish policies to support banking opportunities for working-poor communities.
- Promote the partnering of community-based organizations with credit unions to lower the cost of financial services for working-poor families.
- Build on the borderlands cundina, a self-help concept where small groups of individuals create partnership savings plans. Participation in this type of savings plan becomes a recognized form of credit.

In order to bring these recommendations to fruition, it is important for policymakers on both sides of the border to work jointly and collaborate in developing policies that address the needs of transnational families. Border residents deserve and benefit from policies that strengthen families and communities and create mechanisms of cooperation.

Note

1. In 2004 the U.S. government instituted FAST, a bilateral initiative that seeks to ensure security and safety while enhancing the economic prosperity of both countries. FAST is an expedited clearance program for known low-risk shipments. Under FAST, Mexico and the United States have agreed to harmonize their processes for clearance of commercial shipments. http://www.kewill.com/tradepoint/articles/FASTPoint/Commissioner%20Bonner%20dedicates%20FAST%20lane%20in%20Laredo,%20Texas.htm.

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