

# THINK NEW MEXICO



A Results-Oriented Think Tank Serving New Mexicans



## 2020–2021 ANNUAL REPORT

## About the Cover

The cover features a painting of a New Mexico landscape by artist Wilson Hurley (1924–2008), reprinted courtesy of the Albuquerque Bar Association. Wilson Hurley was born in Tulsa, Oklahoma and grew up in Santa Fe, where he attended the Los Alamos Ranch School. Hurley apprenticed with New Mexico artists as a young man, then went on to serve on active duty as a pilot in the U.S. Army Air Corps and the U.S. Air Force. He earned a J.D. from George Washington University Law School and returned to Albuquerque in 1952, where he practiced law at the Modrall Sperling law firm, served a stint as an engineer at Sandia Corporation, became involved in the banking business, and pursued his artwork in his spare time. In 1965, at the age of 40, Wilson began painting full time. He continued his art career, with the exception of a 1968–69 active duty tour in Vietnam, for over four decades, winning numerous awards and recognitions.

## About Think New Mexico

Think New Mexico is a results-oriented think tank whose mission is to improve the lives of all New Mexicans, especially those who lack a strong voice in the political process. We fulfill this mission by educating the public, the media, and policymakers about some of the most serious challenges facing New Mexico and by developing and advocating for enduring, effective, evidence-based solutions.

Our approach is to perform and publish sound, nonpartisan, independent research. Unlike many think tanks, Think New Mexico does not subscribe to any particular ideology. Instead, because New Mexico is at or near the bottom of so many national rankings, our focus is on promoting workable solutions that will lift all New Mexicans up.

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## Join Us!

We hope you'll consider joining the more than a thousand New Mexicans listed on the previous pages by becoming a supporter of Think New Mexico. There are many ways to do so, including mailing a check in the enclosed yellow envelope, donating online, becoming a monthly contributor, donating a vehicle, and including a bequest to Think New Mexico in your estate planning. **Visit our website to learn more.**

## Organization Information

Think New Mexico began its operations on January 1, 1999. It is a tax-exempt organization under section 501(c)(3) of the Internal Revenue Code. In order to maintain its independence, Think New Mexico does not accept government funding. Contributions from individuals, businesses, and foundations are welcomed, encouraged, and tax-deductible.

## "Thinking Cap" Photos

PAGE 23: U.S. Senators Tom Udall and Martin Heinrich at the Paso del Norte Port of Entry, U.S.-Mexico border

PAGE 24: David Kaufman and Stuart Bluestone, Santa Fe, New Mexico  
Leadership Intern Pooja Kumar, Albuquerque, New Mexico

PAGE 28: Leadership Intern Kate Monahan, Santa Fe, New Mexico  
Leadership Intern Rohan Angadi, Clovis, New Mexico

PAGE 31: Leadership Intern Ariane Talou, Santa Fe, New Mexico  
Dr. Patrick Quinn (1957–2020), Santa Fe, New Mexico

PAGE 32: Leadership Intern Maggie Mazer, Albuquerque, New Mexico

## Acknowledgments

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## Think New Mexico's Results

As a results-oriented think tank serving New Mexicans, Think New Mexico measures its success based on changes in law or policy we help to achieve and that improve lives of all New Mexicans.

Our results include:

- Making full-day kindergarten accessible to every child in New Mexico
- Repealing the state's regressive tax on food and successfully defeating efforts to reimpose it
- Creating a Strategic Water Reserve to protect and restore New Mexico's rivers
- Establishing New Mexico's first state-supported Individual Development Accounts to alleviate the state's persistent poverty
- Redirecting millions of dollars a year out of the state lottery's excessive operating costs and into college scholarships
- Reforming title insurance to reduce closing costs for homebuyers and homeowners who refinance their mortgages
- Winning passage of three constitutional amendments and enabling laws to streamline and professionalize the Public Regulation Commission
- Creating a one-stop online portal for all business fees and filings
- Establishing a user-friendly health care transparency website where New Mexicans can find the cost and quality of common medical procedures at any hospital in the state
- Enacting the Work and Save Act to make state-sponsored Individual Retirement Accounts accessible to New Mexicans who lack access to retirement savings through their jobs
- Making the state's infrastructure spending transparent by revealing the legislative sponsors of every capital project

IMAGE:  
*Summer Storm Over  
the Painted Kiva.  
Photo by Alex  
Candelaria Sedillos.*

# Think New Mexico's Board of Directors

Consistent with our nonpartisan approach, Think New Mexico's board is composed of Democrats, Independents, and Republicans. They are statesmen and stateswomen who have no agenda other than to help New Mexico succeed. They are also the brain trust of this think tank.

**Clara Apodaca**, a native of Las Cruces, was First Lady of New Mexico from 1975–1978. She served as New Mexico's Secretary of Cultural Affairs under Governors Toney Anaya and Garrey Carruthers and as senior advisor to the U.S. Department of the Treasury. Clara is the former President and CEO of the National Hispanic Cultural Center Foundation.



**Jacqueline Baca** has been President of Bueno Foods since 1986. Jackie was a founding board member of Accion and has served on the boards of the Albuquerque Hispano Chamber of Commerce, the New Mexico Family Business Alliance, and WESST. In 2019, she was appointed to the Federal Reserve Bank of Kansas City's Denver Branch Board of Directors.



**Paul Bardacke** served as Attorney General of New Mexico from 1983–1986. He is a Fellow in the American College of Trial Lawyers, and he currently handles complex commercial litigation and mediation with the firm of Bardacke Allison in Santa Fe. Paul was a member of the National Park System Advisory Board for seven years.



**Notah Begay III**, Navajo/San Felipe/Isleta Pueblo, is the only full-blooded Native American to have played on the PGA Tour, where he won four tournaments. He now works with Native communities to develop world-class golf properties and is also the Founder and Chief Executive Officer of KivaSun Foods. Notah founded The Notah Begay III Foundation (NB3F), which works to reduce obesity and diabetes among Native American youth.





**Garrey Carruthers** served as Governor of New Mexico from 1987–1990 and as Chancellor of the system and President of New Mexico State University from 2013–2018. In between he was Dean of the College of Business at NMSU and President and CEO of Cimarron Health Plan. Garrey was instrumental in establishing the Arrowhead Center for economic development in Las Cruces.



**LaDonna Harris** is the Founder and Chair of the Board of Americans for Indian Opportunity. She is also a founder of the National Women's Political Caucus. LaDonna was a leader in the effort to return the Taos Blue Lake to Taos Pueblo. She is an enrolled member of the Comanche Nation.



**Edward Lujan** is the former CEO of Manuel Lujan Agencies, the largest privately owned insurance agency in New Mexico. Ed is also a former Chairman of the Republican Party of New Mexico, the New Mexico Economic Development Commission, and the National Hispanic Cultural Center of New Mexico, where he is now Chair Emeritus.



