



Martin O'Malley  
*Governor*

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# A FRESH START

Renewing Immigrant Integration  
for a Stronger Maryland

**The Report of the Maryland Council for New Americans**  
Submitted to Governor Martin O'Malley, August 2009

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This report and associated content is available on the Maryland New Americans website: [www.newamericans.maryland.gov](http://www.newamericans.maryland.gov) .

# **A FRESH START:** Renewing Immigrant Integration for a Stronger Maryland

The Report of the  
MARYLAND COUNCIL FOR NEW AMERICANS

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Submitted to:

Governor Martin O'Malley  
August 2009

## MESSAGE FROM THE CHAIRS



Dear Governor O'Malley:

On behalf of the Maryland Council for New Americans, it is our distinct pleasure to submit this report to you.

The members of the Council and working groups were a tremendous asset in bringing clear-eyed and astute thinking to this endeavor. The voices at the table brought many diverse perspectives, and represented Maryland geographically, politically, and ethnically, with strong participation from faith-based organizations, employers, nonprofit organizations and philanthropy. Although we each had different perspectives and experiences, we were unanimous in our desire to help integrate immigrants into our way of life as constructively and quickly as possible.

Through this process we learned that our efforts to help immigrants integrate are only a recent iteration of a longstanding historic enterprise. In 1783, the German Society of Maryland was established to help newcomers navigate a new life on Maryland's shores. Similar efforts were undertaken to assist Italian and Irish immigrants in the 1800's. Over the centuries since, this spirit has continued through scores of different organizations, surnames and accents, as each had a hand in building the Maryland we know and love. Today it takes form in this report.

We also learned that the challenges and opportunities before us are complex and interrelated. The solutions, therefore require diverse approaches and stakeholders working together. This is especially true in the current economic climate. As the economy retools itself for recovery, we must ensure that workers are retooling their skills as well for the next economic chapter - which will require innovation and coordination among colleges, employers and workforce development centers. As the research we have reviewed for this report shows, we need our immigrants to work at their highest potential if we are to continue Maryland's economic success and compete in the global economy.

Truly, "we are all in this together." We call for a new alliance of public, private and nonprofit stakeholders, with the leadership of a cabinet-level office, to collaboratively implement these recommendations, including funding. We hope this report is a step toward overcoming the divisions of the past and focusing on constructive engagement for the New Americans that help build Maryland every day.

Sincerely,

Thomas E. Perez  
Secretary  
Department of Labor, Licensing, and Regulation

Isiah "Ike" Leggett  
County Executive  
Montgomery County

# TABLE OF CONTENTS

- Executive Summary..... 3
- Chapter one: Introduction ..... 5
- Chapter Two: Workforce..... 10
  - A. Background ..... 10
  - B. Assistance for Foreign-Trained Professionals ..... 11
  - C. Investing in the Human Capital Needs of Immigrants ..... 12
  - D. Efficient and Coordinated Partnerships ..... 14
  - E. Summary - Workforce Recommendations ..... 15
- Chapter Three: Citizenship..... 21
  - A. Background ..... 21
  - B. Citizenship Promotion..... 22
  - C. Reducing the Financial Cost of Naturalization ..... 25
  - D. Communication with Government ..... 25
  - E. Need for Comprehensive Immigration Reform ..... 26
  - F. Summary - Citizenship Recommendations ..... 27
- Chapter Four: Financial Services..... 30
  - A. Background ..... 30
  - B. Protecting Immigrants From Fraud..... 30
  - C. Promoting Financial Literacy..... 31
  - D. Expanding Access to Effective and Affordable Financial Services..... 32
  - E. Summary - Financial Services Recommendations..... 35
- Chapter Five: Governmental Access ..... 37
  - A. Background ..... 37
  - B. Need for Centralized Coordination of Immigrant Integration ..... 37
  - C. Data Collection..... 38
  - D. Increasing Capacity to Serve Immigrants..... 39
  - E. Welcome Centers..... 41
  - F. Encouraging Immigrant Integration Efforts at Local Governmental Levels ..... 42
  - G. Summary - Governmental Access Recommendations ..... 43

Chapter Six: Conclusion .....	46
Chapter Seven: Table of Recommendations.....	47
Terminology .....	55
Council Members per Executive Order 01.01.2008.18.....	57
Working Group Members of the Council.....	59
References .....	61

## TABLE OF INSERTS

<i>Historical Background of Immigration into Maryland /</i>	<i>9</i>
<i>Best Practice Spotlight: Program for Foreign-Trained Health Professionals, Montgomery County /</i>	<i>17</i>
<i>Best Practice Spotlight: The I-Best Program – Washington State /</i>	<i>18</i>
<i>Best Practice Spotlight: Thirst for Knowledge: Marriott’s English Language Initiative /</i>	<i>19</i>
<i>New American Profile: Anna Evdokimova /</i>	<i>20</i>
<i>New American Profile: Bernard Hoffman /</i>	<i>28</i>
<i>New American Profile: Yelitze Medina /</i>	<i>29</i>
<i>Best Practice Spotlight: Access From the Bottom-Up - IMPACT Silver Spring and the Neighbors Campaign /</i>	<i>45</i>
<i>Table of Recommendations /</i>	<i>47</i>

## EXECUTIVE SUMMARY

From the farms of the Eastern Shore, the skipjacks of the Bay, the storefronts of Baltimore, the mines of Western Maryland, the operating rooms of our hospitals and the battlefields of history, immigrants have been indispensable in making Maryland among the strongest states in the union. The countries of origin have changed over time, but the challenge is the same: how do we work together to build the best Maryland possible?

The Maryland Council for New Americans was established in December 2008 by Governor O'Malley to "review and recommend new policies and practices to expedite immigrant integration into the economic and civic life of the state." The Council brought many diverse perspectives to the table, and represented Maryland geographically, politically and ethnically, with strong participation from the faith, nonprofit, public, private, and philanthropic sectors. The Council focused its efforts on four critical areas: (1) workforce; (2) citizenship; (3) financial services; and (4) access to government services.

On the workforce front, immigrants working in Maryland make critical contributions to the economy. Immigrants accounted for nearly all of Maryland's labor force growth (96 percent) during the last decade—among the highest in the country. Maryland's immigrant workers are more likely to have a college degree than their native counterparts (43 to 36 percent). Twenty-seven percent of our scientists, 21 percent of healthcare workers and 19 percent of computer specialists were foreign-born. In blue collar jobs, immigrants are a third of the State's maintenance workers and approximately a quarter of construction, agricultural, food and healthcare support workers.<sup>1</sup>

At the same time, 26 percent of high-skilled recent immigrants work<sup>2</sup> in unskilled jobs, and 40 percent of immigrant adults are Limited English Proficient (LEP), resulting in lower wages and unutilized skills. Unlocking the tremendous potential of these workers should be among Maryland's highest priorities.

Ensuring that immigrants have access to mainstream financial services is also a key to self-sufficiency and success. The Council found that too many immigrants are unbanked, lack financial literacy and are targets of fraud.

Citizenship is another key component of integration. Maryland is the tenth leading state of residence for immigrants gaining Legal Permanent Resident (LPR) status. However, in 2007, less than ten percent of immigrants living in Maryland who were eligible to naturalize in fact became United States citizens. It is critical to pick up the pace of naturalization to expand access to high paying job opportunities and promote integration into the community fabric. It is also imperative to ensure that there are seamless pathways for immigrants to access government services. While the Council learned of many laudable examples of innovative and effective government initiatives to assist immigrants, there are also a number of preventable gaps in service, and opportunities for coordination that will assist immigrants seeking a foothold.

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<sup>1</sup> Capps and Fortuny, *The Integration of Immigrants and Their Families in Maryland: The Contributions of Immigrant Workers to the Economy* (2008), The Urban Institute.

<sup>2</sup> This statistic was calculated using the appendix tables in the MPI report: <http://www.migrationpolicy.org/pubs/BrainWasteOct08.pdf>

During tough economic times, our focus should not only be on the safety net but also on the springboards that help us reach the next economic level. As the economy retools itself for recovery, we must ensure that we do the same for our workers. The data show we *need* Maryland’s immigrants to work at their highest potential; the public, private, and nonprofit sectors have a responsibility to invest in the empowerment of this workforce.

As Governor O’Malley often says, “We are all in this together.” This report and its recommendations reflect this forward-thinking and inclusive perspective. We call for state leadership to establish a new alliance of employers, philanthropy, nonprofits and local governments to collaboratively implement these recommendations, including funding. We hope this report constitutes a fresh start for our dialogue on immigration that focuses on constructive solutions for a prosperous future.

The fifteen key recommendations in the four focus areas are summarized below.

## Workforce Recommendations

- 1. Improve licensing, credentialing and support systems for foreign-trained professionals.*
- 2. Strengthen and standardize training and English Language Learning (ELL) systems statewide.*
- 3. Increase coordination among public, private, and nonprofit sectors to maximize efficiencies.*

## Citizenship Recommendations

- 4. Establish and fund a robust coordinated citizenship initiative for Maryland with a companion citizenship public education campaign.*
- 5. Reduce the financial burden on LPRs pursuing citizenship.*
- 6. Establish regular community meetings with Local, State and Federal Government.*
- 7. Support Comprehensive Immigration Reform at a Federal Level.*

## Financial Services Recommendations

- 8. Create mechanisms within State government to assist in reducing fraud and scams that prey on immigrant communities.*
- 9. Provide educational outreach tools to increase understanding, trust, and interpretation of government and law.*
- 10. Provide linkages to a wide variety of financial service providers.*

## Governmental Access Recommendations

- 11. Establish a Cabinet-Level Office for New Americans.*
- 12. Track data concerning New Americans accessing government.*
- 13. Develop and monitor agencies’ cultural and linguistic competencies.*
- 14. Make critical information easily available through New American Welcome Centers.*
- 15. Encourage and support county and municipal “New Americans Initiatives.”*

# CHAPTER ONE: INTRODUCTION

## Maryland: A Land of Newcomers

Immigrants have played a central role in shaping the social and economic fabric of Maryland since her founding. Baltimore's first Mayor was an Irish immigrant, and German newcomers constituted an immense and influential population for much of the 18<sup>th</sup> and 19<sup>th</sup> centuries. At the turn of the 20<sup>th</sup> Century, Baltimore had become the second largest port of entry for the United States after Ellis Island, and today Baltimore's many ethnic neighborhoods reflect the robust role that immigration has played in shaping our State's character. In 2000, according to the U.S. Census, ten percent of Maryland's population was foreign born, which is roughly the same percentage as in 1870.

Like today, our immigrant ancestors took tremendous risks and exhibited great courage to gather their families, leave their ancestral homes, and strive for a better life in Maryland. And like today, these immigrants have made their mark. In every corner of our state -- from the farms of the Eastern Shore, the skipjacks and canneries of the Bay, the port, factories, and storefronts of Baltimore, the mines of Western Maryland, the operating rooms of our hospitals, the laboratories of our universities, the battlefields of history, and the miles of canal, rail and highways that make our commerce possible -- the imprint of newcomers is evident and indelible.

These successes are due in large part to a tradition of integration efforts. In 1783 the German Society of Maryland was founded to assist German immigrants to integrate, while the Ancient Order of Hibernians was founded in 1803 with a similar purpose in mind for Irish immigrants. Like CASA de Maryland, the Lutheran Immigration and Refugee Service, the Organization of Chinese Americans and the scores of other nonprofit and faith-based organizations active today, these historical groups spent considerable energy assisting immigrants in acquiring the language, skills and knowledge to navigate a new society and succeed as Marylanders.

The surnames may have changed but the basic challenge today is identical to that confronting prior generations: how to work together to ensure the success of immigrants and their contribution to our shared prosperity.

As a group, immigrants are an indispensable part of Maryland's success. This is supported by the data that show the immense contribution immigrants make in both high-skilled and low-skilled occupations, and it is supported by anecdotal experiences of formerly blighted neighborhoods and empty storefronts prospering again. As in our past, we need the contributions of immigrants, and knowing that greater demands will be made on our workforce in the future to maintain our quality of life, we must do more to ensure that they integrate at an even faster pace and contribute to their highest potential.

## The Maryland Council for New Americans

In December 2008, Governor Martin O'Malley signed the Executive Order establishing the Maryland Council for New Americans to "review and recommend new policies and practices to expedite immigrant integration into the economic and civic life of the state." The Council represents Maryland geographically, politically, and ethnically, with strong participation from the faith, nonprofit, public, private, and philanthropic sectors.

While government cannot and should not do everything, the State has a critical role as a convener for the public interest, fostering collaboration and reform among stakeholders.

Other states have made laudable strides towards fully integrating New Americans. Illinois, for example, has developed a Welcoming Center for immigrants, improved citizenship rates, and has established a Cabinet-level office for New Americans. New Jersey has placed immigrant integration and cultural competency on the front burner of state agencies, and has made strong arguments for making educational institutions work better for immigrant children, regardless of legal status. Pennsylvania has shown tremendous leadership in attracting and re-credentialing foreign-trained professionals to bolster their workforce shortfalls and help these immigrants excel in their specialized fields. Partners such as the National Governor's Association, as well as other states such as Washington, Massachusetts and Florida have also shown leadership and innovation for immigrant integration.

This report builds on the best thinking and successes of other states with our own unique perspective. Three benchmark reports from some of the nation's best think tanks and demographers were used to establish a sound empirical foundation for our work. These reports are: *The Integration of Immigrants and Their Families in Maryland: The Contributions of Immigrant Workers to the Economy* (2008), by Randy Capps and Karina Fortuny of the Urban Institute; *Uneven Progress: The Employment Pathways of Skilled Immigrants in the United States* (2008), by Jeanne Batalova and Michael Fix of the Migration Policy Institute; and *International Immigration: The Impact on Maryland Communities* (2008) by the Maryland Department of Legislative Services.

Integration is a complex, multifaceted, interconnected, and ongoing enterprise. Likewise, our proposals must acknowledge this complexity. Integration requires more than just citizenship and a voter registration card, it must also include: training and employment at one's highest potential; the ability to communicate in English; the opportunity to increase personal wealth through greater access to mainstream financial services; and the ability to meaningfully engage one's government. Governor O'Malley's Executive Order directed the Council to examine integration in this broader sense by establishing working groups on workforce development, citizenship, financial services and governmental access. In turn, these working groups were themselves comprised of a diverse group of stakeholders - public, private and nonprofit - who must also be part of the solution.

Our challenge is to ensure that this report does not gather dust, and so, to implement the ideas herein, our primary recommendation is the establishment of a Cabinet-level Office for New Americans empowered to oversee implementation of reform and compliance in coordination with the Governor's priorities. The office would be overseen by the Council for New Americans.

## The Data: Maryland's Exceptional Immigrant Population

To be effective, policy recommendations must be data-driven and evidence-based. The Urban Institute's recent study, *The Integration of Immigrants and Their Families in Maryland: The Contributions of Immigrant Workers to the Economy*, has shed valuable light on today's immigrants. The data included in the report provides a critical foundation to address immigrant integration challenges.

Maryland's growth in recent years has been fueled by immigrants, who contributed in greater proportion to increases in our population and labor force than native-born residents. As referenced in the report, according to the American Community Survey of the US Census, from 2000 to 2008, immigrants accounted for nearly all (96 percent) of the 198,000 increase in the total labor force in the State. This growth is among the highest in the United States. It is fair to say that these immigrants have helped anchor our economy in recent years.

Nationally, more than half of all immigrant workers are Hispanic. In Maryland, however, the immigrant population is not dominated by any one group. In 2006, almost equal shares of the state's immigrant workers were Hispanic (29 percent), Asian (28 percent), and Black (25 percent), with a smaller percentage being White (18 percent). This diversity is a tremendous asset to ensure competitiveness in the global marketplace, illustrated by the fact that 40 percent of Maryland immigrants are bilingual, as are 68 percent of immigrants from the Middle East and South Asia.

Maryland's immigrants are also highly-skilled, well above national standards, as 43 percent have a four-year degree or higher compared with 28 percent nationwide. Maryland's immigrant workers are more likely to have such a degree than their native counterparts, 43 to 36 percent. Many immigrants in Maryland work in high-skilled occupations, specifically as doctors, nurses, computer specialists, teachers and researchers. In 2006, 27 percent of Maryland's scientists, 21 percent of healthcare workers, and 19 percent of mathematicians and computer specialists were foreign-born. In blue collar jobs, immigrants were a third of the State's maintenance workers, a quarter of construction and agricultural workers, and less than a quarter of food preparation and healthcare support workers.

Although Maryland's immigrant workforce profile is impressive, challenges lie beneath the surface. A significant number of the highly-skilled, foreign-born are substantially underemployed: more than 26 percent of highly-skilled immigrants are working in unskilled occupations. Also, a significant English language gap exists, as 38 percent of all immigrants are Limited English Proficient (LEP), and 25 percent of these LEPs are college-educated. Although these rates are better than the national average (51 percent of all immigrants nationwide are LEP), they illustrate a clear need for improvement. Among college-educated immigrants, those who are English proficient earn up to \$15,000 more per year than their LEP counterparts (\$55,000 vs. \$40,000). A tremendous pool of talent could be tapped if these underemployed and LEP immigrants are placed on the right track to release their potential. These issues are addressed in this report, and should be among the highest economic and workforce development priorities for Maryland employers and policymakers.

## **The Economic Context: Challenges and Opportunities**

Due to the diversity and strength of our economy, Maryland has fared better than most states during the recent economic recession. Nonetheless, higher unemployment, fewer home sales, reduced consumer spending, and other indicators show that Maryland is not insulated from the downturn. As the economy resets and retools itself for recovery, opportunities abound for individuals to do the same. The One-Stop Employment System, community colleges, apprenticeships, and career development training by nonprofits and employers can all provide low or no cost “upskilling” for workers to gain additional skills and credentials to help weather difficult times and to bounce back further and faster when employment rebounds. During tough times like these, our focus should not only be on the safety net, but also on the springboards that can advance our workforce and strengthen our state during the next economic chapter.

Of course, in tough times the most vulnerable suffer first. Children and youth, single mothers, the poor, the elderly and the disabled face special hardships. Due to the likelihood of reduced mobility, resources, and independence, these persons are often subject to greater health and financial risk. For New Americans among these groups, these challenges can be compounded by language impediments, cultural differences, and lack of nearby family support networks. By virtue of their “newness” in our communities these populations tend to be less organized in civic and political life, and have less interaction and influence with decision makers. Although this report does not focus on these groups, we urge policymakers to bear in mind the special risks of these most vulnerable members of our state as we move ahead.

As Governor O’Malley is fond of saying: “We are all in this together.” Today’s challenges and opportunities do not affect us selectively in neat, isolated demographic categories – they affect us all as Marylanders. This report and its recommendations reflect this forward-thinking and inclusive perspective.

## **A Fresh Start**

This report intends to help advance the national dialogue on immigration. We must transcend the division that has hampered our common progress and focus constructively on our collective work. In doing so, we should honor our centuries-old tradition of rewarding hard work while extending a hand to those who need one.

This report represents one element of an ongoing enterprise that requires constant review, revision, recommitment and new ideas. Emerging from years of stalemate and division on immigration issues in this critical time, this report represents a fresh start.

## HISTORICAL BACKGROUND OF IMMIGRATION INTO MARYLAND

The broad historical patterns of immigration to Maryland over the past four centuries are reflective of the history of much of the United States. English, Irish, Africans, and Germans were the predominant groups in the 18<sup>th</sup> and 19<sup>th</sup> centuries before the Civil War, while southern and eastern Europeans increased in the decades before World War I. As immigration revived in the late 20<sup>th</sup> century, the sources of newcomers shifted to Asia and Latin America.

Despite the changes in where they came from, the motives for movement remained much the same. Some came to escape religious and political persecution, but the largest majority were responding to economic conditions. They might have been escaping hunger or economic depression in their homeland, like the Irish, or seeking better opportunities for work, like the Germans. Even the cruelty of forced migration of slaves from Africa was a response to the demand for labor in the Americas. In any case the pattern of trade often determined where they arrived in America. By the 1860's the port of Baltimore was only behind New York and about even with Philadelphia as a port of entry. German steamship lines linked to the B & O Railroad at Locust Point to carry immigrants from northern Europe on to the Midwest. Many passed through Maryland, but others like Alex Brown in the Irish linen trade, Albert Schumacker who became a leading businessman from Germany, and the countless workers in textile factories or in construction work, settled in central and western Maryland.

The sources of immigration shifted to Russia, the Ukraine, Poland, Czechoslovakia, Greece, and Italy in the last quarter of the 19<sup>th</sup> century. The numbers who came peaked at 73,000 per year entering the port of Baltimore, then settled back to an average of about 40,000 per year until the beginning of World War I. When the war ended, the American Congress quickly passed immigration restriction laws that choked off the flow of immigrants to a fraction of the earlier years.

When the pressure for new immigration laws increased due to the demand for more workers in the American economy, the new routes originated in Asia and Latin America. Instead of northern or eastern Europeans, the greatest numbers came from El Salvador and other countries of Central America, or from the nations of East and Southeast Asia. Nevertheless the motivations and hopes remained much the same as in earlier years: to find a higher standard of living, better job opportunities, and a safe environment in which to create families.

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## CHAPTER TWO: WORKFORCE

As outlined by the Executive Order, the Workforce Working Group focused on:

- Examining credential transfer, training, and the attraction of key workers to create the region's most competitive workforce;
- Examining the role of 'One Stop' employment centers in streamlining the economic integration of New Americans; and
- Identifying best practices that expedite English as a second language.

### A. Background

In the near future, Maryland can expect the retirement of nearly one-sixth of its population, the creation of up to 60,000 new jobs associated with the Base Realignment and Closure (BRAC) process, and the rise of the green economy. These shifts will heighten the demand for qualified workers.<sup>3</sup> With support, Maryland's immigrants can play a key role in addressing these labor shortages and opportunities.

Between 2005 and 2015, Maryland's workforce ages 55 and older will grow by a projected 51 percent, while the workforce ages 16-54 will grow by only a projected three percent.<sup>4</sup> With this, immigrants will make up "all or nearly all of the State's employment growth."<sup>5</sup> Maryland must be ready to facilitate the economic integration of immigrants in order to match current and anticipated labor demands.

The sectors with the highest concentration of baby boomers - healthcare and education - will face the most severe workforce shortages.<sup>6</sup> The implications of these trends for the healthcare industry mean nurses will be retiring at a faster rate. Simultaneously, the State will be in need of more nurses to care for this large, aging demographic. According to the Health and Resources and Services Administration of the Department of Health and Human Services, Maryland has a current deficit of approximately 3,300 nurses. By 2012, this shortage will increase to an estimated 17,000 nurses.<sup>7</sup> Similarly, the education sector will lose

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<sup>3</sup> Lauren Brown, Cathleen Carris, Erin McDermott, and Christina Pope, "Doctors not Drivers: Capitalizing on the Skills of Maryland's Highly Skilled Immigrant Population," Baltimore: Governor's Summer Internship Program, 2008, [http://www.shrivercenter.org/documents/gsip\\_policy\\_papers2008/GSIP08DoctorsnotDrivers.pdf](http://www.shrivercenter.org/documents/gsip_policy_papers2008/GSIP08DoctorsnotDrivers.pdf)

<sup>4</sup> Timothy Bibo, Jr., "Maryland's Aging Workforce," Baltimore: Governor's Workforce Investment Board, 2007, <http://www.mdworkforce.com/pub/pdf/agingworkforce.pdf>

<sup>5</sup> Capps and Fortuny, "The Integration of Immigrants and Their Families in Maryland: The Contributions of Immigrant Workers to Maryland's Growing Economy," 2008.

<sup>6</sup> Bibo, Jr., 2007.

<sup>7</sup> Latino Health Professionals Workgroup, Latino Health Initiative, Montgomery County Department of Health and Human Services, "Status of Licensure of Foreign-Trained Latino Nursing Professionals in the State of Maryland," 2004.

a significant portion of its workforce to retirement while requiring new positions as demand grows. Currently, Maryland is already in short supply of teachers across the board.<sup>8</sup>

Many of Maryland's immigrants arrive with the backgrounds to fill positions in these extremely important fields. They may, however, need assistance in surmounting the barriers that prevent them from gaining employment. To ensure that immigrants' knowledge and skills are fully developed and applied, immigrants need to have access to the appropriate skills training, proficiency in English, credentials (including professional licenses and certificates) that are recognized here, as well as an understanding of our workforce system and how to navigate it.

At the same time, national systems must be able to support these processes, including knowing how to recruit and retain immigrant workers and provide immigrants with the high-quality support they need to learn English and acquire the necessary credentials.

## **B. Assistance for Foreign-Trained Professionals**

Data suggest that there are thousands of foreign-trained but domestically unlicensed professionals living in Maryland who could contribute greatly to the state's prosperity. According to a 2008 report by the Urban Institute, over 40 percent of highly educated Latin American and African immigrants who had lived in the U.S. for 10 years or less were employed in unskilled occupations in Maryland in 2006.<sup>9</sup> Some of these immigrants are trained doctors, scientists, engineers, teachers or nurses but may not yet qualify for a license or certification necessary to practice in their specialized field in the United States. Often these professionals are "underemployed," or working in jobs well below their skill level; hence, we often meet a cab-driver who was an engineer or a professor in his or her home country.<sup>10</sup> At the same time, the United States faces a national shortage of physicians; in Maryland, there are, on average, 113 physicians per 100,000 people (The Washington Post, June 20, 2009).<sup>11</sup> This situation is an example of how helping foreign-born and trained physicians acquire medical licenses could be helpful for our communities.

Factors that limit the ability of foreign-trained professionals to practice in Maryland include: English Language Learning (ELL) challenges; limited availability of educational programs and "refresher" courses designed for this population; lack of coordination among government, educational institutions and employers to find solutions to shortfalls; high cost of education and lack of financial assistance; an insufficient number of "guidance counselors" within specific professions to assist with gaps in training, credential requirements, paperwork requirements, and employer expectations. Addressing these barriers and improving coordination of existing resources could help immigrants get the necessary credentials to practice in their professions and contribute to our state's economy.

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<sup>8</sup> Governor's Workforce Investment Board Education Industry Initiative Steering Committee, "Maryland's Education Industry," Baltimore: Governor's Workforce Investment Board, <http://www.mdworkforce.com/pub/pdf/mdeducind.pdf>.

<sup>9</sup> Capps and Fortuny, "The Integration of Immigrants and Their Families in Maryland: The Contributions of Immigrant Workers to Maryland's Growing Economy," 2008.

<sup>10</sup> Pamela Constable, "Driving Cabs Instead of Building Bridges, Iraqis Languish in U.S." *The Washington Post*, June 25, 2008, Metro section.

<sup>11</sup> Washington Post, 2009.

**Recommendation 1: Improve licensing and credentialing procedures and support systems for foreign-trained professionals.**

## **C. Investing in the Human Capital Needs of Immigrants**

Immigrants bring with them a broad range of experiences and needs. Some may not be literate in their first language. Others may be highly educated in their native countries but need better English skills. Often those with a high level of English and even an advanced degree or certification still need training on American workplace culture or assistance with retooling their training to enter their professional field in Maryland.

A strong foundation for such adult learning is found in the “Workforce Creation and Adult Education Transition Council Report”.<sup>12</sup> Many of that report’s recommendations are reiterated here with additional steps to integrate workforce training and English learning.

Acquiring a second language and understanding a new culture is not an easy process. Most immigrants are “learning English” to one degree or another.<sup>13</sup> However, developing a real ability to communicate in English cannot be accomplished with a quick course or by watching television, but rather requires a long-term commitment. Under optimal circumstances (such as full-time coursework and quality programs) a learner can expect to achieve conversational English in two to three years, and fluency in seven to ten years.<sup>14</sup> This is a challenge for immigrant adults who have a limited amount of time to study. They often have one or two jobs and are raising and providing for a family.

In the face of these real-world constraints, and because of them, these learners need to absorb the language and culture as quickly as possible. Often, Vocational English as a Second Language (VOESL) programs meet the practical needs of immigrants, emphasizing speaking and the occupation-specific vocabulary needed for the workplace.

The best English and workforce programs are developed with solid standards of practice including assessment of the learner’s needs, clearly stated goals, full implementation, regular evaluation and oversight. Depending upon circumstances, English coursework may take place prior to vocational workforce training, or may be offered as part of the vocational training, incorporated into one program or concurrently. Common to the various approaches is the goal of moving students as quickly and efficiently towards their goals as possible. The largest challenge to accomplishing this is developing a shared commitment among government agencies, nonprofits, educational institutions, and private employers to align programs and objectives toward their common goal. Currently there is no statewide initiative for vocational English training, although there are some local success stories that should be duplicated and expanded to statewide models.

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<sup>12</sup> Maryland State Department of Education and State of Maryland Department of Labor, Licensing, and Regulation, “Workforce Creation and Adult Education Transition Council Report.” Baltimore: Maryland State Department of Education and State of Maryland Department of Labor, Licensing, and Regulation, 2008, <http://www.dllr.state.md.us/adulted>.