**Liddie Martinez** is a native of Española whose family has lived in northern New Mexico since the 1600s. She is the Market President-Los Alamos for Enterprise Bank and Trust and a past Board Chair of the Los Alamos National Laboratory Foundation. She also farms the Rancho Faisan. Liddie currently serves on Governor Michelle Lujan Grisham's Economic Recovery Council.



**Fred Nathan, Jr.** founded Think New Mexico and is its Executive Director. Fred served as Special Counsel to New Mexico Attorney General Tom Udall from 1991–1998. In that capacity, he was the architect of several successful legislative initiatives and was in charge of New Mexico's lawsuit against the tobacco industry, which resulted in a \$1.25 billion settlement for the state.



**Roberta Cooper Ramo** is the first woman elected President of the American Bar Association and the American Law Institute. Roberta has served on the State Board of Finance and was President of the University of New Mexico Board of Regents. In 2011, she was inducted into the American Academy of Arts and Sciences. Roberta is a shareholder in the Modrall Sperling law firm.

**Dear New Mexican:**

During Think New Mexico’s work across more than two decades, we have come to appreciate that while we have had some scattered success in education reform, such as making full-day kindergarten accessible to every child and shifting millions of education dollars from administration to the classroom, the urgency of improving the quality of New Mexico’s public schools requires a more consistent, intense focus. So we are creating a new full-time position to concentrate entirely on education reform projects. That person should be in place by the time this report reaches you.

Improving our schools is an essential piece of Think New Mexico’s mission to advance the state and improve the lives of New Mexicans. A solid education can give every young New Mexican the tools they need to succeed in whatever they choose to do with their lives. Likewise, an educated workforce is critical to strengthening New Mexico’s economy, another area in need of greater attention.

An educated citizenry is also imperative for our democratic form of government to match our ideals. The power of politically engaged New Mexicans is the cornerstone of so many reforms that Think New Mexico has been able to achieve. That includes this year’s successful conclusion to a six-year campaign to make government more transparent and hold our public officials accountable for how they appropriate public monies on infrastructure projects.

The positive results we have been able to achieve for New Mexicans are only possible because of the financial support we receive each year—without an advancement director or in-person fundraising events. And that support is growing: from 942 individuals in 2018 to 1,156 in 2020, an increase of 23%.

Whether you’re a long-time supporter or just discovered Think New Mexico, I encourage you to join this growing community by sending in a contribution in the enclosed yellow envelope or donating online at [www.thinknewmexico.org](http://www.thinknewmexico.org). Your contribution will help us to expand our ability to tackle education reform as well as to continue moving forward our other policy projects, including those described in the following pages.

*Fred Nathan Jr.*

Fred Nathan, Jr.

June 1, 2021



*Susan Martin, Business Manager; Fred Nathan, Executive Director; Othiamba Umi, Field Director; Kristina G. Fisher, Associate Director. Photo by Kate Monahan, 2020.*

THE CAPITAL OUTLAY TRANSPARENCY VICTORY



It has been six years since Think New Mexico published our policy report calling on lawmakers to establish a transparent and merit-based process for funding public infrastructure projects. Since 1977, New Mexico has been the only state that divides up its public infrastructure dollars among all 112 legislators and allows them to spend the money in their sole discretion while keeping secret which legislators are sponsoring which projects. Two years ago, we fought hard to pass legislation revealing the legislative sponsors of every capital outlay appropriation. That bill passed the House and survived two Senate committees before failing in a 21-22 vote after a contentious debate on the Senate Floor on the final night of the 2019 session. We were disappointed but not deterred, and we brought back an identical bill this year. Columnist Milan Simonich wrote that “its chance of passage is perhaps 1,000-to-1.” We beat the odds, and the bill passed the House, the Senate, and was signed into law by the governor. For the first time in 44 years, all New Mexicans can hold their senators and representatives accountable for how they choose to spend their portion of the state's infrastructure budget.

## The Communicator **PERSPECTIVES**

FEBRUARY 24, 2021

# A look at legislative halfway mark

**By Tom McDonald**  
*The Communicator*

...

Meanwhile, my favorite think tank, the nonpartisan Think New Mexico, is busy as always during this session. (This is why it's called a “results-oriented” think tank; after pushing out various good-government reforms with white-paper reports every year, the Think team then lobbies for applicable legislation, or against bad bills, as their way of advancing the practical interests of New Mexicans.)

This time around, they're covering a lot of legislative ground. In Think's latest update, six pieces of legislation were outlined, to: rein in predatory lending (SB66); make financial literacy a graduation requirement (HB163 and SB170); repeal the tax on Social Security for most New Mexican recipients (HB19); restructure the PERA pension board (HB162); prohibit a sales tax on delivered groceries (HB55); and make the process of funding capital outlays for infrastructure more

transparent (HB55).

Of that last one, HB55, Think New Mexico's latest email says this: “This bill could finally bring some sunlight to a process in which the legislature spends hundreds of millions of dollars of public money on a variety of projects while keeping the sponsors of those appropriations secret.”

...

*Tom McDonald is editor and publisher of The Communicator.*

# Finally time for capital outlay transparency

By Fred Nathan

For the first time in more than four decades, House Bill 55 is poised to make New Mexico's public infrastructure funding process transparent. House Bill 55 is a bipartisan bill sponsored by Reps. Matthew McQueen (D-Gallup), Kelly Fajardo (R-Los Lunas) and Natalie Figueroa (D-Albuquerque), Sens. Bill Tallman (D-Albuquerque) and Steven Neville (R-Aztec).

Just about every year since 1977, New Mexico has divided up its available funds for infrastructure projects, commonly known as "capital outlay," among the governor and all 112 legislators. In 2019, each senator was allocated about \$3.6 million and each representative received about \$2.1 million.

Every legislator has complete discretion to spend his or her portion of that funding in any way they choose, subject to the veto of the governor — and those choices are made in secret. Once the legislators turn in their confidential lists of capital outlay appropriations, they are rolled into a single massive bill that does not disclose the sponsors of each project.

In 2015, Think New Mexico published a report noting that *Governing* magazine had repeatedly ranked New Mexico's infrastructure funding system as one of the worst in the nation. In that report, we recommended several reforms, including making the process much more transparent.

We noted that the capital outlay bill is an outlier in a legislative body that has become more and more transparent in recent years. The Legislature has opened up conference committees to the public and started webcasting committee hearings and House and Senate sessions. Yet capital outlay appropriations continue to be made in the dark.

Unless a legislator chooses to reveal their appropriations, the public will never know which legislator appropriated money for which projects. This is unlike any other bill in the legislative process, which clearly identifies which legislators sponsor it so that the public knows who is responsible.

Two years ago, the House unanimously passed legislation to disclose the sponsors of every capital outlay project. The bill made it through two Senate committees before dying on the Senate floor on the last night of the session.

House Bill 55 is identical to that legislation that came within a handful of votes of passing in 2019. We are hopeful that this year, the Senate will join the House in passing this important reform on a strong bipartisan vote.

Joining Think New Mexico in support of House Bill 55 are organizations including Common Cause New Mexico, the New Mexico Foundation for Open Government, the League of Women Voters of New Mexico and the American Institute of Architects New Mexico.