<sup>13</sup> Working for America Institute, “Getting to Work: A Report on How Workers with Limited English Skills Can Prepare for Good Jobs.” Washington, D.C.: Working for America Institute, 2004.

<sup>14</sup> Massachusetts Department of Education, “Working with English Language Learners.” Malden, M.A.: Massachusetts Department of Education, 2005, <http://www.doe.mass.edu/21cclc/ta/ell.doc>.

Maryland is further limited because ELL teachers are often treated as “second-class” instructors, limiting the amount of educators who will teach in this area, which in turn exacerbates the problem. Waiting lists to get into classes are long.<sup>15</sup> Part of the problem is compensation: according to the most recent figures available, adult ELL teaching positions in Maryland are overwhelmingly part-time, and the wages, benefits and career advancement opportunities are not competitive with ELL teaching positions in the K-12 setting or with adult ELL positions in other states.<sup>16</sup> With uncompetitive salaries Maryland is left with unfilled positions, reduced training time for new instructors, and high rates of turnover. Maryland’s adult education teachers are likely to move into K-12 or community college systems where compensation is significantly higher.<sup>17</sup>

Requirements for instructors in Maryland vary as well. Volunteer programs may not require a particular level of education or training, while adult education programs in school systems and community colleges typically seek teachers with a Bachelor’s degree along with further credentials or Master’s degrees in Teaching English for Speakers of Other Languages (TESOL).

Few, if any, graduate programs offer courses in vocational ELL program design and implementation. If an ELL program is fortunate, it is able to hire and retain qualified instructors with an interest or background in a specific career area and contextualized language instruction. In addition to instruction though, there is a demand for curriculum developers who are skilled at designing language instruction that is contextualized within vocational training material.

In terms of “bang for your buck,” ELL instruction is a bargain. Studies show that acquisition of the English language is a critical determinant of economic success for an individual at low cost.<sup>18</sup> And of course, the more money one makes, the more money is injected into the community through consumer spending and taxation. With a commitment to enhanced ELL curricula, the State of Maryland could capitalize on the skills of these foreign-born individuals.

The strongest workforce training and ELL programs incorporate assessment, evaluation and emphasizes the critical roles played by employers and instructors. Administrators and curriculum developers often demonstrate the number of graduates who are able to move to the training phase, and instructors became responsible for learning outcomes. Student attendance and completion of assignments is tracked. Employers facilitate job placements, promotions, and earnings for participants.

Data on Maryland’s adult immigrant learners are difficult to locate and track as they are held in numerous databases of multiple state agencies. These databases are neither standardized nor consistently collected.

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<sup>15</sup> Immigration Policy Center, “ESOL Helps Immigrants Integrate: Interest remains high despite a national shortage of ESOL programs,” Washington, D.C.: Immigration Policy Center, 2002, <http://immigration.server263.com/index.php?content=b020702>.

<sup>16</sup> According to Bureau of Labor Statistics, United States Department of Labor, “Occupational Outlook Handbook, 2008-2009 Edition, Teachers — Adult Literacy and Remedial Education,” United States Department of Labor, 2008, <http://www.bls.gov/oes/current/oes253011.htm>, adult ELL teachers in states with large immigrant populations seem to earn substantially more per hour than in Maryland: \$33 in California, \$30 in New York, \$27 in New Jersey, and \$25 in Florida. Although not a perfect comparison, the FY 04 average salary for ELL teachers in Maryland was \$21 per hour (Source: Maryland Workforce Creation and Adult Education Transition Council, “Promising Practices Research Brief 6: Enhancing Professional Development and Communication Systems,” Baltimore: Maryland Department of Education and Maryland Department of Labor, Licensing, and Regulation, 2008, <http://www.dlir.state.md.us/adulted/aedoc-sriebrief6.pdf>)

<sup>17</sup> Maryland Workforce Creation and Adult Education Transition Council, 2008.

<sup>18</sup> McHugh, Gelatt, and Fix, 2007.

Thus, it is not feasible to properly track individual student progress from education to employment. As states like Florida have demonstrated, it is possible to systematically collect long-term data on LEP individuals as they move through the education and workforce training systems.

**Recommendation 2: Strengthen and standardize training and ELL systems statewide.**

## **D. Efficient and Coordinated Partnerships**

Maryland's connections with immigrants occur through many institutions: nonprofits, faith-based groups, public schools, community colleges, social service agencies and the One-Stop employment center system. More often than not, ELL classes and their instructors also serve as the state's first point of contact with immigrants, particularly adult English learners. From these first points of contact right up to graduation and beyond, ELL students need guidance. Because of the lack of support to help them navigate the systems in this country, there are numerous ways English learners can miss opportunities to improve their self-sufficiency and economic security. In order to minimize the missed opportunities and maximize the potential contributions of immigrants to our state, there must be multi-agency coordination and collaboration with nonprofit and private sector employers.

The role of ELL classes and programs as the first point of contact provides an opportunity for an integration strategy that could have wide-reaching results. Many ELL instructors and adult education program staff try to refer immigrants to the appropriate points of contact at local agencies, but sometimes these services are not well understood either by the referring provider or the student. Consequently, many adult ELL learners do not know that resources are available, have little understanding of the range of accessible assistance, do not have a clear picture of how the offered support aligns with their employment, educational, or social service needs, and do not wholly understand how to access benefits or advocate for themselves within the existing systems.

Greater referral mechanisms, expansion of state programs (such as those of the Workforce Investment Boards), accountability metrics through the State's StateStat system (described in the Governmental Access section of the report), innovative outreach methods (including mobile Welcome Centers), and one-on-one assistance with "guidance counselors" are ways to maximize efficiency. These changes may ease navigation of career-related ELL programs, credentialing options, training, and government services.

**Recommendation 3: Increase coordination and partnership among public, private, and nonprofit sectors to maximize efficiencies.**

## E. Summary - Workforce Recommendations

To summarize, the Council recommends the following with regard to workforce issues:

- 1. Improve licensing, credentialing and support systems for foreign-trained professionals.**
  - A. Target professions in Maryland experiencing shortages for best practice pilots and fast track reforms.** Although some general needs are shared across professions (such as ELL), specific requirements may differ so a “one size fits all” approach is not appropriate. High-demand professions such as healthcare and education should receive priority and support from the highest levels.
  - B. Establish a credentialing office for foreign-trained professionals with specially trained professional navigators.** These specialists would work closely with licensing entities in DLLR’s Division of Occupational and Professional Licensing, DHMH Board of Physicians, and others to help guide applicants through the credentialing process, address visa concerns, recommend “refresher” or English courses as needed, develop alternative career paths in related professions, and maintain relationships with employers for placement. Such an office should be collaboratively funded by private industry, philanthropy and state workforce entities.
  - C. Provide financial aid to foreign-trained professionals who are preparing for qualifying exams in under-served areas or professions with labor shortages.** This must be done in coordination with the state university and community college system, affected employers, professional associations, and private foundations.
  - D. Improve all workforce websites by incorporating an immigrant-friendly approach.** Include pertinent information such as definitions of basic workplace terms, training and ELL information, networking support, interviewing strategies, visa information, a standard language “toggle” button at the top of appropriate pages, and a comprehensive list of resources.
  
- 2. Strengthen and standardize training and ELL systems statewide.**
  - A. Elevate ELL instruction to an equal level with workforce development and adult education fields.** This would include pay parity and increased investment to improve instruction, retention, and create more classes.
  - B. Fully utilize statewide instruction standards.** Standards are available and can be adapted from Maryland Content Standards for Adult ELL/ELL and the Maryland Adult ELL Program Standards or the TESOL Standards for Adult Education ELL Programs.
  - C. Construct a career development approach for English language learners with a dedicated “guidance counselor” that will put them into clearly marked pathways toward employment goals.**

- D. **Provide an integrated approach to connect learners to a range of relevant opportunities and services including training, networking, transportation, childcare, mental/physical health and social services.**
- E. **Design programs accommodating various points of access and flexible scheduling for real-world circumstances of adult immigrants.**

**3. *Increase coordination among public, private, and nonprofit sectors to maximize efficiencies.***

- A. **Under the umbrella of a state-level Office for New Americans and sub-cabinet for New Americans,** engage a cross-representation of State and local-level agencies, educational institutions, community-based organizations, industry sectors, employers, and ELL learners in long-term strategic planning so as to best identify and prioritize career training areas and re-credentialing options, advocate for ELL learner needs, and support regional Workforce Investment Boards in local implementation and coordination.
- B. **Expand the mission of the local Workforce Investment Boards (WIBs) to create and support regional teams focused on workforce development for New Americans.** These teams may include specialists such as adult educators, ELL providers, workforce system staff, employers, community-based organizations, K-12 representatives, family literacy providers, and post-secondary institutions.
- C. **Merge program learners' information from all State databases to ensure accountability and effectiveness of programming and policies through data collection for New Americans.**
- D. **Through StateStat, ensure accountability and effectiveness of programming and policies through data collection for New Americans.** Data should be collected and readily accessible through the Governor's StateStat program, the Maryland Workforce Exchange, and others. Data would include: literacy; numeracy and technology; English language skills; educational attainment; credentials in the native country and U.S.; and employment and wages.
- E. **Coordinate service delivery so learners can seamlessly transition to education, training and careers.** This would involve establishing cross-training among a wide array of service providers, so that staff members making referrals are aware of the range of services and participation requirements.
- F. **Expand outreach efforts by establishing "Welcome Centers" and "Welcome Booths" bringing workforce, training and ELL information and opportunities to immigrant communities.**

# BEST PRACTICE SPOTLIGHT

## PROGRAM FOR FOREIGN-TRAINED HEALTH PROFESSIONALS, MONTGOMERY COUNTY

To address the severe nursing shortage, many healthcare providers nationwide have paid tens of thousands of dollars to bring nurses from other countries to the U.S. to work. However, studies conducted by the Montgomery County Department of Health and Human Services (MCDHHS) confirmed a large pool of highly skilled foreign-trained health professionals live in Maryland and are willing to work, but are not quite ready because of surmountable obstacles getting their nursing license.

The Program for Foreign-Trained Health Professionals (FTHP) is an evidence-based training model that unlocks this labor supply to fill our high nursing demand. By providing step-by-step services that facilitate the State licensure process of nurses trained outside the U.S., this program has helped increase the number of Registered Nurses (RNs) working in Maryland. These steps include completing a credentials evaluation and passing an English oral proficiency exam and the nursing board exam.

Drawing upon best practices across the country, the program model has four primary components:

- *Guidance and support* with group interventions and individualized case management provided by a Client Assistance Specialist to help the participant develop an individualized plan of action that includes time-oriented goals, provide social support, and facilitate access to financial support for English as a Second Language (ELL) instruction, academic courses, credentialing fees, child care, and transportation expenses, among others.
- *Academic training* including curricula development in contextualized ELL for healthcare professionals, nursing instruction, leadership and advocacy skills, and preparation courses for the nursing board examination.
- *On-the job practical exposure to the U.S. healthcare system and mentoring* at Maryland hospitals and other health care facilities.
- *Pre-employment services* for nursing job positions, career development support, and job readiness training.

Through the integrated and coordinated approach of the various partners and services and the financial assistance provided to participants, the program is able to effectively address the needs and decrease the challenges and barriers the nurses face while obtaining their nursing licensure in Maryland. The FTHP leverages the capacity of partner organizations and participants. The program has demonstrated to be a cost-effective model that could be replicated in other parts of the state and the country interested in diversifying their health workforce and providing high quality culturally appropriate care. The O'Malley-Brown Administration, in partnership with the Maryland Hospital Association, has invested resources to implement this program statewide.

### Part of a National "Welcome Back" Initiative for Professionals

The FTHP has recently become part of the highly-regarded Welcome Back Initiative, which also works in San Francisco, Los Angeles, San Diego, Boston, the Puget Sound region of Washington State, and at a statewide level in Rhode Island. Welcome Back Centers in each region guide foreign-trained health care professionals through the process of reestablishing themselves in the health care field. Each center is distinct. Some centers focus exclusively on foreign-trained nurses, and others offer services to a broader range of health care professionals in addition to nurses, such as doctors, dentists, social workers and pharmacists. While centers vary in the partnerships and strategic approaches they have developed, all centers share a core model which includes:

- One-on-one advising and case management
- Validation of foreign credentials
- Educational services and referrals
- Policy advocacy

As of the first quarter of 2009, Welcome Back Centers nationwide helped 2,100 clients validate their foreign credentials, 1,100 pass licensing exams and 650 gain the credentials needed to return to their original professions. Almost 700 had advanced in their healthcare careers, and more than 1,200 had obtained their first U.S. healthcare jobs.

*Next Steps: Can this program be expanded to include other high-demand occupations (i.e., engineers, teachers)?*

## BEST PRACTICE SPOTLIGHT

### THE I-BEST PROGRAM – WASHINGTON STATE

A promising model for helping Maryland's immigrants to develop both the vocational skills and English skills they need to advance in their education and careers can be found in Washington State. Traditionally, Washington had the expectation that students would advance through multiple levels of ESL prior to enrolling in vocational training. The outcomes of this approach had been disappointing: only about 10 percent of ELL students made the transition into workforce training within three years of enrolling in ELL, and only two percent earned a certificate or degree within five years. The Washington State Board for Community and Technical Colleges recognized how important such college credits and credentials are for English Language Learners. In a study of economic outcomes for basic skills students they had found that ESL students who successfully earned at least a year's worth of college credit (and were then awarded a credential) earned about \$7,000 more than ELL students who earned fewer than ten college credits.

In response to these findings, the state created the *Integrated Basic Education and Skills Training (I-BEST)* Initiative, which enables students to enroll in credit-bearing college vocational programs while simultaneously continuing basic skills training. The goals of the initiative were to increase persistence, the number of credits earned, and the completion of vocational credentials among adult learners. In addition, I-BEST was designed to prepare students for careers in demand locally and, with its innovative instructional design, to shorten the time until both students and employers can benefit from students' training.

All 34 of Washington's community and technical colleges offer I-BEST programs, which include the following features:

**Co-teaching of an integrated curriculum:** Every I-BEST program is jointly planned and taught by a professional-technical instructor and a basic skills instructor, who teach together for at least 50 percent of the time. Basic skills content is infused throughout the curriculum, making language and math skills more relevant, and also making vocational content easier to grasp.

**Building credit towards employer-recognized credentials and degrees:** I-BEST programs all earn college credit. They are the first-step in students' educational and career ladders. I-BEST credits can be applied to further college credentials and degrees should I-BEST graduates choose to return to college.

**A focus on good jobs in high demand locally:** To be accepted by the state as I-BEST programs, colleges must demonstrate that their programs prepare students for jobs that pay at least \$13/hour statewide and \$15/hour in the Seattle area, and that are in high demand locally.

**Enhanced funding:** To compensate colleges for the additional costs of co-teaching and for enhanced student services, the state reimburses colleges 75 percent more than it does for traditional students.

When the outcomes of the initial I-BEST pilots were released in 2005, they attracted national attention. I-BEST students earned five times more college credit than other ABE/ELL students, and they were fifteen times more likely to complete their vocational programs. More recent research on the expanded program has found that I-BEST students continue to be more likely to earn college credits than their non-I-BEST peers, and that they are more likely to earn a credential. They are also more likely to persist from one semester to the next, and to make gains on basic skills tests.

*Next steps: What funding, both public and private, might Maryland draw upon for the planning, delivery and sustainability of an integrated program like this? What is the best way for the Department of Labor, Licensing and Regulation, which oversees Adult Education programs, to work with community colleges, which would run these integrated programs?*

## BEST PRACTICE SPOTLIGHT

### THIRST FOR KNOWLEDGE: MARRIOTT'S ENGLISH LANGUAGE INITIATIVE

In an ever more diverse workforce, Maryland-based Marriott International has shown leadership in its efforts to open career development pathways, improve workforce efficiency, and leverage its diversity to increase its competitive advantage in the marketplace.

With an initial focus on the largest population of workers with English learning needs —Spanish-speaking associates—Marriott invested in interactive, user-friendly, portable learning systems that teach English through a customized electronic book. This program, “Sed de Saber” (“Thirst for Knowledge”) by Retention Education, is delivered on a customized LeapFrog® platform that helps workers improve English through storytelling, voice recording, games and review exercises. The program is free, and workers can take the laptop home where the entire family can benefit.

Other resources are combined with this tool to further improve language proficiency and confidence on participants' own time. These include study groups, a program coach, and pocket language guides that include complete phrases, requests, and other workplace words.

Currently, 1,200 employees participate in one of Marriott's learning groups. A supervisor describes one of the many individual success stories:

“She is very diligent and goes over each book 3-4 times until she is completely comfortable with her pronunciation. She studies both at work during her breaks and takes the system home to study there every day. Also, several times per week, she studies in her manager's office to receive assistance with her pronunciation and encouraging feedback. Her goal is to become a housekeeping manager and she is determined to study to help her achieve it. She once had a fear of technology and computers, but she overcame that fear after she began studying with Sed de Saber. Since she completed the program, she received a promotion.”

*Next steps: Could this program model be expanded to other industries statewide, including small businesses? Could government, foundations, educators and employers collaboratively fund these programs to reach common workforce and English proficiency goals?*

### NEW AMERICAN PROFILE: ANNA EVDOKIMOVA

Anna Evdokimova is an immigrant from Russia who came to the United States three years ago. In her native country, Anna studied nursing and worked as a registered nurse for eight years. Shortly after her arrival to the U.S., Anna began to work as a nursing assistant at Holy Cross Hospital where she learned about the Program for Foreign-Trained Health Professionals. In June of 2008, Anna applied to the program and was accepted a couple of months later. The following describes in her own words her experience as a program participant:



**Anna Evdokimova**

“This program has indeed given a lot of support and has helped me a lot. I received much support from my case manager at the DHHS to succeed in completing my paper work for my academic credentials evaluation. I was so frustrated sometimes and confused while doing this paper work. But when I was on this program, I always felt that I was not alone; I always could call and ask for some advice and help. Also I met a lot of other people like me who always shared their experiences with me. This was very helpful and it was nice to meet them also. I remember when I just came to this country and it seemed to me that getting the American nursing license was so long, hard and confusing, without working experience in this country and with a lot of language issues. But I was able to obtain the nursing license after less than one year from the time I started the program, I am an RN now! I am working at Holy Cross Hospital with people who helped me before and still help me now. After getting my RN license I doubled my income and feel more confident on my work place and with my life. I am very thankful to all the people I had a chance to meet through this program. This is a great chance for a lot of nurses from other countries to become RNs in this country, and I feel that we are very useful.”

## CHAPTER THREE: CITIZENSHIP

As outlined by the Executive Order, this working group was directed to “plan a broad, coordinated citizenship promotion and assistance program to naturalize Maryland’s estimated 175,000 lawful permanent residents who are eligible for naturalization at a faster place.”

### A. Background

Of the 694,590 immigrants in Maryland, only 315,892 (45.5 percent) are currently U.S. citizens.<sup>19</sup> In 2007, only 11,613 (9.7 percent) Maryland immigrants naturalized, far fewer than the 120,000 Legal Permanent Residents (LPRs) eligible.<sup>20</sup> A 2006 study found that the average length of time it took eligible LPRs to naturalize was seven years.<sup>21</sup> The study also found that immigrants from North America and South America (including Mexico and the Caribbean) took the longest to naturalize: ten and seven years respectively. Immigrants from Africa and Asia took the least amount of time: six years each.

In addition, the number of LPRs in Maryland is increasing as a large number of Maryland’s immigrants continue to receive LPR status, and additional LPRs choose to settle in the state. According to the Department of Homeland Security, Maryland is the tenth leading state of residence for persons gaining LPR status and has been for the past 10 years (with the exception in 2002 and 2005 where it dropped to eleventh and twelfth, respectively).<sup>22</sup> Furthermore, the number of persons obtaining LPR status in Maryland far outpaces the number of persons naturalizing. If current trends persist, the regional non-citizen LPR population will continue to grow disproportionately.

#### PERSONS NATURALIZED VS. PERSONS OBTAINING LPR STATUS IN MARYLAND

	1999	2000	2001	2002	2003	2004	2005	2006	2007
<b>Persons Naturalized</b>	9,675	4,904	5,405	13,217	13,836	12,295	11,503	14,465	11,613
<b>Persons Obtaining LPR status</b>	15,543	17,565	21,919	23,677	17,770	20,549	22,868	30,199	24,255

Source: United States. Department of Homeland Security. Yearbook of Immigration Statistics: 2007. Washington, DC: U.S. Department of Homeland Security, Office of Immigration Statistics, 2008. Tables 4 and 22.

<sup>19</sup> McHugh, Gelatt, and Fix, 2007.

<sup>20</sup> CASA de Maryland, “The New American Initiative,” 2007.

[http://www.casademaryland.org/index.php?option=com\\_content&view=article&id=741&Itemid=123](http://www.casademaryland.org/index.php?option=com_content&view=article&id=741&Itemid=123)

<sup>21</sup> Irene Bloemraad, “Becoming a Citizen: Incorporating Immigrants and Refugees in the United States and Canada”, Berkeley: University of California Press, 2006, p. 1.

<sup>22</sup> CASA de Maryland, 2007.

Having the full range of rights and responsibilities of American citizenship is critical. In addition to its legal and professional advantages, it provides a level of civic participation, confidence and belonging, the importance of which cannot be overstated.<sup>23</sup>

## **B. Citizenship Promotion**

The Citizenship Working Group reviewed several state models to find the best ways to promote citizenship and integrate immigrants into Maryland communities. The following models in place in Illinois, Massachusetts, Washington, and California provide examples of what works in a citizenship promotion and immigrant integration program.

*Illinois.* In 2005, the State of Illinois partnered with the Illinois Coalition for Immigrant and Refugee Rights (ICIRR) to launch the New Americans Initiative (NAI). The New Americans Initiative (NAI) program was developed based on research done with the Legal Permanent Resident (LPR) population in Illinois. The goal of the initial research was two-fold: to target where the LPRs were living in Illinois, and to identify what barriers were preventing them from naturalizing. After the information and data was collected, NAI focused on finding existing organizations that provide citizenship services.

In the first and second years of the NAI, 40 to 45 organizations were involved in outreach and providing services to the LPR community statewide. Currently, there are 35 organizations participating in the NAI. NAI organizations host regular celebrations for the new U.S. citizens to encourage civic involvement post naturalization. At each celebration, each newly naturalized U.S. citizen receives gift certificates from local businesses, voter registration forms, information about local volunteering opportunities, etc. Since 2005, the NAI has helped 37,000 LPRs file for U.S. citizenship and educated more than 270,000 LPRs about the importance of naturalization through a statewide media and public education campaign.

The NAI is funded at \$3 million per year through the Illinois Department of Human Services. After some initial trial and error in the first two years of funding, the NAI standardized the request for proposal (RFP) process to give out \$40,000-\$50,000 outreach grants and \$45,000-\$130,000 service grants to 35 organizations. The difference in the funding awarded to service providers is determined by the number of citizenship applications, workshops, clinics, classes and orientations planned by an organization, and the number of LPRs requesting services. ICIRR receives 10 percent of the NAI budget (roughly \$300,000) for administrative costs.

*Massachusetts.* In Massachusetts, the Citizenship for New Americans (CNA) program is a state funded program to provide services to some of the estimated 300,000 Legal Permanent Residents (LPRs) who are eligible for naturalization. The CNA program began in 2006 after a long advocacy campaign by grassroots organizations, service providers, the Massachusetts Immigrant and Refugee Advocacy Coalition (MIRA) and the Massachusetts Office for Refugees and Immigrants (ORI). MIRA does not provide these direct services, but is funded to provide technical assistance to the 25 service providers and act as a liaison with USCIS whenever problems arise with pending applications. MIRA organizes quarterly meetings between CNA program providers and USCIS to address consistent problems and concerns. The CNA program has helped about 1,000 people apply for citizenship each year.

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<sup>23</sup> U.S. Commission on Immigration Reform, *Becoming an American: Immigration and Immigrant Policy*, Report to Congress, 1997.

The CNA program in its current form has been funded around \$600,000 a year. For FY09, the CNA program was funded at \$609,000, of which \$20,000 has been set aside for MIRA administrative costs.

*Washington.* The Governor of Washington signed an Executive Order in May 2008 which established a two year policy council in coordination with OneAmerica, a nonprofit organization. Their work included a statewide mapping project to see where immigrants live in Washington, what types of services are already in existence for immigrants, and what reforms are needed to address gaps. OneAmerica also issued six grants of \$10,000 - \$20,000 each to agencies with existing programs to make their services free to the community, and gave six grants of \$3,000-\$5,000 each to agencies interested in developing citizenship programs. In January 2009, a \$90,000 media campaign launched with print, radio, TV, and transit advertisements. The effort claims that eighty percent of individuals that sign up for citizenship services as a result of their advertising. A 20 language telephone hotline was created for basic information about the naturalization process and where to access naturalization services in the state.

The original funding request was for \$2 million over two years. For FY09, One America was funded at \$344,000, of which \$20,000 was set aside for administrative costs. The budget contract was finalized November 1, 2008. One America received a 25 percent match from the Gates Foundation.

*California.* The Santa Clara County program in California began in 1996 with the Welfare Reform Savings because LPRs were cut off from the safety net. Initially, the program contracted funding to agencies providing citizenship services in seven to eight languages. Since then, Santa Clara County has developed monthly meetings with fifteen agencies to provide each with updates on citizenship services, trainings, and referrals.<sup>24</sup> In January 2009, the program partnered with the Opportunity Fund to provide financial assistance with citizenship fees. The Opportunity Fund received \$1.8 million from the Knight Foundation to create savings accounts for citizenship applicants. For FY10, Santa Clara County has cut 1/3 of the program's \$700,000 budget. The Silicon Valley Foundation, however, has agreed to make up for the loss, as well as put in additional resources.

The review of the state models revealed that successful key elements of each state involved: a central program that would coordinate citizenship promotion and immigrant integration among different government entities, public and private businesses, community organizations and philanthropy; better data collection and analysis of immigrants and new U.S. citizens; and expanded outreach to all residents eligible for naturalization and to new U.S. citizens about offered services.

The working group also found that there is a need for easy-to-access "one-stop" centers. For Maryland, New Americans Welcome Centers could be housed at existing immigrant-friendly community-based organizations that are recognized and trusted by the community, primarily nonprofits and community colleges. Immigrants would be able to receive a range of information and services. All of these would utilize the same basic education and service delivery model modified to meet the needs of the specific immigrant community it serves. Integrated citizenship services available through these centers would support LPRs at each stage of the process and include: basic information about the application process, referral to ELL classes, citizenship clinics, citizenship classes, legal assistance, post-naturalization support such as voter registration, citizenship engagement and review of family members' eligibility. The naturalization support in these centers would be unified and supported by a coordinating organization overseen by labor, community, business, faith, education, government and philanthropic leaders.

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<sup>24</sup> Six of the fifteen agencies are actively involved at each monthly update.

Lastly, a comprehensive citizenship promotion plan for Maryland should include a print, radio and transit media campaign to inform LPRs about the importance of the naturalization process and naturalization eligibility.

**Recommendation 4: Establish and fund a robust coordinated citizenship initiative for Maryland with a companion citizenship public education campaign.**

The following table gives an overview of the entities involved per state, the manner in which Citizenship programs are promoted, and the funding available for each state’s initiative.

**OVERVIEW OF STATE MODELS**

<b>STATE</b>	<b>ENTITIES INVOLVED</b>	<b>CITIZENSHIP PROMOTION PROGRAMS</b>	<b>FUNDING</b>
<b>Illinois</b>	State Government, 45 organizations, local businesses	\$40K -\$50K outreach grants; \$45K-\$130K service grants to 35 organizations	\$3 million/year through IL’s Department of Human Services
<b>Massachusetts</b>	State Government, grassroots organizations, service providers	MA Immigrant Refugee Advocacy Coalition (MIRA) provides technical assistance to 25 service providers and acts as a liaison to USCIS	FY09: Citizenship for New Americans program funded for \$609K; \$20K set aside for MIRA administrative costs
<b>Washington</b>	State Government, One America, grassroots organizations, service providers, philanthropy	One America sub-contracted \$125K to 12 agencies to make services free to community; 6 grants of \$3K-\$5K given to agencies interested in developing citizenship programs; \$900K media campaign plan	FY09: \$344K; \$20K for administrative costs; One America received 25% match from the Gates Foundation
<b>California</b>	Santa Clara County Government, grassroots organizations, service providers, Opportunity Fund, Knight Foundation, Silicon Valley Foundation	Santa Clara County has monthly meetings with 15 agencies, \$1.8 million from Knight Foundation to create IDA savings accounts, \$3K mini-grants for specific ethnic/language communities, existing citizenship service providers receive \$80K-\$150K	FY10: \$700K split—2/3 Santa Clara County and 1/3 Silicon Valley Foundation

## C. Reducing the Financial Cost of Naturalization

In 2007, 52 percent of those eligible to naturalize, and 58 percent of those who will soon be eligible, are considered low-income immigrants, or immigrants with an income up to double to poverty level.<sup>25</sup> Unfortunately, in July 2007, the USCIS raised the fee for the citizenship application and change of status from \$400 to \$675, a 69 percent increase. And if a recently naturalized LPR wants his/her children recognized as citizens, the price increases by \$460.