Capital outlay dollars belong to the public, not to individual legislators, and every New Mexican has a right to know how legislators are choosing to spend them. Making these spending decisions transparent would increase public trust and make elected officials more accountable to their voters.

We hope you will contact your legislators and encourage them to swiftly pass House Bill 55 to finally make the capital outlay process transparent. You can learn more and contact your legislators and the governor from Think New Mexico's website at [thinknewmexico.org](http://thinknewmexico.org).

# Accountability in Pork Spending A Good Start

Think New Mexico and the New Mexico Foundation for Open Government scored a huge win for the taxpaying public last week with the passage of House Bill 55. The bill makes public all capital outlay spending that flows like the Amazon River from the Roundhouse.

This is what we all know as pork spending. It's the primary method by which most senators and representatives get re-elected, by sending money to those projects where the most votes lie. Now everyone can know who sent money to which project and exactly how much.

Each year every legislator receives between \$1.5 and \$2 million, depending on the budget. Each legislator divides that money and applies it to projects as he or she sees fit. No one except the individual legislators know who funded what. This makes it simple for legislators to tell constituents either a: I funded your project; b: I helped fund your project or c: I didn't have enough money to fund your project. There is no way to prove or disprove funding because it's been kept secret.

Until now.

The governor has House Bill 55 on her desk to sign right now. This would make all projects' funds and funders public record. This is a step in the right direction but taxpayers deserve much better. They deserve to have their tax dollars spent correctly, responsibly and to the best effect on most of the population.

Think New Mexico did an exhaustive study in 2015, the first year it began the fight to make public state infrastructure projects. In the 22 pages of facts, figures, charts and testimonials the great staff at Think outlined a solid argument for doing away with what has been commonly called the Christmas Tree Bill.

Encapsulated, the argument Think made was:

- unneeded projects get funded for political purposes;

- badly needed large projects such as roads and bridges take a back seat to small local pet projects that don't contribute to health and safety;

- funding sits fallow and is never spent. In 2015 Think showed 1,337 projects were funded and unfinished for a total of \$497 million appropriated for those projects but \$312 million remained unspent. Surely that has not gotten better in the last six years. Think's chart of historic spending shows it grows worse annually.

- other states have come up with a much more reasonable way to fund infrastructure. Committees are formed to decide funding based on need, citizen impact and cost. Committee members come from different political parties and may include bean counters, engineers, highway department representatives or a state treasurer or budget office representative. Again, common sense over political payola.

According to the Report Card for America's Infrastructure, 32 percent of New Mexico's roads are in poor condition. That's not news to any of us. Our roads are horrendous.

Each motorist pays \$767 per year in costs due to driving on roads in need of repair. There are 219 high hazard dams. Four bills aimed at addressing failing dams in this legislative session died in committee.

House Bill 55 is a good start and will make legislators own their decisions. We hope it's a move toward fiscal responsibility and a better way to improve the state's terrible infrastructure, which goes mostly ignored every legislative session.

## ENDING THE TAXATION OF DELIVERED GROCERIES

In the summer of 2020, we learned that some grocery stores—primarily large out-of-state chains—were taking advantage of a loophole in the law to tax the sale of food that New Mexicans ordered for delivery, even though food has been tax-exempt since Think New Mexico won passage of the repeal back in 2005. The tax on delivered groceries was particularly harmful for elderly, disabled, and immunocompromised New Mexicans who were most at risk of serious illness during the pandemic. We successfully advocated with Governor Lujan Grisham and her staff to have the Taxation and Revenue Department issue a directive stopping grocers from taxing food that New Mexicans order for delivery. Although that directive fixed the problem in the short term, permanently preventing the taxation of delivered groceries required closing the loophole in the law. So we worked with bipartisan sponsors to include that fix in House Bill 98, which passed unanimously and was signed into law by the governor.



RUIDOSO NEWS

SEPTEMBER 4, 2020

# NM to grocery stores: Stop taxing food on deliveries

**Morgan Lee**

ASSOCIATED PRESS

SANTA – New Mexico state taxation authorities on Wednesday urged grocery stores to stop unnecessarily collecting sales taxes on food that is delivered during the coronavirus pandemic.

New Mexico remains under a stay-at-home order that discourages unnecessary outings and public gatherings. At the same time, online shoppers have discovered gross receipts tax charges on sales of home-delivered groceries that are tax free when purchased in stores, undercutting the incentive to stay home.

“Many New Mexicans have been trying to do the right thing during the health emergency by limiting their outings, and one way to do that is to order groceries online and have them delivered,” Taxation and Revenue Department Secretary Stephanie Schardin Clarke said in a news release. “We certainly don’t want to discourage that, and we hope that this new guidance will alleviate confusion.”

State law provides a tax deduction for sales at a retail food establishment, and a memo from the tax agency outlines exact circumstances for waiving taxes on food.

Taxes are not due when “the customer orders the groceries from the retail food store online and pays the retail food store online with a credit card,” the memo states. Taxes still are due on delivery service charges and prepared food from restaurants and stores.

Gross receipt taxes on sales and services range from about 5.5% in rural Catron County to more than 9% within the city of Espanola.

New Mexico lawmakers removed the gross receipts tax from sales of most food items in 2004. ...

The tax exemption on delivered food may not last for long. The state switches to “destination-based sourcing” on taxes come July 1, 2021, in a move that “will make the reporting location where goods are delivered the location of sale,” the taxation department said in its memo.



## House Bill 98 will permanently end taxation of delivered groceries

By Fred Nathan

A year ago, as New Mexicans began staying at home to limit the spread of COVID-19, a disturbing fact came to light: some grocery stores, particularly large chains, were charging tax on the food they delivered to New Mexicans.

New Mexico was one of the last states to repeal its food tax, back in 2004. At that time, nine states still fully taxed the sale of groceries; today, the number has shrunk to just Mississippi and Alabama. States have moved away from food taxes because taxing food is bad policy.

Food taxes are among the more regressive of taxes, since food is a necessity and since poor families spend a much larger share of their income on food – and thus on the food tax – than wealthier ones.

Surprisingly, many large grocery chains declined to support the legislation repealing New Mexico's food tax back in 2004. We had assumed they would support it since repealing the tax would put more money back in the pockets of their customers, allowing them to purchase more groceries.

We later learned that because grocers have up to 56 days to submit the tax dollars to the state, they were making money in the interim by keeping those tax dollars in their bank accounts and earning interest from it.

This may explain why several large chains chose to tax the food that they delivered to New Mexicans, over and above any delivery charges. (By contrast, many smaller local grocers like Cid's in Taos supported the original food tax repeal and did not charge tax on food they delivered to their customers over the past year.)

The tax on delivered food, which was as high as 9 percent in some parts of the state, fell most heavily on the elderly, disabled, and immunocompromised New Mexicans who were most at risk of serious illness or death during the pandemic. It was wrong that they should have to pay higher prices for the same fruits, vegetables, and baby food that would be tax free if they were able to risk the crowds in the grocery store and purchase them in person, rather than having them delivered.