The high cost of the citizenship application is prohibitive for many eligible LPRs. Many immigrants must also pay for English and civics classes to prepare for the naturalization exam, as well as assistance in preparing the application. These sharply increased costs contribute to the marked decline in the number of LPRs who choose to naturalize.

One way to reduce the financial burden is to increase access to ELL and citizenship classes. In 2003, an estimated 60 percent of LPRs who were eligible to naturalize but did not apply had limited English proficiency.<sup>26</sup> Greater availability of such classes at low cost would likely yield higher rates of naturalization.

Also, advocating for changing application fees to be income progressive and capped for large families at the Federal level, and increasing funding for adult education courses that teach citizenship, literacy, civic courses, etc., will encourage more naturalization applications.

**Recommendation 5. Reduce the financial burden on LPRs.**

## D. Communication with Government

Local governments coordinate citizenship initiatives for specific populations. Thus, as a complement to Governmental Access recommendation 15, which encourages local municipalities to create their own “New Americans Initiatives,” communication is central to strengthen partnership with the State. Community meetings can be facilitated in places of worship or social halls where LPRs and new U.S. citizens typically congregate. To do this, the local, state, and/or federal government will need to coordinate with local churches, mosques, temples, etc. and community centers. It is necessary to gather everyone in a familiar, comfortable, and trustworthy space. Ideally, leading religious or community figures can lead the meetings and leave the floor open for questions, comments and suggestions about legislation, best practices as well as general concerns of the community. Town hall meetings, while aimed toward LPRs and new immigrants, should be open to all to provide a sense of welcoming. Also, as federal laws change, the New Americans Council and Office for New Americans should lead in coordinating meetings with the USCIS.

**Recommendation 6. Establish regular community meetings with Local, State and Federal Government.**

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<sup>25</sup> Jeffrey S. Passel, “Growing Share of Immigrants Choosing to Naturalize,” Baltimore: Pew Hispanic Center, 2007.

<sup>26</sup> The National Center on Immigration Policy, 2008.

## **E. Need for Comprehensive Immigration Reform**

Our immigration system is broken, and a bipartisan group of federal lawmakers has struggled for years to pass comprehensive solutions. The ramifications of the broken system are often felt most acutely by state and local governments and safety net providers. The State of Maryland and Maryland counties and municipalities should join with other groups and elected officials around the country in publicly declaring their strong support for federal legislation in support of comprehensive immigration reform.

**Recommendation 7. Support Comprehensive Immigration Reform at a Federal Level.**

## F. Summary - Citizenship Recommendations

To summarize, the Council recommends the following with regard to citizenship issues:

- 4. *Establish and fund a robust coordinated citizenship initiative for Maryland.*** The coordinated citizenship initiative for Maryland is a five-year project with a projected total budget of \$12.5 million. Over the five years of the Initiative, it is projected that \$5.5 million would come from state and federal sources, \$1 million from county and local governments, \$3 million from national grant makers, \$1.5 million from local and regional grant makers, and \$1.5 million from fees, corporate, grassroots, and in-kind sources. In sum, 50 percent of the Initiative’s budget would come from government sources and 50 percent from a range of other sources. This proposed funding structure is similar to the structure in Illinois and is intended to support a coordinated multi-jurisdictional effort while providing lead organizations the resources needed to build the infrastructure for providing the services.
  - A. Develop naturalization support capacity through New Americans Welcome Centers that are trusted by immigrants and refugees throughout the state<sup>27</sup>.**
  - B. Lead a citizenship public education campaign.**
  - C. Ensure that there are low-cost and high-quality ELL and citizenship classes.**
- 5. *Reduce the financial burden on LPRs.***
  - A. Allocate Maryland State funding to help offset the high costs of the naturalization process.**
  - B. Establish a public/private IDA Savings Account for naturalization applicants.**
- 6. *Establish regular community meetings with Local, State and Federal Government***
  - A. Community meetings can be facilitated in places of worship or social halls where LPRs and new U.S. citizens typically congregate.**
- 7. *Support Comprehensive Immigration Reform at a Federal level.***

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<sup>27</sup> See greater treatment of the “New Americans Welcome Center” proposal in the Governmental Access portions of this report.

## NEW AMERICAN PROFILE: BERNARD HOFFMAN

Bernard Hoffman an African immigrant and a foreign-trained nurse who entered the program in 2008, recently provided a testimony of his experience during a Town Hall meeting sponsored by County Executive Leggett:



**Bernard Hoffman**

“I have been a resident of Montgomery County for the past seven years. I had never anticipated working towards the path of my passion as a Registered Nurse until I read in my local media about a program that works to effectively meet the enormous needs and alleviate the challenges and barriers that foreign-trained nurses face in obtaining their professional licensure in Maryland. I must admit that the mere thought of pursuing my licensure in Maryland was a stressful experience, considering the cost, time, and effort that it would entail for me to get back to practice. Before joining the program, I was working as a salesman in a lighting store and painting people’s houses, braving the bitter cold and scorching heat in order to make ends meet and to provide food for my family and to pay the bills. Today, as a Nurse in Training at Holy Cross Hospital, I am the other happy “new foreign kid” on the ward working my way up with the support of the experienced nurses and knowing that this is a wonderful opportunity to give back to the community. I am entirely grateful for the guidance and financial support from the program in ushering me to pursue my dreams to become a registered nurse; a transition I know is not easy and could not have made it on my own. Thanks for making my dream of soon becoming an RN a reality.”

## NEW AMERICAN PROFILE: YELITZE MEDINA

Yelitze Medina is a foreign-trained nurse who obtained her nursing degree in Venezuela. She came to the U.S. in 2002. Upon her arrival, Yelitze began to inquire about the process to practice nursing in Maryland but was not able to advance in this venture. In March 2006, Yelitze was chosen as a participant for the Program for Foreign-Trained Health Professionals. As a participant, Yelitze worked very hard to improve her language skills by taking English as a Second Language (ESL) classes at Montgomery College where she also successfully completed a nurse refresher class. With the assistance of her case manager and the financial support of the Program, Yelitze was able to complete the evaluation of her academic credentials and pass the oral English proficiency examination required by the Board of Nursing. In March of 2008 she became a Nurse in Training at the Washington Adventist Hospital (WAH) and five months later she passed the Maryland Nursing Board Exam. Yelitze currently works as a registered nurse at the Intensive Care Unit at WAH where she is highly valued and appreciated by her colleagues and patients.



**Yelitze Medina (center)**

## CHAPTER FOUR: FINANCIAL SERVICES

As outlined by the Executive Order, the charge for this working group was to “examine strategies for increasing immigrants’ access to mainstream financial services, stable homeownership, and family financial planning.”

### A. Background

Mainstream financial services are defined as services provided by banks and credit unions, transactional bank accounts (checking and savings), short-term savings, short-term credit, longer term savings and credit products. In reviewing strategies for access to stable homeownership, the focus has been redefined from “stable homeownership” to “stable housing and homeownership opportunities,” since homeownership may not be an appropriate goal for all New Americans. The focus should instead be on broad-based access to housing opportunities. Lastly, though not called for in the Executive Order, discussions and recommendations specific to taxes are included, since this is an area that is impacted by immigrants’ career choices and financial needs.

The working group examined the economic contribution of immigrants, the role of the State as regulator and the private institutions as providers, the characteristics of the providers and consumers, the barriers for New Americans, the fraud that has impacted Maryland, and the current interaction between government, private industry, and New Americans.

### B. Protecting Immigrants From Fraud

Some immigrants do not trust the government to provide reliable information due to the widespread corruption in their countries of origin, the fraud they have previously experienced, and the myths that pervade their communities. Facing complicated financial transactions such as financing a new home, car, a child’s education, or even filing a tax return, many immigrants choose the fly-by-night operations that target their own ethnic group with messages like “I speak like you, look like you, and understand you, so therefore you can trust me with your money.” Unfortunately, too often these operations offer financial products and services that are not in the client’s best interest or, worse, are downright predatory. Our objective was to identify where immigrants fall victim to fraud and scams in order to recommend initiatives that will help decrease the number of fraud victims. The working group overviewed mortgage, tax, microloan, and investment fraud.

*Mortgage Fraud.* There is ample evidence that the rate at which minorities are impacted by mortgage fraud is significantly higher for non-minorities. Data from the Home Mortgage Disclosure Act shows that 54 percent of African Americans and 47 percent of Hispanics are in subprime loans, compared to 18 percent of whites. Subprime loans are five times more likely to go into default and foreclosure. There is no immigrant-specific data available tracking the number of immigrants with subprime loans.

Although Maryland has led the nation in developing tools to fight abuses and preserve homeownership, mortgage fraud continues to be a problem. Incidence of fraud is alarmingly high; there are continued application misrepresentations and multiple verification-oriented issues. Last year, the number of mortgage fraud reports grew by 26 percent from a year earlier.

*Tax Fraud.* According to Maryland's Comptroller, New Americans in Maryland disproportionately use tax preparers and paper forms instead of electronic filing. New Americans may have more complicated tax returns due to elaborate tax treatises, multi-state residences, and family members residing in multiple countries. Thus, newcomers often turn to tax preparers who may be located in their communities and provide services in their languages, but may not necessarily be competent. This opens up possibilities for fraud, and many immigrants have been victimized by fraudulent or incompetent tax preparation. Maryland's Individual Tax Preparers Act (2008) and E-filing Bill (2009) call for greater accountability, accuracy, and compliance by setting up a system to license tax preparers. The expectation is that licensing oversight will better ensure competence within the profession.

*Microloan Fraud.* Microloan establishments, such as payday lenders and check cashing businesses, are often marketed to New Americans. When charges for services are calculated as a high annual percentage rate, it is common for immigrant customers to fall victim to a perpetual cycle of renewing the cash advance every pay period to cover the cost. This can easily turn into a spiraling cycle which gets the borrower deeper and deeper into debt, damaging their credit and precluding them from pursuing more favorable financial services. Even if money transmitters are legal operations, it is still often costly and misleading.

*Investment Fraud.* Though the Division of Investment Management of the United States Securities and Exchange Commission regulates investment companies, including variable insurance products, and federally registered investment advisers, a newcomer is less likely to decipher which companies are legitimate. One of the major reasons that newcomers are particularly vulnerable is because of affinity fraud (committed by people you know and trust). Various forms of Ponzi or pyramid schemes exist; essentially, the immigrant is enticed by financial jargon to get him/her to pay upfront fees, and in the end, little or no returns are realized. Different methods are used to lure vulnerable populations. For example, "free lunch" is provided to seniors so that companies have a platform to advocate switching portfolios to annuities, which are not supposed to be sold to people beyond certain ages. These are just some common examples that leave immigrants in precarious financial predicaments.

**Recommendation 8. Create mechanisms within State government to assist in reducing frauds and scams that prey on immigrant communities.**

## C. Promoting Financial Literacy

As detailed in the Governmental Access section of the report, cultural, language and systemic barriers stand in the way of full integration into financial systems. The reasons that there is less participation in mainstream financial systems are linked to residential settlement/ethnic concentration, social interactions, and characteristics of institutions within the sending country.<sup>28</sup> Labor market insecurity and language barriers are higher among those residing in areas with a higher ethnic concentration. Social interactions affect New Americans' decisions regarding participation. For example, if immigrants learn about mainstream financial services by word-of-mouth from sources they know or trust, there may be increased

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<sup>28</sup> Una Okonkwo Osili and Anna Paulson, "Institutional Quality and Financial Market Development: Evidence from International Migrants in the U.S." Chicago: Federal Reserve Bank of Chicago, 2004.

participation. Immigrants that come from countries that have institutions which protect property rights are more apt to participate in the U.S. financial markets.<sup>29</sup>

Different educational campaigns, outreach methods, and tools exist to increase understanding and decrease mistrust and misinterpretation of government and law that do not require “reinventing the wheel.” Many organizations and agencies have initiatives that can be adapted to assist with outreach to New Americans in Maryland.

Some methods simply involve leveraging existing resources. Many state agencies already have basic presentations on topics including rights and responsibilities as a taxpayer, homeownership and foreclosure prevention programs, consumer protection, and workforce training programs. The presentations would be even more effective if they included culturally appropriate language for various immigrant populations. The Federal Deposit Insurance Corporation (FDIC) has a Money Smart Adult Education program that can be used by state agencies. The remaining step would be to connect service providers, grassroots organizations with these agencies to maximize effectiveness.

Since federally-regulated and state-regulated organizations are not always in direct communication, the state can play more of a role in providing a bridge. For example, the Maryland Insurance Administration (MIA) could launch a consumer education campaign for New Americans because insurance is solely a state function. Another example of a resource that can be replicated is the Insure U--Get Smart About Insurance, developed by the National Association of Insurance Commissioners (NAIC). The bilingual (English and Spanish) Web site empowers the consumer with education on various aspects about insurance--home, car, health, life, etc. for four major life stages and for business.

**Recommendation 9. Provide educational outreach tools to increase immigrants’ understanding, trust, and interpretation of government and law.**

## **D. Expanding Access to Effective and Affordable Financial Services**

With the reform that is happening as a result of the foreclosure crisis and larger economic downturn, there is an opportunity for a more strategic plan to assist minority and ethnic populations as well as New Americans with increased access and use of financial services. New Americans are not specifically addressed by any of these initiatives, and little is known on the financial habits and trends of the New American population.

What is known is that in Maryland’s workforce almost equal shares of the state’s immigrant workers are Hispanic (29 percent), Asian (28 percent), and Black (25 percent).<sup>30</sup> No single country accounted for more than ten percent of the foreign-born population. With average annual household earnings of \$81,545 for the foreign-born population and average annual earnings of \$94,989 for naturalized citizens overall, Maryland’s economy relies heavily on a highly-skilled pool of immigrant labor.<sup>31</sup>

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<sup>29</sup> Osili and Paulson, 2004.

<sup>30</sup> Randolph Capps and Karina Fortuny, “The Integration of Immigrants in Maryland’s Growing Economy.” Washington, D.C.: Urban Institute, 2008.

<sup>31</sup> “International Immigration: The Impact on Maryland Communities.” Annapolis, M.D.: Maryland Department of Legislative Services, 2008.

However, though the majority of Maryland’s workforce is highly-skilled and highly-educated, studies indicate that there is an immigrant-native gap in financial market participation when taking education, income, and geographic location into consideration.<sup>32</sup> New Americans need access to a wide variety of financial services, products, and programs.