When Think New Mexico learned that some stores were taxing delivered groceries, we alerted Gov. Michelle Lujan Grisham, and her Taxation and Revenue Secretary issued a directive clarifying that food sold for delivery should not be taxed.

However, the Taxation and Revenue Secretary also noted that, due to a change in the state tax code that is taking effect this summer to allow for the taxation of internet sales, the law would need to be changed in order to permanently end the taxation of

delivered groceries.

So we were pleased to work with Rep. Javier Martínez, Chair of the House Taxation and Revenue Committee, and Rep. Jason Harper, the ranking Republican on that committee, to close the loophole during this most recent legislative session. Representatives Martínez and Harper sponsored House Bill 98, which included numerous minor corrections to the state's tax code.

Among them was a fix to the food tax exemption, which we asked the sponsors to include. This fix will ensure that all food sold by grocery stores in New Mexico will not be taxed, regardless whether the food items are purchased at the store or delivered to a customer's home.

House Bill 98 passed the House and Senate unanimously, and is now on the governor's desk. We urge Gov. Lujan Grisham to sign it into law. Over the past year, the COVID-19 pandemic has highlighted the urgency of ensuring that the most vulnerable members of our community can safely access food and other necessities. Permanently ending the taxation of delivered groceries is one important step we can take to keep at-risk New Mexicans safe and healthy now and into the future.

*Fred Nathan is executive director of Think New Mexico.*

## FIGHTING TO END PREDATORY LENDING

In 2020, Think New Mexico published a new report focused on ending predatory lending in New Mexico. New Mexico currently allows some of the highest interest rates permitted anywhere in the nation: up to 175% per year. We partnered with a diverse array of allies in the New Mexicans for Fair Lending Coalition to advocate for legislation to cap the annual interest rate on small loans at 36%, a solution embraced by a growing number of other states and the U.S. military. Our legislation passed the Senate 25–14, marking the first time this reform has passed a chamber of the legislature since New Mexico repealed its usury laws four decades ago. Unfortunately, we were up against an army of powerful lobbyists for the predatory lending industry, and in the final House committee, they were able to hijack the bill and increase the rate cap to 99%, effectively killing the bill. It is unconscionable that residents of one of the poorest states in the nation are paying some of the highest rates for small loans, and we will be bringing the 36% cap back next session — and for as long as it takes to end predatory lending in New Mexico.



SANTA FE NEW MEXICAN

SUNDAY, OCTOBER 4, 2020

# Think tank, senator hope to lower 175% interest rate

**T**he New Mexico Legislature has shown everyone how slow and ugly progress can be.

In response to years of horror stories about predatory lenders, the Legislature capped interest rates on small loans.

An ice pick to the throat sounded as comforting as the lawmakers' solution.



**Milan Simonich**  
Ringside Seat

They set the cap at 175 percent.

It's a staggering fee, but one that conflicted and embarrassed lawmakers called an improvement.

"That was the toughest vote I've ever taken," said Sen. Bill Soules, D-Las Cruces. ...

Soules said he couldn't bring himself to vote for a 175 percent interest ceiling on small loans. He also didn't want to see a continuation of the system in which uncontrolled

interest rates trapped poor people in a life of debt.

The cap of 175 percent took effect in January 2018. At the time, one person in the state was paying an interest rate of 1,679 percent on an installment loan.

Now, with people in financial pain because of the coronavirus pandemic, Soules says he again will push to lower the interest rate on small loans to 36 percent.

Operating independently of Soules, the public policy organization Think New Mexico also is advocating for a maximum rate of 36 percent.

Fred Nathan, executive director of Think New Mexico, has another proposal to complement a cut in the interest rate. He says legislators should make financial literacy a requirement to graduate from high school.

Nathan's organization just compiled a historical report on interest rates in New Mexico and distributed a copy to all 112 state legislators.

It shows the state capped interest rates on small loans at 36 percent from the 1950s until the early 1980s.

"The interest rate cap worked well until an accident of history intervened," Nathan and colleague Kristina Fisher wrote in their report.

High inflation in the 1970s and early '80s drove up national interest rates. In reaction, the Legislature in 1981 ended limits on interest rates for all loans.

Floodgates opened and predatory lenders poured in. The state teems with stores selling small loans.

By Nathan's count, there is one lending store for every 3,800 residents in New Mexico. McDonald's has one restaurant in the state for every 23,000 residents.

Nathan and Fisher say stores selling small loans continued to thrive after lawmakers instituted the 175 percent cap on interest rates.

Eighty percent of the loans were refinanced because customers couldn't pay the balance in the agreed-upon period.

The state tracks these small loans through the Regulation and Licensing Department. New Mexico, with a population of about 2 million, had 592,398 small loans last year. The total amount of the loans was \$666 million.

Think New Mexico's report is full of other depressing numbers.

New Mexicans pay more for a \$500 loan due in six months than residents of all but seven states.

... Soules and Nathan said a 36 percent interest rate strikes many people as exorbitant. They have settled on that rate as their objective for one reason: Congress in 2006 approved an interest cap of 36 percent for military families, who often are young and have little in savings.

"This federal law already protects 17,741 active duty, National Guard and reserve members in New Mexico from high-interest predatory loans," Nathan said.

...

# End predatory lending by capping interest rates at 36%

KRISTINA G. FISHER

One of the top priorities of the current legislative session is helping New Mexicans recover from the unprecedented economic and public health emergency they have faced over the past year. This recovery package must include ending the predatory loans that are making a bad situation worse for so many families.

Think New Mexico is supporting Senate Bill 66 — sponsored by Sens. Bill Soules, D-Las Cruces, and Katy Duhigg, D-Albuquerque, and Reps. Susan Herrera, D-Española, and Gail Armstrong, R-Magdalena, and endorsed by Gov. Michelle Lujan Grisham — to reduce the state's maximum interest rate on small loans from 175 percent to 36 percent.

Senate Bill 66 passed the Senate 25-14, but unfortunately, in its final House committee, the bill was amended to increase the interest rate cap from 36 percent to 99 percent. We are now urging the House to restore the 36 percent cap.

When Think New Mexico released its report on ending predatory lending last fall, many New Mexicans were shocked to learn our state allows lenders to charge interest rates as high as 175 percent per year — one of the highest rates allowed anywhere in the nation.

By bringing that cap down to 36 percent, SB 66 would restore a law that worked well for New Mexico for decades.

In the mid-1950s, the New Mexico Legislature and governor capped the annual interest rates of loans at no more than 36 percent. This law protected consumers while still allowing plenty of access to credit. Unfortunately, in the late 1970s, the United States entered a period of double-digit inflation that raised interest rates above the limits set by many states' usury laws, including New Mexico's.

In response, in the early 1980s, the Legislature and governor abolished interest rate caps on every kind of loan, and predatory lenders flooded into New Mexico. At last count, there were 561 storefront lenders in our state: one for every 3,819 New Mexicans. By contrast, there is a McDonald's for every 23,298 New Mexicans.

These predatory lenders, 85 percent of whom are based out of state, drain hundreds of millions of dollars out of our local economy and push struggling families into debt traps where they have to choose between keeping up with their loan payments and putting food on the table.

In 2006, the Department of Defense recognized predatory lending was impacting national security because so many members of the military were getting trapped in high-interest loans. So Congress passed the Military Lending Act, capping the annual interest rates of loans to military service members and their families at 36 percent. This federal law already protects 17,741 active duty, National Guard and reserve members in New Mexico.

States began to pass similar laws. Every time one of these laws was passed, high-cost lenders argued it would dry up access to credit and send borrowers into unregulated online loans.

Their arguments proved false.

Study after study has shown that borrowers in states with 36 percent interest rate caps have maintained access to credit through a variety of more affordable options, including:

- ◆ Loans from credit unions (of which New Mexico has 41 with 142 locations) and community development financial institutions (of which New Mexico has 17).

- ◆ Employer-based loans from companies like TrueConnect, which already provides 16,000 New Mexicans with access to affordable credit.

- ◆ Responsible small lenders that can and do provide credit at 36 percent APR.

Supporters of SB 66 include numerous nonprofits as well as the cities of Albuquerque and Las Cruces, McKinley and Valencia counties, the All Pueblo Council of Governors and the Navajo Nation, among others.

New Mexicans deserve access to fair credit at reasonable rates. Please visit Think New Mexico's website ([www.thinknewmexico.org](http://www.thinknewmexico.org)) to contact your state senator and representative and urge them to support SB 66 and cap the annual interest rates of small loans at 36 percent.

*Kristina G. Fisher is the associate director of Think New Mexico, a results-oriented think tank.*

# 99% interest gums up lending reforms

by Milan Simonich

Lobbyists for storefront lenders in New Mexico have left no doubt about their awesome clout.

They are skillfully maneuvering to preserve the state law that permits installment loan companies to charge obscene interest rates — as much as 175 percent. It's a system that enslaves the neediest people in a life of debt.

Just when it looked promising for Senate Bill 66, which would cap interest rates at 36 percent, the lobbyists delivered for their out-of-state corporate clients.

Rep. Eliseo Alcon, D-Milan, pushed through an amendment in the House Judiciary Committee to change the cap to 99 percent if someone was denied a loan at 36 percent.

Alcon's sponsorship of the amendment seemed odd, given his open declaration that he knew little about finance. . . .

In fact, lobbyists and lawyers had crafted provisions for Alcon's amendment that would further hurt low-income consumers.

During the committee hearing, Alcon asked that a lobbyist, Joseph Rubin of OppLoans, answer questions about the 99 percent interest rate.

Rubin claimed the measure wasn't only a means of allowing for a rate higher than the proposed 36 percent. He said it provided protections for consumers.

One of the bill's sponsors, Democratic Sen. Katy Duhigg of Albuquerque, clobbered Rubin for that statement.

Duhigg pointed out that the amendment merely listed consumer protections already in statute. More important, the amendment would allow the industry to evade caps on interest rates.

Neighboring Colorado, 16 other states and Washington, D.C., cap interest rates at 36 percent. That's the same rate the U.S. military has established for soldiers to protect them from predatory lenders.

Yet lobbyists and many lawmakers contend a cap of 36 percent would make high-risk loans impractical.

The storefront lending industry in New Mexico had tried for a rate of 125 percent but failed in a previous legislative hearing. Then Alcon and the lobbyists devised the proposal of 99 percent — two digits just as noxious as their other proposals. . . .

Alcon's amendment to the bill didn't last long. It was stripped away on the floor of the House of Representatives.

But the 99 percent interest rate survived. The full House of Representatives voted to allow 99 percent interest on loans under \$1,100.

That's a win for storefront lenders. The state's last accounting of thousands of high-interest loans showed about half of them were for less than \$1,100.

State senators voted not to concur with the House amendments. If no reform measure passes both the House and Senate, the state's odious 175 percent interest rate would remain.

The cap of 36 percent is a humane proposal. Albuquerque attorney Nick Madison explained why.

He testified to the House Judiciary Committee about one of his clients, a disabled person who obtained a \$6,000 loan at 130 percent interest — lower than the maximum allowable. That loan cost the customer \$34,000 across four years, Madison said.

Fred Nathan, who heads the policy organization Think New Mexico, has spent months working for a cap of 36 percent. Now he sees adversaries everywhere.

"The former speaker of the House, Raymond Sanchez, is the general of the army of lobbyists that oppose the bill," Nathan said.

Sen. Bill Soules, D-Las Cruces, the primary sponsor of SB 66, said he didn't recognize his proposal after Alcon and other House members worked it over.

Soules did his job. But the Legislature as a whole is close to failure on reforming loan rates.

The cap of 36 percent should have sailed through the House and Senate in the first three weeks of this 60-day session.

Instead, industry amendments and rewrites have put the proposal in jeopardy with two days left.

What should have been an easy bill is turning into a cakewalk — for storefront lenders, their lobbyists and lawyers.

## By Merilee Dannemann

In 2019 our Legislature enacted the New Mexico Work and Save Act, for workers who don't have access to an employer-sponsored savings plan. Aimed primarily at small businesses, the law allows employers to enroll in a savings plan so employees can save through automatic payroll deductions – putting money aside before they have a chance to spend it.

Automatic payroll deductions are also the mechanism for lending money to low-income workers, as an alternative to payday lenders. Employers can enroll with a program called TrueConnect, which will lend money to workers at moderate interest rates, secured by repayment through payroll deductions.

It's used by some county governments as well as private employers.