Both the State and private industry value the following goals for both native-born and New Americans: establish savings, build a credit history, gain access to lower-cost sources of credit, and invest for the future. International and national service providers often have the same goals and additionally espouse cultural competence for their consumers,<sup>33</sup> which is key to servicing the new American population.

Traditional mainstream institutions may be best for highly-skilled and English-proficient profiles. Local banks (i.e., BB&T) have launched Spanish language education programs for consumers, and many national banks have created programs that provide incentives for consumers to open accounts and save. Various institutions have elaborate consumer education programs.

Also, due to the unique needs of New Americans, other options often provide services or products that are more easily accessible (with products in a variety of languages, and/or closer in proximity to community), reasonable in value, and allow for more human connection.

Due to the cultural, language, and systemic barriers mentioned, the working group reviewed additional national and local services for immigrants. It is important to note that the national models that were reviewed have headquarters located in the DC metropolitan area and are therefore accessible to Marylanders. The following page shows an overview of these alternative banking options.

Other alternatives include shared homeownership and rent-to-own options. These models allow an individual/family to buy a portion of a home to begin with, increasing that portion in steps until the whole house is owned within a set number of years. Ownership is shared between the family, the local authority or the building developer (purchase partners). Payments on the mortgage are made to the local partner at a predetermined loan rate.<sup>34</sup>

**Recommendation 10. Provide linkages to a wide variety of financial service providers.**

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<sup>32</sup> Osili and Paulson, 2004.

<sup>33</sup> Adventist Health Care is a leader in the state and provides a model for exercising cultural competence.

<sup>34</sup> There are variations of this model within Muslim lending practices and other countries such as the UK.

## OVERVIEW OF ADDITIONAL BANKING OPTIONS FOR NEW AMERICANS

Description	Services, Products, Programs	Applicability for Maryland New Americans
<p><i>Bank On! California</i></p> <p>Is a collaborative voluntary initiative with the help of financial institutions, city mayors, federal bank regulatory agencies, and community groups</p>	<ul style="list-style-type: none"> <li>• Market starter accounts for unbanked consumers</li> <li>• Accounts available for those with Not Sufficient Funds (NSF)/overdraft</li> <li>• Accounts for those on ChexSystems</li> <li>• Waivers for one set of NSF/overdraft fee per year</li> </ul>	<ul style="list-style-type: none"> <li>• Allow acceptable forms of ID. Including the Matricular Consular card and Individual taxpayer Identification Number (ITIN)</li> <li>• Focuses on educating those without bank accounts about the benefits of account ownership</li> <li>• Assists clients in building money management skills</li> <li>• Though located in CA, it is headquartered in MD</li> <li>• The FDIC is looking to bring a similar program to Gaithersburg, MD</li> </ul>
<p><i>FDIC Baltimore Alliance for Economic Inclusion (AEI) Borrow &amp; Save Small Dollar Loan Program</i></p> <p>Is a national initiative to establish coalitions of financial institutions, community-based organizations and other partners to bring all unbanked and underserved populations into the financial mainstream.</p>	<ul style="list-style-type: none"> <li>• “Borrow &amp; Save Program” will provide small dollar loans between \$300 to \$1,000 with a repayment term of up to one year at an APR of 7.99%</li> <li>• Financial education component, and a \$5 per month saving option with a one-to-one match payable to the borrower at the full repayment of the loan</li> </ul>	<ul style="list-style-type: none"> <li>• The goal of the program is to help borrowers break the perpetual short-term borrowing cycle, establish healthy banking relationship, gain personal money management skills, and learn the benefit of savings and asset building</li> </ul>
<p><i>Microfinance International Corporation (MFIC)</i></p> <p>Is a provider of financial services to unbanked immigrants and the financial institutions which serve them</p>	<ul style="list-style-type: none"> <li>• Proprietary money transfer platform for financial institutions throughout the world</li> <li>• Money transfers, check cashing, consumer loans, and other financial services marketed to immigrants</li> </ul>	<ul style="list-style-type: none"> <li>• Serves 70,000 immigrant clients and 40 state licenses covering</li> <li>• Can remit money transfers to 90 countries with 35,000 points of service</li> <li>• In Maryland, MFIC operates 3 branches under the name of Alante Financial in Hyattsville and Silver Spring</li> </ul>
<p><i>Money Manager Card</i></p> <p>Is a prepaid Visa card designed for unbanked individuals that enable direct deposit</p>	<ul style="list-style-type: none"> <li>• Direct deposit</li> <li>• Card used for shopping, withdrawals, transfers, and bill payments</li> </ul>	<ul style="list-style-type: none"> <li>• No bank account or credit check required.</li> </ul>
<p><i>Pay Rent, Build Credit (PRBC)</i></p> <p>Is a voluntary, alternative credit reporting agency that allows individuals and businesses to build positive credit</p>	<ul style="list-style-type: none"> <li>• Report that captures information left off of credit reports through traditional channels (Experian, Equifax, and Trans Union) including rent, utilities, insurance, payroll, daycare, cell phone and land line service, and cable to allow consumers to get “credit” for timely bill payment.</li> </ul>	<ul style="list-style-type: none"> <li>• Free account</li> <li>• Operates out of Annapolis</li> </ul>

## E. Summary - Financial Services Recommendations

To summarize, the Council recommends the following with regard to financial services issues:

### ***8. Create mechanisms within State government to assist in reducing frauds and scams that prey on immigrant communities.***

- A. Send “scam alerts” on known fraudulent tax preparers, mortgage lenders, and financial service providers.** “Scam alerts” would enable community leaders, faith-based organizations/institutions, and local governments to quickly disseminate information to new American populations. The State would be able to have access to data that would identify top violators.
- B. Encourage financial institutions to provide up-front pricing disclosures on international remittance transfers and to accept alternative forms of ID so that immigrants without social security numbers have access to financial services.**

### ***9. Provide educational outreach tools to increase understanding, trust, and interpretation of government and law.***

- A. Facilitate increased coordination surrounding financial services for New Americans.** With new opportunities arising through the Department of Labor, Licensing and Regulation (DLLR) Task Force to Study Financial Literacy, Maryland State Department of Education (MSDE) Advisory Council, DHCD-Grant funding to University of Maryland School of Social Work to community action agencies, a financial services coordinator for the Maryland Office for New Americans or the Maryland Council for New Americans would be a liaison to the community and would provide insight on the needs of the new American populations. Interim strategies include inviting an “Executive on-loan to the Governor,” hiring a consultant, or reclassifying an existing position.
- B. Create, disseminate, and analyze data which assess financial needs of immigrant populations.** Due to privacy laws and the Patriot Act, financial institutions have many more restrictions on the types of personal data that can be collected and shared. The group proposes a meeting with financial institutions and the Office on Financial Regulation to discuss data collection opportunities. Trends can also be extracted from conducting immigrant focus groups to discuss the realities of immigrant banking and will therefore better inform outreach methods needed for New Americans.
- C. Create basic presentations that are culturally-appropriate for New American populations.** Relevant state agencies should create basic presentations on topics including rights and responsibilities as a taxpayer, homeownership and foreclosure prevention programs, consumer protection, and workforce training programs.
- D. Build on the partnership which exists between the Governor’s Office of Community Initiatives’ Faith-based outreach and local churches, mosques, and temples to increase financial stability to congregants.**

- E. Implement SB-817 MD Individual Tax Preparers Act (2008) and HB-810 E-filing Bill (2009) to increase compliance, accuracy, and tax preparer accountability.** The MD Individual Tax Preparers Act will increase accountability for tax preparers who work exclusively with foreign-born taxpayers. Tax preparers would be better prepared to handle nuanced concerns pertaining to New Americans. By increasing e-filing, accuracy and compliance can be better monitored. E-filing will eliminate the current issue of unscrupulous preparers refusing to sign a tax return.

***10. Provide linkages to a wide variety of financial service providers.***

- A. Refer community members to culturally appropriate financial service providers who offer products relevant to the New Americans' needs.**
- B. Increase access to financial institutions that are willing to deliver financial education.** Maryland has an advantage of having national organizations, such as the FDIC, headquartered around the beltway to provide these services.
- C. Build a bridge to alternative services so that New Americans can become more economically stable.**
- D. Provide community organizations with bank or credit union personnel to serve as educators and trainers.** Volunteers within banks and credit unions could be called upon to expand educational outreach and training opportunities for New Americans.
- E. Open bank programs in community-based environments, like community centers, schools, and grocery stores, where immigrants may feel more comfortable using services.** The Office of Financial Regulations in the Department of Labor, Licensing, and Regulations in collaboration with the Maryland Council for New Americans would be ideal to initiate focus groups with the community to talk about the feasibility of this recommendation.

## **CHAPTER FIVE: GOVERNMENTAL ACCESS**

The Governmental Access Working Group was charged with improving accessibility of State and local government services to New Americans. This included an assessment of resources necessary for compliance with Limited English Proficiency (LEP) requirements; an assessment of the availability of vital documents in other languages; and identifying best practices at the county, community, and municipal levels. This group was also charged with developing specific government wide StateStat measures to track capacity to serve these communities.

### **A. Background**

The Civil Rights Act of 1964 prohibits discrimination on the basis of national origin. The courts, executive orders, and other guidance has explicitly demonstrated that entities receiving federal funding, including state and local governments, must provide reasonable and meaningful language access to persons seeking services in order to comply. While Maryland has made some progress in this area, considerable gaps persist, and insufficient coordination, authority and accountability exist to provide adequate access.

In addition to the constitutional and legal anti-discrimination imperatives, Maryland stands to benefit from increasing newcomers' access to the opportunities before them. Ensuring access to resources from safety net services like food assistance to "springboard" services like job training invariably results in a stronger and more prosperous state.

To ensure that we putting our best foot forward on immigrant integration, a centralized and empowered entity is required that focuses not only on implementation within the government, but also on harnessing and coordinating the tremendous resources that exist among our private and nonprofit partners.

### **B. Need for Centralized Coordination of Immigrant Integration**

Given the workforce shortfalls facing Maryland and the tremendous untapped contributions of Maryland's current immigrant population, implementation of the recommendations herein is imperative. Furthermore, compliance with Federal Title VI requirements must be improved, not just because it is the law, but because our success as a state is compromised if all residents cannot access their government.

Therefore, a Cabinet-level executive and Office for New Americans must be created and given the requisite authority and responsibility to implement these recommendations in line with the Governor's goals. It would coordinate implementation among state agencies and secure partnerships with private and nonprofit stakeholders to achieve key state objectives.

This office could be established with little or no new funding or personnel. General and federally funded functions concerning New Americans are scattered throughout the state government, including workforce development at DLLR, social services at Department of Human Resources (DHR), and equal opportunity at

Department of Budget and Management (DBM). For the most part, the creation of this office would be a consolidation and coordination of existing functions, many of which are aligned with the ideas in this report.

The Maryland Governor's Office of Community Initiatives (GOCI) and Governor's Office of Minority Affairs (GOMA) could serve as models for this function. GOCI was established with existing resources by reallocating staff from other departments, while GOMA's director holds a Cabinet position, has an enforcement role statewide on minority procurement, and sits at the table during StateStat sessions with agencies. The Office of New Americans in Illinois provides another model.

**Recommendation 11. Establish a Cabinet-Level Office for New Americans.**

## C. Data Collection

“If you can’t measure it, don’t treasure it” is an old adage worth repeating here. Any organization, including our state government, cannot assume that it is adequately and fairly providing services to New Americans unless there is the evidence to back it up. Furthermore, Title VI of the Civil Rights Act and our state legislation on language access sets a substantial expectation for providing meaningful access to individuals and avoiding discrimination based on national origin. Currently, the state has little capacity to ensure that we are meeting these requirements and providing equal and fair governmental access to all Marylanders. Governor O’Malley’s StateStat data and accountability program provide an excellent forum for addressing this shortcoming.

Recent history shows that changes in data collection can be done to effective ends. In 1997, the Office of Management and Budget’s (OMB) Directive 15 revised the categories for race and ethnicity. In doing so, OMB separated the initial category Asian or Pacific Islander into two categories—Asian and Native Hawaiian or Other Pacific Islander. OMB also added a new category for people who self-identify as bi- or multi- racial. This change has significant implications for the Asian and Native Hawaiian or Other Pacific Islander groups because their histories and cultures are very distinct, and disaggregating the data on their members could provide more accurate information critical to serving their health needs.<sup>35</sup> In a 2005 study by Read, Emerson, and Tarlov that examined the health status of U.S.- and foreign-born blacks to that of U.S.-born whites, the authors found differences between foreign- and U.S.-born blacks, and among the former, differences by region of origin (i.e., Africa versus West Indies).<sup>36</sup> This study suggests that the disaggregation of groups labeled as black can reveal important variations that could have significant implications on the health services provided. This pattern also has been shown to exist among Hispanics/Latinos.<sup>37</sup>

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<sup>35</sup> Shobha Srinivasan and Tessie Guillermo, “Toward Improved Health: Disaggregating Asian American and Native Hawaiian/Pacific Islander Data,” *American Journal of Public Health*, 90 (11), 1731-1734, 2000, <http://www.ajph.org/cgi/reprint/90/11/1731>.

<sup>36</sup> Jen’an Read, Michael O. Emerson, and Alvin Tarlov, “Implications of Black Immigrant Health for U.S. Racial Disparities in Health,” *Journal of Immigrant Health*, 7(3), 2005  
<http://www.ingentaconnect.com/content/klu/joih/2005/00000007/00000003/00003677?crawler=true>

<sup>37</sup> Acevedo-Garcia, Soobader, & Berkman, “Low Birthweight Among US Hispanic/Latino Subgroups: The Effect of Maternal Foreign-born Status and Education,” Department of Health & Social Behavior, Harvard School of Public Health, 2007

The implications of studies such as those mentioned here suggest that country and geographic region of origin is a critical piece of information for ensuring better response to immigrants' needs. The Montgomery County Health and Human Services Department's Latino Health Initiative has a data working group which has worked with the Department to improve their ethnic data collection efforts. This has involved changing databases and training staff properly to ensure quality data.<sup>38</sup> While the recommendations made by the data working group are health related and/or Latino-specific, in some cases they can be adapted to other State Departments and other ethnic groups.

It is significant to note that two key demographic variables associated with immigrants and refugees are not collected and are often overlooked: language ability and country of birth, which help distinguish immigrants and refugees from similar geographic regions and avoid broad generalizations based on the limited race and ethnicity categories currently used by the U.S. Census. For instance, immigrants and refugees from African and Caribbean countries are placed in the same category as African Americans who have lived in the United States for generations (i.e., Black/African American). Yet, their histories, cultures, languages spoken, and needs are very different. These differences also exist among the various groups of immigrants and refugees from Africa and the Caribbean. Without any data to help distinguish the various groups, the responsiveness of government agencies and services is diminished.