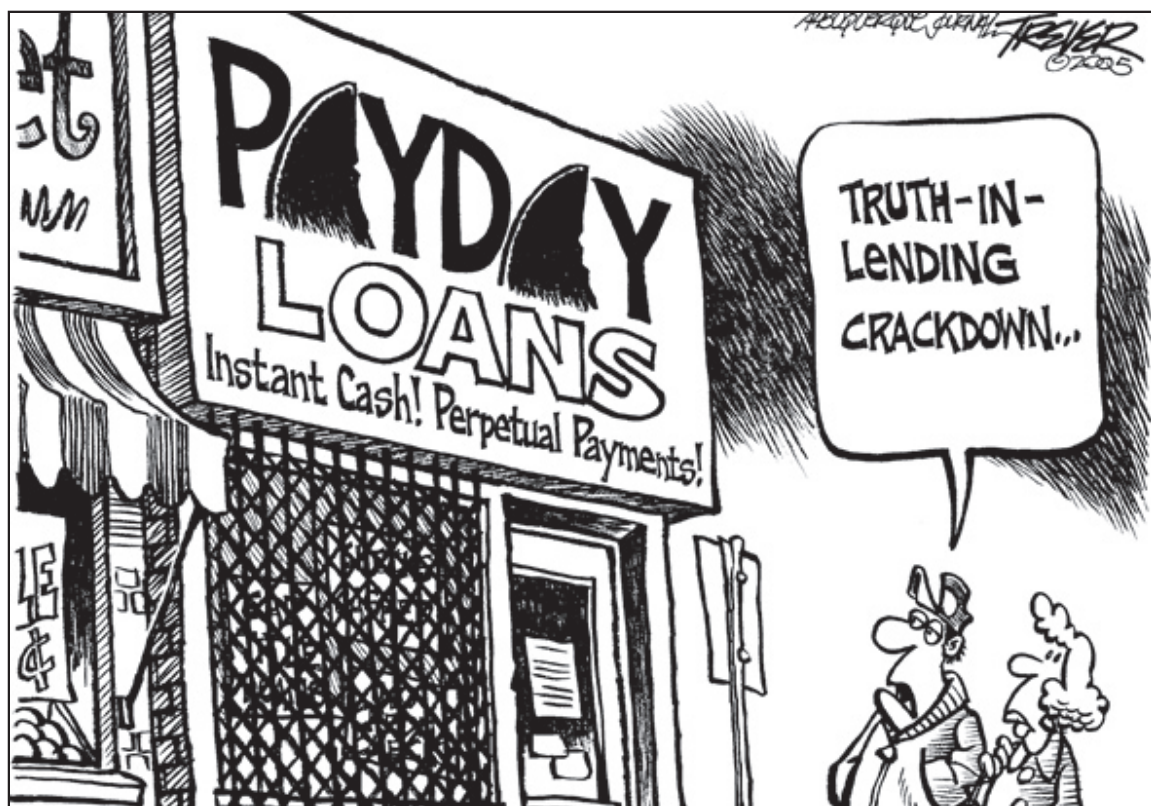
Another run at the payday lending industry itself might appear in the upcoming legislative session.

New Mexico allows lenders to charge 175% interest, a statewide embarrassment and a moral abomination. There have been several attempts at reducing the maximum interest to 36%, but so far, legislators have been sympathetic to the poor lenders' claims that this would put them out of business. New Mexico is still the state that couldn't ban fireworks in a drought because our legislators are so moved by the poignant appeals of special interests.

The advocacy group Think New Mexico announced it will take up payday lending interest rates in the coming session. Think New Mexico has a pretty good record of success, so this is worth paying attention to. The proposal, says the group's annual report, will also include a requirement for financial literacy classes in high school.

If it were up to me, proof of financial literacy would be required at the entrance to every casino.

*Merilee Danneman is a columnist with New Mexico News Services.*



Cartoon by John Trever for the Albuquerque Journal, copyright 2005. Reprinted by permission.

Our report on ending predatory lending also recommended making a one-semester class in financial literacy a graduation requirement for the state's public high school students. This is an important anti-poverty reform that will give New Mexico's students and their families the tools they need to better manage their money and avoid predatory financial products. Seventeen states, including several of New Mexico's neighbors, have enacted this reform in the last decade and are already seeing positive results. Think New Mexico's legislation to enact the financial literacy graduation requirement passed two House committees, the House unanimously, and the Senate Education Committee unanimously. Unfortunately, the bill ran out of time awaiting a vote of the full Senate. The good news is that legislators from across the political spectrum have expressed their strong support for making financial literacy a graduation requirement, and we will be working with them over the coming months to make sure that this important reform reaches the governor's desk next year.



# SANTA FE NEW MEXICAN

SATURDAY, MARCH 13, 2021

## LEGISLATIVE ROUNDUP

**Financial literacy for students:** Every eighth grade student in New Mexico would be required pass a financial literacy course starting next year under a bill the Senate Education Committee enthusiastically endorsed Friday.

"This is a really wonderful, excellent, very timely piece of legislation," said Sen. Michael Padilla, D-Albuquerque. "I see it as something that's going to help in many other courses that student have to take to graduate. This is a really, really good move."

House Bill 163 amends current high school graduation requirements, requiring students to take a half-credit financial management course.

It comes almost 14 years after the Legislature passed a bill mandating all high schools offer financial literacy classes as an elective.

"Unfortunately, only 11 percent of students are taking it," said Rep. Moe Maestas, who sponsored that bill as a rookie lawmaker and is now a co-sponsor of House Bill 163.

Representatives from several organizations, including the Greater Albuquerque Chamber of Commerce and the Credit Union Association of New Mexico, testified in support of the measure.

"We all know that financial literacy doesn't happen overnight but instead takes a lifetime of learning," said Othiamba Umi, field director of the Santa Fe-based Think New Mexico.

"The least we can do is give our young people the foundation to expand their financial knowledge base and hopefully set them up for a lifetime of success."

# NM's students need financial literacy

*Our youth need tools to ensure financial independence*

**BY FRED NATHAN**  
EXECUTIVE DIRECTOR, THINK  
NEW MEXICO

One important reform that has quietly advanced during this year's legislative session is House Bill 163, which would make a one-semester course in financial literacy a graduation requirement for New Mexico's high school students. The bill is being co-sponsored by Reps. Moe Maestas, Meredith Dixon and Melanie Stansbury, all D-Albuquerque, and Willie Madrid, D-Chaparral, and Jane Powdrell-Culbert, R-Corralles.

House Bill 163 passed the House unanimously and has been awaiting a vote of the full Senate for several days.

This bill matters because New Mexico scores very poorly on measures of financial literacy. For example, WalletHub, the personal finance website, ranked New Mexico 47th for overall financial literacy in 2019.

Financial literacy courses teach students critically important life skills like budgeting, saving, investing, credit scores and the costs of borrowing. New Mexico's students need these tools to break out of generational cycles of poverty. When students become more

financially knowledgeable, they often teach what they have learned to their parents, benefitting the whole family.

New Mexico is one of a shrinking number of states that do not require students to take a course in financial literacy before they graduate from high school.

Twenty-one states have made financial literacy a high school graduation requirement, with 17 of them adding it in the last decade. States with financial literacy requirements include three of New Mexico's neighbors: Texas, Utah and Arizona.

In our most recent policy report, Think New Mexico recommended New Mexico follow the lead of these states and make financial literacy a graduation requirement for our students.

Since 2008, financial literacy has been available as an elective course for high school students in New Mexico's public schools. Yet, only about 11% of New Mexico's high school students completed one of these classes during the 2019-2020 school year.

Making financial literacy a graduation requirement would not only give students the tools they need to better manage their finances, it could also help raise New Mexico's low graduation rate. One reason why students drop out is that they do not see the

relevance of schoolwork to their lives. A benefit of finance courses is that they are tailored to be highly relevant to students, with focuses on things like the cost of college and student loans, or budgeting and saving as they begin their first jobs. This will help keep students engaged and in school.

Along with Think New Mexico, House Bill 163 is supported by groups including the League of Women Voters New Mexico, the American Association of University Women, the Credit Union Association of New Mexico, Independent Community Bankers Association of New Mexico, the Greater Albuquerque Chamber of Commerce and Michael Riordan, President and CEO of the Jennifer Riordan Foundation.