Provision of the above data will be voluntary. We understand that some immigrants and refugees will be reluctant to provide the above data because they don't know how the information will be used. Lessons can be learned from the health sector where providers are currently being trained to collect demographic data to better inform and tailor their health services and practices to different cultural groups. Kaiser Permanente has developed the capacity to train and assist its providers across the country to collect these data. To overcome this challenge, training for government agencies will be required. Information about why this information is important and how it will be used also can be disseminated through our recommended outreach strategy.

As for the tracking of data, the Governor's StateStat program provides an effective forum to report and review agencies' effectiveness providing services to New Americans, from numbers served, cultural competency trainings conducted, vital documents translated, and bilingual personnel on staff.

**Recommendation 12. Track data concerning New Americans accessing government.**

## **D. Increasing Capacity to Serve Immigrants**

In addition to compiling meaningful data, the state needs to increase its capacity to respond to immigrants by improving its cultural and linguistic competencies. With regards to building linguistic competency, the state of Maryland has already made some initial progress. In response to the state's rapidly growing immigrant population, the Maryland legislature provided funding in 2001 to assess the frequency of contact between state agencies and LEP individuals and to develop recommendations for how to communicate effectively with this population. Conducted by the National Foreign Language Center at the University of Maryland, the study analyzed the demographic trends in the state and surveyed state

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<sup>38</sup> Latino Health Initiative, "Annual Report: FY03," Montgomery County: Department of Health and Human Services, Montgomery County, Maryland, 2003 <http://www.lhiinfo.org/english/programs.htm>

agencies and frontline staff about their experiences in interacting with LEP clientele.<sup>39</sup> The Center found that the vast majority of state agencies have LEP clients, with Spanish being the most frequently spoken foreign language. However, many agencies were unable to communicate with LEP individuals in a timely manner. Of the agencies surveyed, 28 percent reported significant delays in providing services to LEP persons, sometimes requiring waits of up to a week before finding someone who could communicate with them. The study also found that minors were being used as interpreters in some departments, raising both ethical and practical concerns.

The study's findings, combined with efforts by community advocates and legislators, convinced the state to adopt a comprehensive language access law in 2002, making Maryland only the second state to do so.<sup>40</sup> Maryland's law applies to most state agencies, requiring them to "take reasonable steps to provide equal access to public services for individuals with limited English proficiency".<sup>41</sup> The law established a gradual implementation schedule, with certain agencies required to be in compliance by July 2003, while others had up to four years to plan for implementation. The statute does not apply to the state's judiciary or education systems. Nor do the language assistance requirements apply to local governments.

The Maryland law requires applicable state public agencies to take "reasonable steps" to provide language assistance to any service seeker who is unable to communicate in English. Most language access laws in other states establish clear criteria for determining when public agencies are to provide services in a non-English language. In contrast, Maryland's law does not limit the languages in which state agencies are to provide services, only that their duty is restricted to providing "reasonable" access. A representative of the Maryland Attorney General's office indicated that state agencies are likely to look to Title VI of the Civil Rights Act of 1964 for guidance on how to implement this part of the state law.<sup>42</sup> As a practical matter, limited language resources at most Maryland state agencies mean that language assistance is more likely to be available in frequently-spoken languages.

State agencies are required to translate all "vital documents" into languages that are spoken by any LEP group that makes up three percent of the overall population served by any local office. Agencies can rely on U.S. Census data to make this assessment. "Vital documents" include applications, informational materials, notices and complaint forms. However, relevant state agencies are not required to translate applications related to certain employment, licensing, or vocational certification. Interviews with Maryland officials indicate that Spanish meets the three percent threshold for most agencies. In addition, some agencies have also begun translating certain documents into Russian and Asian languages.<sup>43</sup>

Unlike other language access laws, Maryland's does not require each agency to develop implementation plans to increase access for LEP individuals. The law directs the state's Department of Human Resources (DHR), in consultation with the Attorney General's office, to provide coordination and technical assistance to agencies. Since the law took effect, DHR has issued model policy guidelines applicable to its local social service offices and contractors, provided training to public contact staff of various state agencies, and shared promising practices. However, the statute does not provide DHR or any other state entity with monitoring or enforcement powers. Without guidance and resources devoted to implementation, the promise of Maryland's language access law will likely be unrealized.

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<sup>39</sup> William Rivers, "State Government Survey of State Departments, Agencies, and Programs – Persons with Limited English Proficiency(LEP)," Maryland: National Foreign Language Center at the University of Maryland, 2002, [http://www.leptaskforce.org/Documents/LEP\\_Report.pdf.pdf](http://www.leptaskforce.org/Documents/LEP_Report.pdf.pdf)

<sup>40</sup> State Government Article §10-11-1101 et seq.

<sup>41</sup> State Government Article §10-11-1101 et seq.

<sup>42</sup> Interview with Shelley Mintz, Maryland Attorney General Office, January 21, 2005.

<sup>43</sup> Shelley Mintz, 2005; interview with Robin Weabe, Maryland Department of Human Resources, March 22, 2006.

The Montgomery County government has a set of guidelines that could serve as a starting point or model for an LEP plan. Similarly, the City of Baltimore has made strides in promoting and building its linguistic competency.

Linguistic capacity cannot be developed without also building cultural competency. Cultural competency in this document refers to improvements in the hiring of bilingual and bicultural staff, training of staff to respond in a culturally appropriate manner to immigrants from different countries, agencies' commitment to ensuring linguistic and cultural competency (i.e., allocated resources for translation/interpretation and staff training), and deliberate partnerships with organizations trusted by immigrants (see next section). However, it is important to remember that linguistic and cultural competency building is neither a one-time event nor a short-term effort. It is an ongoing process that requires a long-term commitment.

As an example of a county-wide effort to promote cultural competency, the Montgomery County Office of Human Resources offers various training related to cultural competence. They offer a certificate in diversity studies. The HR department partners with Montgomery College's Office of Diversity Management (part of Workforce Development and Continuing education) in addition to contracting for specific expertise. The County has multilingual staff testing and a pay differential for those employees that pass the language test at either a basic or advanced level. Police and Fire and Rescue do their own three-hour, home grown module on diversity for new recruits and as in-service training. Their training is contextualized for their line of work.

Montgomery County Public Schools has two courses, "Ethnic Groups in American Society" (HR17), and "Education That Is Multicultural" (HR21). Both of these courses satisfy the local mandate for three credits in multicultural education that is part of the Human Relations regulation. Each course has a course notebook that is three inches thick. A training plan for each of the 15, three-hour sessions is in the notebook along with all the supporting materials for each session. Instructors keep their notebooks and they are revised as they expire every five years. There is another course titled "Teaching ELL Children in the Regular Classroom" (EB60).

Lastly, we also must take into account "front-line" service providers. Although third party translation services exist, it cannot replace the effectiveness of a live, bilingual (or multilingual) person to communicate with. Currently, the state's Unemployment Insurance call centers and most 911 dispatch centers have adequate bilingual personnel capacity. Based on an assessment of need, the same capacity should be developed to front line services within all agencies.

**Recommendation 13. Develop and monitor agencies' cultural and linguistic competencies.**

## **E. Welcome Centers**

Coming from different countries, immigrants often do not know the services and resources available to them or the rights they have (i.e., patient rights, tenant rights). As newcomers to this country, immigrants often turn to friends, family members, and organizations they trust before they turn to the local public health department or the state's Web site for information (see for example "An Inquiry into the Civic Values, Traditions, and Immigrants" report by the Association for the Study and Development of Community for an explanation about the different types of social support structures in immigrant communities). This is especially true for immigrants who come from countries where the government has been oppressive. Language differences pose another barrier for communication with public agencies and

services (another reason why cultural and linguistic competency building are critical for state and local agencies). Further, our nation's systems are complex and often fragmented; consequently, immigrants struggle with identifying the right resource for information and assistance.

**Recommendation 14. Make critical information easily available through New American Welcome Centers.**

## **F. Encouraging Immigrant Integration Efforts at Local Governmental Levels**

Although we hope that the analysis and recommendations in this report are a step forward in the effort to build an inclusive, One Maryland, we know that we cannot and should not have all the answers. Indeed, one size does not fit all, and in practice integration will take place in a myriad of ways in settings beyond the scope and vision of our work here.

Much of the day to day interaction with our newcomers takes place on the local level. Churches, educators, community organizations, municipal staff, and local law enforcement are at the ground level, witnessing the growth and challenges facing New Americans. These local stakeholders understand the particular resources, partners and community dynamics. We encourage and support these entities to take constructive, affirmative steps to extend the hand to help uplift our newest community members. We think that in the role of convener, the State can play a helpful role providing guidance and coordination statewide to partners at all levels to establish "New Americans Initiatives" that work in localized contexts.

**Recommendation 15. Encourage and support county and municipal "New Americans Initiatives".**

## G. Summary - Governmental Access Recommendations

To summarize, the Council Recommends the following with regard to governmental access issues:

### ***11. Establish a Cabinet-level Office for New Americans.***

- A. Establish a Cabinet-level office for coordination and compliance of immigrant integration efforts across the state.**
- B. Consolidate New Americans functions in one office, primarily Title VI compliance, workforce development, and resettlement functions.** In conjunction with the establishment of a central office, the State would also identify, coordinate, certify, and brand “New Americans Welcome Centers” statewide.

### ***12. Track data concerning New Americans accessing government.***

- A. For New Americans receiving services, collect data on: primary language spoken at home, level of English language proficiency, race and ethnicity, country or geographic region of birth of service recipients, and country or geographic region of birth of service recipients’ parents.**
- B. Data should be integrated into the StateStat and reported monthly by each agency in their respective StateStat sessions with the Governor’s staff, and posted on each agency’s website.**

### ***13. Develop and monitor agencies’ cultural and linguistic competencies.***

- A. Determine standard definition of “Limited English Proficiency,” “Vital Documents” and a format for plans for agencies to ensure meaningful access.**
- B. Develop and monitor implementation of plan to ensure access to people with limited English proficiency.**
- C. Set bilingual staffing benchmarks for all governmental “front line” customer service positions.**
- D. Conduct regular and random compliance review.**

### ***14. Make critical information easily available through New American Welcome Centers.***

- A. Establish “New American Welcome Centers” for permanent and mobile locations.** A “traveling” version could include bilingual, culturally competent representatives from key agencies and service providers who bring the information right to community functions, events, schools and even shopping centers. Centers would be certified by the Office for New Americans.
- B. Generate monthly media releases and interviews to Maryland’s ethnic media.** In coordination with the Governor’s ethnic commissions, ensure that critical government information reaches touchstone ethnic media outlets in their language at least once a month. These outlets, television,

print, radio, and internet, are heavily relied upon by immigrant communities (even after citizenship and English language fluency is achieved).

- C. Establish a uniform “language toggle” on certain state government webpages.** In an easily recognizable format and familiar location on websites (perhaps the top right), offer to switch the page to one of the top two or three most common spoken languages after English. This may be difficult to achieve for all state webpages, but it could certainly be achieved for pages meeting the criteria for “vital document”, such as police reports or voter registration forms.

***15. Encourage and support county and municipal “New Americans Initiatives.”***

## BEST PRACTICE SPOTLIGHT

### ACCESS FROM THE BOTTOM-UP -- *IMPACT SILVER SPRING AND THE NEIGHBORS CAMPAIGN*

1500 knocked doors. 500 one-on-one conversations. 150 participants in community meetings. This is not the typical approach for bureaucratic engagement, but it is one that is working.

Over the last two years, local nonprofit organization IMPACT Silver Spring has conducted extensive outreach in 20 lower-income apartment communities and has found that the vast majority of the immigrants are either unaware or encounter barriers accessing services. As a result, many suffer in silence and spiral into long-term distress or crisis.

IMPACT has been responding to this challenge combining an innovative “bottom up” outreach campaign with a close engagement with government. Capitalizing upon its culturally-competent staff and teams of empowered neighborhood leaders, the organization reaches out by pounding the pavement, going door-to-door to educate residents on the opportunities available to them and invites them to a community meeting to learn more. These meetings, held in church basements, apartment buildings or homes, often include representatives from county agencies and service providers. Facilitated by bilingual staff, residents discuss their challenges and together find solutions.

To date, these meetings have brought the underserved face to face with experts from the County Department of Housing and Community Affairs, Montgomery Works, nonprofits such as Interfaith Works, Catholic Charities, and ethnic organizations, health services, insurance carriers, financial counseling services, and even small business support.

An especially unique aspect of the program is IMPACT’s identification and empowerment of individual community members who can reach out to their neighbors in ways that government or service providers simply cannot. In time, this bottom-up approach leverages longer-term empowerment of immigrant communities, as once marginalized people find their civic voice.

A tangible result of this process is the establishment of three HHS Neighborhood Service Centers. Housed in low or no rent community spaces in churches, nonprofits, or government-owned space, culturally-competent HHS staff have been assigned to these “community embedded” locations, making services more accessible to local residents. These centers are staffed with existing personnel resources, so little additional cost has been expended by the county government.

Through its outreach, IMPACT has connected with people facing serious issues – like eviction or unemployment – and pointed them in the right direction for help. Stories like the following are commonplace:

- A middle-aged woman, originally from Honduras came to the United States ten years ago as a hurricane refugee. She has worked for the last five years on the cleaning crew at a local mall, but recently her hours have been reduced to 30 per week. She earns about \$1,000 a month, not enough to afford the rent: \$1,030 plus \$300 in utilities. She had not thought about applying for emergency services, despite the fact she is a legal permanent resident. She had found a local clinic to address her health issues, but could not pay the minimal fees associated with their services. She was relieved to learn that Spanish-speaking personnel would be available at the Gaithersburg Neighborhood Service Center – and planned on visiting there in the coming week.

*Next steps: Can other state and local agencies partner with nonprofit organizations to improve their outreach to underserved populations? Will foundations and other stakeholders help fund such efforts?*

## CHAPTER SIX: CONCLUSION

The successful and rapid integration of immigrants is an issue that transcends ideology and partisanship and has become a state and national imperative. The data show that although we have tremendous workforce challenges before us, we also have a highly skilled, diverse, hardworking, and underutilized reservoir of talent within our exceptional immigrant population. Implementing strategies to tap this talent should be among the state's highest economic and workforce development priorities.

We also know that government cannot, and should not, address every problem alone. However, the State must assume a role as convener for the public interest by bringing employers, philanthropy, nonprofits and local governments together for collaboratively funded and staffed solutions.

This report represents the current thinking and perspectives on an enterprise that has existed for centuries. Integration, even empowerment, of our newcomers is an effort that requires constant vigilance, revision, and fresh thinking. The primary contribution this report hopes to is to institutionalize integration cooperatively among our varied public, private and nonprofit stakeholders statewide. We must do this, not just for competitiveness, prosperity, or even decency, but because *it is who we are*.

# CHAPTER SEVEN: TABLE OF RECOMMENDATIONS

## Workforce

General Recommendation	Specific Recommendations	Responsible Parties
<b>1. Improve licensing, credentialing and support systems for foreign-trained professionals</b>	a. Target professions in Maryland experiencing shortages for best practice pilots and fast track reforms.	State Government, Private Sector, Higher Education
	b. Establish a credentialing office for foreign-trained professionals with specially trained professional navigators.	State Government, Private Sector, Higher Education
	c. Provide financial aid to foreign-trained professionals who are preparing for qualifying exams in under-served areas or professions with labor shortages.	State Government, Private Sector, Higher Education
	d. Improve all workforce websites by incorporating an immigrant-friendly approach.	State Government, Private Sector
<b>2. Strengthen and standardize training and ELL systems statewide</b>	a. Elevate ELL instruction to an equal level with workforce development and adult education fields.	State Government, Higher Education
	b. Fully utilize statewide instruction standards.	State Government, Higher Education
	c. Construct a career development approach for English language learners with a dedicated “guidance counselor” that will put them into clearly marked pathways toward employment goals.	State Government, Higher Education
	d. Provide an integrated approach to connect learners to a range of relevant opportunities and services including training, networking, transportation, childcare, mental/physical health and social services.	State Government, Higher Education
	e. Design programs accommodating various points of access and flexible scheduling for real-world circumstances of adult immigrants.	State Government, Higher Education

General Recommendation	Specific Recommendations	Responsible Parties
<b>3. Increase coordination among public, private, and nonprofit sectors to maximize efficiencies</b>	a. Under the umbrella of a state-level Office for New Americans and sub-cabinet for New Americans, engage public, private, and nonprofit stakeholders, including learners, in long-term planning to prioritize career training and re-credentialing options, advocate for ELL learner needs, and support regional Workforce Investment Boards in local implementation and coordination.	State Government
	b. Expand the mission of the local Workforce Investment Boards (WIBs) to create and support regional teams focused on workforce development for New Americans.	State Government, Private Sector
	c. Merge program learners’ information from all State databases to ensure that a learner’s data is accessible throughout workforce, training and education systems.	State Government, Higher Education
	d. Use StateStat to ensure accountability and effectiveness of programming and policies through data collection for New Americans.	State Government
	e. Coordinate so learners can seamlessly transition to careers, education, and training.	State Government, Private Sector, Higher Education
	f. Expand outreach efforts by establishing permanent and mobile “New Americans Welcome Centers” bringing workforce, training and ELL information and opportunities to immigrant communities.	State Government, Private Sector

# Citizenship

General Recommendation	Specific Recommendations	Responsible Parties
<p><b>4. Establish and fund a robust coordinated citizenship initiative for Maryland with a companion citizenship public education campaign.</b></p>	<p>a. Develop strong naturalization support through "New Americans Welcome Centers" trusted by immigrants and refugees throughout the state</p> <p>b. Lead a citizenship public education campaign.</p> <p>c. Ensure that there is access to low-cost and high-quality ELL and citizenship classes.</p>	<p>State Government, Nonprofit sector, Philanthropy</p> <p>State Government, Nonprofit sector, Philanthropy</p> <p>State Government, Nonprofit sector, Community Colleges, Philanthropy</p>
<p><b>5. Reduce the financial burden on LPRs pursuing citizenship.</b></p>	<p>a. Allocate funding to help offset the high costs of the naturalization process.</p> <p>b. Establish a public/private IDA Savings Account for naturalization applicants.</p>	<p>State Government, Philanthropy</p> <p>State Government, Financial Institutions, Philanthropy</p>

General Recommendation	Specific Recommendations	Responsible Parties
<p><b>6. Establish regular community meetings with Local, State and Federal Government</b></p>	<p>Community meetings can be facilitated in places of worship or social halls where LPRs and new U.S. citizens typically congregate.</p>	<p>State Government, Nonprofit Sector, Faith Community</p>
<p><b>7. Support Comprehensive Immigration Reform at a Federal Level</b></p>	<p>The State of Maryland and Maryland counties and municipalities should join with other elected officials around the country in publicly declaring their strong support for federal legislation in support of comprehensive immigration reform.</p>	<p>State Government, Local Government</p>

General Recommendation	Specific Recommendations	Responsible Parties
<p><b>8. Create mechanisms within State government to assist in reducing frauds and scams that prey on immigrant communities</b></p>	<p>a. Send “scam alerts” on known fraudulent tax preparers, mortgage lenders, and financial service providers.</p> <p>b. Encourage financial institutions to provide up-front pricing disclosures on international remittance transfers and to accept alternative forms of ID so that immigrants without social security numbers have access to financial services.</p>	<p>State Government, Nonprofit Sector, Faith Community</p>
<p><b>9. Provide educational outreach tools to increase understanding, trust, and interpretation of government and law</b></p>	<p>a. Facilitate increased coordination surrounding financial services for New Americans.</p> <p>b. Create, disseminate, and analyze data which assess financial needs of immigrant populations.</p> <p>c. Create basic presentations that are culturally appropriate for New American populations.</p> <p>d. Build on partnerships GOCI's Faith-based outreach and local churches, mosques, and temples to increase financial stability to congregants.</p> <p>e. Implement SB-817 MD Individual Tax Preparers Act (2008) and HB-810 E-filing Bill (2009) to increase compliance, accuracy, and tax preparer accountability.</p>	<p>State Government, Financial Institutions</p> <p>State Government, Financial Institutions</p> <p>State Government, Financial Institutions</p> <p>State Government, Financial Institutions, Faith Communities</p> <p>State Government</p>

General Recommendation	Specific Recommendations	Responsible Parties
<b>10. Provide linkages to a wide variety of financial service providers.</b>	a. Refer community members to culturally appropriate financial service providers who offer products relevant to the New Americans’ needs.	State Government, Financial Institutions, Faith Communities
	b. Increase access to financial institutions that are willing to deliver financial education.	State Government, Financial Institutions, Faith Communities
	c. Build a bridge to “alternative” services so that New Americans can become more economically stable.	State Government, Financial Institutions, Nonprofit Sector, Faith Communities
	d. Provide community organizations with bank or credit union personnel to serve as educators and trainers.	Financial Institutions, Nonprofit Sector, Faith Communities
	e. Open bank programs in community-based environments, like community centers, schools, and grocery stores, where immigrants may feel more comfortable using services.	Financial Institutions

# Governmental Access

General Recommendations	Specific Recommendations	Responsible Parties
<b>11. Establish Cabinet-level Office for New Americans</b>	a. Establish a Cabinet-level office for coordination, compliance and promotion of immigrant integration efforts.	State Government
	b. Consolidate New Americans functions in one office, primarily Title VI compliance, workforce development, and resettlement functions. Would also identify, coordinate, certify, and brand "New Americans Welcome Centers" statewide.	State Government
<b>12. Track data concerning New Americans accessing government</b>	a. For New Americans receiving services, collect data on: primary language spoken at home, level of English language proficiency, race and ethnicity, country or geographic region of birth of service recipients, and country or geographic region of birth of service recipients' parents.	State Government
	b. Data should be integrated into StateStat and reported monthly by each agency in their respective StateStat sessions with the Governor's staff, and posted on each agency's website	State Government
<b>13. Develop and monitor agencies' cultural and linguistic competencies</b>	a. Determine a standard definition of "Limited English Proficiency," "Vital Documents" and a format for plans for agencies to ensure meaningful access	State Government
	b. Develop and monitor implementation of plan to ensure access to people with limited English proficiency	State Government
	c. Set bilingual staffing benchmarks for all governmental "front line" customer service positions.	State Government
	d. Conduct regular and random compliance review	State Government

General Recommendation	Specific Recommendations	Responsible Parties
<b>14. Make critical information easily available through New American Welcome Centers</b>	a. Establish “New American Welcome Centers” for permanent and mobile locations. Housed in One Stops, community organizations, community colleges and libraries, specialists in immigrant services would provide guidance counseling and basic resources for workforce, ELL, social service (nonprofit and/or government), counseling, and citizenship would be under one roof. Centers would be certified by the Office for New Americans.	State Government, Nonprofit Organizations, Educational Institutions, Nonprofit Organizations, Faith Communities
	b. Generate monthly media releases and interviews to Maryland’s ethnic media.	State Government
	c. Establish a uniform “language toggle” on certain state government webpages.	State Government
<b>15. Encourage and support county and municipal "New Americans Initiatives"</b>	a. Through Office for New Americans, make resources and technical assistance available to partners for local immigrant integration initiatives.	State Government, Local Governments, Nonprofit Organizations

## TERMINOLOGY<sup>44</sup>

*Citizenship:* A person's formal legal status that links them to their country of birth or naturalization, and conveys a set of legal rights, protections, and responsibilities.

*Family:* According to the U.S. Census Bureau, a family is a group of two people or more (one of whom is the householder) related by birth, marriage, or adoption and residing together; all such people (including related subfamily members) are considered as members of one family.<sup>45</sup> In this report, we took into consideration that there are ethnic and cultural traditions that expand the notion of "family". However, as it relates to policy, the traditional definition of "family" was used.

*Foreign-born population:* Persons who reside long-term in one country, whether in legal or unauthorized status, but were born somewhere else.

*Highly-educated/Highly-skilled:* These definitions are used interchangeably do describe immigrant adults with at least a bachelor's degree (e.g., scientists and engineers, doctors, financial managers, postsecondary teachers).

*Immigrants:* There is no consistent cross-country definition of an immigrant. Broadly speaking, they are born outside of the United States and its territories. Those born in Puerto Rico and outside territories are included as native-born.

*Immigrant integration:* The process of economic mobility and social inclusion of newcomers to a host society; sometimes referred to as assimilation or incorporation.

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<sup>44</sup> Unless otherwise indicated, definitions were provided by Migration Policy Institute and Urban Institute and agreed upon by the Council. Definitions were taken from:

Batalova, Jeanne, Michael Fix and Peter A. Creticos. 2008. "Uneven Progress: The Employment Pathways of Skilled Immigrants in the United States." Washington, D.C.: Migration Policy Institute, <http://www.migrationpolicy.org/pubs/BrainWasteOct08.pdf>.

Batlova, Jeanne, Michelle Mittelstadt, Mark Mather, and Marlene Lee. 2008. "Immigration: Data Matters." Washington, DC: Migration Policy Institute, <http://www.migrationpolicy.org/pubs/2008DataGuide.pdf>

Capps, Randolph and Karina Fortuny. 2008. "The Integration of Immigrants and Their Families in Maryland: The Contributions of Immigrant Workers to Maryland's Growing Economy." Washington, D.C.: Urban Institute.

<sup>45</sup> <http://www.census.gov/population/www/cps/cpsdef.html>

*Labor Force:* This definition was appropriated by the Bureau of Labor Statistics<sup>46</sup> to include all adults ages 18-64 working or looking for work at the time that the Census and the 2006 American Community Survey was taken. This is a broader definition than “Workers”.

*Limited English proficient:* persons that report that they speak a language other than English at home and that they speak English well, not well, or not at all. Those who speak English at home or who speak another language at home but also speak English very well are considered English proficient.” A shorter version should at least include “speak a language other than English at home.

*Naturalization:* Acquisition of citizenship in another country.

*New American:* For this report, the term includes people with Legal Permanent Resident status and people that are eligible to obtain LPR status.

*Population change:* The difference between the size of the population at the beginning and end of a period. It is equal to the algebraic sum of birth, death, and net migration (including corrections).

*Remittances:* Monies earned or acquired by migrants that are transmitted typically back to family members in their country of origin.

*Skilled technical occupations:* Typically employ workers with long-term on-the-job training, vocational training, or associate’s degrees (e.g., carpenters, electricians, chefs and head cooks, massage therapists, real estate brokers).

*Underemployed:* In this report, this refers to jobs where highly educated immigrants confront skill underutilization.

*Unskilled occupation:* Unskilled occupations require no more than modest on-the-job training (e.g., construction laborers, customer-service representatives, child-care workers, house cleaners and maids, file clerks).

*Workers:* For the purposes of this report, the definition includes people age 18 and older in the civilian workforce, who worked at least 25 weeks or 700 hours, and reported positive wage and salary earnings or self-employment earnings during the prior year. This definition incorporates adults with significant part-time work and occasional and seasonal workers. Students were included only if they met the aforementioned requirements. Workers include agricultural and nonfarm employment.

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<sup>46</sup> <http://www.bls.gov/bls/glossary.html>

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**Chair Jane Nishida**, Governor's Commission on Asian Pacific American Affairs

**Chair Mary Scott**, Maryland Commission on African American History and Culture

**Chair Maria Welch**, Governor's Commission on Hispanic Affairs

# WORKING GROUP MEMBERS OF THE COUNCIL

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Holly Leon-Lierman  
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Pastor Walter Lee  
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Lily Qi  
Myron Quon  
Karla Silvestre  
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The screenshot shows the homepage of the Maryland Council for New Americans. At the top, there is a search bar and navigation links for Home, News, Press, Programs/Laws, and Contact Us. The main heading reads 'Welcome to the Maryland Council for New Americans'. Below this, a paragraph states: 'We thank you for your patience as we continue to work on our new website. Our goal is to provide you with the best and most up-to-date information about our Council and other events around Maryland.' The 'Background' section includes a photo of a group of men at a podium and text explaining that Maryland's workforce growth since 2000 has been driven by immigrants. It notes that while immigrants provide vital contributions, segments of the workforce are not reaching their full potential. Key issues mentioned include limited English proficiency and lack of job training. A sidebar on the right contains 'Council News' with links to 'New Americans Council in the News', 'Governor O'Malley Recognizes Members of the Maryland Council for New Americans', and 'Past Events and Meetings'. Below that is the 'One Maryland' logo and a 'Community Forum' section listing dates for various events like 'The Social Integration of Immigrants in Maryland Conference' and 'New Council Leadership'.

## THE COUNCIL'S WEBSITE

The intended function of the Council's website is to be a hub for policy-related and Maryland community resources. An important element of the website is the online Community Forum, open to constituent organizations to post upcoming events and useful links. We encourage the submission of relevant information for inclusion to the Council's website. The website will chronicle Council action and important documents, including this report.

[www.newamericans.maryland.gov](http://www.newamericans.maryland.gov)

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