At a time when New Mexico families are facing severe financial distress, we need to both address immediate needs and also look to the future by giving our students the tools to make the best financial decisions for their families.

If you agree that we should make financial literacy a high school graduation requirement, please visit the Action Center on Think New Mexico's website at [www.thinknewmexico.org](http://www.thinknewmexico.org) and urge your legislators to pass House Bill 163 and the governor to sign it into law.

**WORKING TO REPEAL THE TAX ON SOCIAL SECURITY INCOME**

In 2019, Think New Mexico published a report on improving retirement security in New Mexico. One of the reforms we recommended was repealing New Mexico's tax on Social Security income. New Mexico is one of only 13 states that taxes Social Security, and our state imposes the second harshest tax, costing the average New Mexico senior nearly \$700 a year. Repealing this tax would be an especially big win for middle income seniors who make too much to qualify for low-income tax exemptions—including many of the more than 55,000 New Mexico grandparents who are the primary guardians for their grandchildren. Five different bills were introduced to repeal the state's tax on Social Security income during this year's legislative session, sponsored by legislators from across the political spectrum. Unfortunately, none of the bills made it to a vote of the full House or Senate—although the Senate did debate the issue at length when one senator proposed to amend the Social Security tax repeal into an unrelated tax bill. In the end, that amendment failed 16-22, but several senators who voted against it expressed their support for the idea and their interest in getting it done next year. We look forward to working with them to lift this burden off of New Mexico's seniors.



FEBRUARY 11, 2021

**Social Security State Tax Repeal Bill Advances**

**By William Coburn**

SUN Staff Writer

A new bill proposed in the state legislature would remove social security as taxable income for the state income tax.

Rebecca Dow, R- Grant, Hidalgo counties, House Bill 49's author in the house said the goal of the bill was to attract wealthy retirees to New Mexico.

"In lieu of comprehensive tax reform that makes New Mexico competitive this is one way we can attract retirees to New Mexico with disposable income," Dow said. "I find it ironic that people say that I'm trying to benefit the wealthy. What are we saying is going to replace oil and gas in New Mexico? Tourism. We want them to fish in our state parks."

The senate version of the bill is sponsored by state Sen. Michael Padilla, D-Bernalillo. He said Senate Bill 78 made sense for retirees to pay less in income tax.

"We really do want to make New Mexico an attractive state for retirees," Padilla said. When folks retire here they have less of a need for social services provided by the state like schools, roads they drive less."

Both representatives said the bill had broad bipartisan support in both the house and senate are expected it to pass.

Fred Nathan the director of Think New Mexico said they also supported the bill saying that social security was one of the only forms of government assistance that was taxed.

"New Mexico is one of only 13 states that tax Social Security income, and it is a form of double taxation since New Mexicans pay income taxes on the money they put into Social Security and then they are taxed again on the benefits they receive," Think New Mexico's said in their 2020 legislative update.

New Mexico started taxing Social Security in 1990 and currently has an exemption of \$8,000 for people over 65 for people who have a retirement income of less then \$28,500 singularly and \$51,000 for households that file jointly.

# ***NM should stop taxing Social Security***

by Fred Nathan

As the special election to fill New Mexico's 1st Congressional District heats up, an important area of bipartisan common ground has emerged: Both Democratic state Rep. Melanie Stansbury and Republican state Sen. Mark Moores are emphasizing their support for repealing New Mexico's tax on Social Security income.

During the last two legislative sessions, nine bills were introduced to repeal this tax, sponsored by lawmakers from across the political spectrum. Unfortunately, despite the strong bipartisan support for this reform, New Mexico remains one of 13 states that taxes Social Security benefits. Of those states, New Mexico has the second harshest tax, costing the average Social Security recipient nearly \$700 a year.

New Mexico has taxed Social Security benefits since 1990, when the Legislature imposed the tax to close a \$13 million shortfall in the state budget. The tax was enacted as a single line on the second-to-last page of a long and complex tax bill, and it received no public scrutiny until seniors began filing their taxes the following year.

Think New Mexico unearthed this history two years ago, when we published a policy report detailing the history and impact of New Mexico's tax on Social Security income. In that report, we recommended that the state repeal the tax as part of a larger strategy to enhance retirement security for New Mexico seniors.

The tax on Social Security income is particularly unfair because the majority of seniors are trying to survive on Social Security alone. Nearly two-thirds of New Mexicans have nothing saved for their retirement, and about 80 percent of New Mexicans have \$10,000 or less saved for their retirement.

Taxing Social Security benefits undermines the purpose of the Social Security Act, which was designed

to lift seniors out of poverty — not to fund state government. Because Social Security is a federal program, state governments do not administer the program, and have no costs for administering or any justification for taxing it. No other public benefits, like Medicare, Medicaid, TANF or food stamps, are taxed by the state.

New Mexico's tax on Social Security benefits is a double tax on individuals. When New Mexicans are working, the state taxes the money that is taken out of their paychecks for Social Security. Then, when they retire, they are taxed again on the benefits they receive.

Most of the people paying this tax in New Mexico are middle and lower income. The tax is particularly burdensome for the 55,000 grandparents who are the primary guardians for their grandchildren. More than 1 out of every 10 children in New Mexico is being raised by their grandparents, and many of these seniors are sacrificing to meet the financial needs of their grandchildren without outliving their savings.

All New Mexicans would benefit from the economic development boost of repealing New Mexico's tax on Social Security income. If seniors were able to keep the money that they now pay in taxes on their Social Security benefits, much of it would be spent immediately and those dollars would go right back into New Mexico's economy, supporting local jobs.

We hope that the governor and the rest of the Legislature will follow the lead of Sen. Moores, Rep. Stansbury and the more than a dozen legislators who have sponsored bills to repeal the tax on Social Security income.

Repealing New Mexico's tax on Social Security income should be at the top of the agenda for next year's legislative session. You can learn more and email your legislators and the governor from Think New Mexico's website at [thinknewmexico.org](http://thinknewmexico.org).

## REFORMING THE PERA PENSION OVERSIGHT BOARD

Think New Mexico's retirement security report also recommended revamping the Public Employees Retirement Association (PERA) pension board. The PERA pension board oversees a trust fund of around \$17 billion for more than 90,000 public workers and retirees. Yet under current law, no member of the board is required to have any expertise in financial or investment management. If bad management puts the fund in jeopardy of failing to meet its obligations to pensioners, it is New Mexico taxpayers who will be forced to make up the difference. During the 2021 session, Think New Mexico advocated for House Bill 162, which would have required every member of the PERA board to have relevant knowledge and experience. However, the bill was opposed by a group of activists who have successfully organized to elect their preferred, but often unqualified, candidates to the board, and we were not able to overcome that opposition. We will continue working to win passage of legislation to ensure that the PERA board is fully qualified to do its essential job.



# SANTA FE NEW MEXICAN

FEBRUARY 11, 2021

## Legislation would change makeup of pension board

By Daniel J. Chacón

[dchacon@sfnwmexican.com](mailto:dchacon@sfnwmexican.com)

At the start of their meeting last week, members of the New Mexico Public Employees Retirement Association Board of Trustees spent 12 minutes talking over one another and arguing about the agenda and parliamentary procedures.

"I really want to move forward," an exasperated David J. Roybal said at one point of the bickering. "I feel that currently we spend a lot more time, as you can tell, on administrative oversight and *Robert's Rules of Order* and personal attacks, when we need to get back to work being fiduciaries."

The dissension and animosity have become commonplace for a board beset by infighting. In 2018, board members famously debated snacks. The following year, a trustee stormed out of a meeting and accused other members of "abetting and aiding" an alleged assault on her.

When the panel of elected members of the public pension fund considered legislation last week that would essentially abolish the board, five trustees voted in support of the bill.

"This board has become the circus, and we're all the clowns," the former chairman, John Melia, an Albuquerque firefighter and paramedic, said before casting his vote.

In an effort to professionalize the PERA board, a lawmaker is proposing to change the composition from a 12-member elected panel to a 12-member appointed board with at least six members with a

background in investments, finance or pension fund administration. ...

House Bill 162 is sponsored by Rep. Phelps Anderson of Roswell, who recently changed his party affiliation from Republican to decline to state.

"PERA is on the long road to solvency, and an appointed board, which will include investment and finance experience, only makes sense," Anderson said in a telephone interview Tuesday. "Oversight of the \$16.5 billion pension fund must include appointed board members bringing finance knowledge to best achieve the best returns." ...

Fred Nathan, founder and executive director of the nonprofit policy think tank Think New Mexico, said the change is long overdue.

Revamping the PERA board was one of three reforms the think tank proposed in a 2019 report about retirement security.

"They actually oversee 31 different plans, everything from judges to legislators to county workers to firefighters to policeman to judges, on and on and on," he said. "The way it's set up right now doesn't really make sense. For example, no one is required to have a background in finance or investment, and then the other thing is that many of them are elected in elections where fewer than 10 percent of the eligible voters vote."

Nathan noted the PERA board voted unanimously to oppose a bill to revamp the board a year ago and that five members voted in favor of the change this year.

"How often does a board vote to abolish themselves?" he said.

2021 LEADERSHIP INTERNSHIP PROGRAM

Think New Mexico’s Leadership Internship program aims to retain a new generation of potential leaders in New Mexico by teaching them how to develop and enact sound public policy and showing them how they can make a difference here in their home state. We are proud to introduce the six students who have been selected as 2021 Leadership Interns.

**Amelia Bierle** grew up in Carlsbad and earned a B.S. in Molecular Biology and Biochemistry *summa cum laude* from the University of New Mexico. She is now earning her Masters in Public Policy from UNM, where she is a Fellow in the Policy Lab. Amelia co-founded a start-up company, Thuvia Systems LLC, which is working on innovative strategies for treating asthma.

**Sophie Hare** was raised in Santa Fe and is now a rising junior studying Public Policy and Spanish at the University of Chicago. Sophie has volunteered on campaigns for New Mexico House, Senate, and school board candidates and has tutored new Americans on their citizenship exams.

**Pooja Kumar** grew up in Clovis and is now a rising senior at Lafayette College, where she studies Economics and Philosophy and mentors other first-generation college students. Pooja has worked on state Representative Natalie Figueroa’s campaigns and also served as Representative Figueroa’s legislative intern in 2021.

**Ciara Macfarland** was raised in Albuquerque and is now a rising senior majoring in Political Science at Colorado College. Ciara has previously interned at a New Mexico law firm working on advancing civil rights and reforming the criminal justice system.

**Vedder Rise Miller** grew up in Santa Fe and recently graduated from Duke University with a degree in Public Policy Studies and History. Rise has previously interned for the New Mexico Environmental Law Center and Senator Ben Ray Lujan.

**Arielle Nathan** grew up in Santa Fe and is now a student at Williams College. Arielle is a tutor with Reading Quest and an ambassador for Schefs, which promotes meaningful conversation and community building among college students.

To learn more about Think New Mexico’s Leadership Internship, read bios of past interns, and find out how to apply, please visit: [www.thinknewmexico.org](http://www.thinknewmexico.org).



Amelia Bierle



Sophie Hare



Pooja Kumar



Ciara Macfarland



Vedder Rise Miller



Arielle Nathan

2020 LEADERSHIP INTERNS  
MEETING THE GOVERNOR  
VIA ZOOM

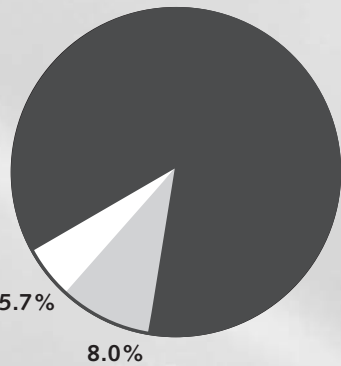


Clockwise from top left:  
Governor Lujan Grisham  
Chloe Larkin  
Kate Monahan  
Kristina Fisher  
Rohan Angadi  
Daniel Estupiñan  
Raffaele Moore  
Ariane Talou

Statement of Income and Expenditures

INCOME	
Business Contributions	19,105
Car Donations	1,000
Endowment/Interest Income	7,345
Foundation Grants	329,831
Individual Contributions	402,695
Sale of Reports & Online Store Items	132
Total Income	\$ 760,108
EXPENDITURES	
Audit/Accounting	9,217
Benefits: Health, Dental & Disability Insurance	53,390
Benefits: Pension Plan & Fees	34,510
Computer Consulting & Website	548
Contract Services	200
Development	4,361
Donated Real Estate Expenses	12,758
Educational Outreach	7,650
Graphic Design	2,250
Insurance	2,250
Internship Pay & Program Expenses	16,554
Investment Management Fees	1,146
Legal Fees	0
Marketing	4,680
Online Vendor Processing Fee	2,629
Payroll Taxes	25,517
Postage	14,023
Printing & Bulk Copying	40,365
Professional Fundraising	0
Rent/Utilities Expense	32,128
Salaries	334,495
Security/Janitorial	1,618
Stewardship/Board Expenses	300
Subscriptions	2,210
Supplies	1,857
Telephone & Internet	3,073
Training/Research/Dues	570
Travel	0
Total Expenses	\$608,299

Administrative & Fundraising Expenses as a Percentage of Income: 2020



Think New Mexico's fundraising expense as a percentage of income in 2020 was 5.7%. Think New Mexico's administrative overhead expense ("management and general") as a percentage of income in 2020 was 8.0%.

NOTE: These financial statements do not include in-kind contributions of services or materials from 2020, which were valued at \$9,243. They also do not include unrealized investment appreciation.



**FINANCIAL SUMMARY**  
**Year Ended Dec. 31, 2020**

**Balance Sheet**

ASSETS	
Cash and Cash Equivalents	417,826
External Endowment Funds	124,819
Udall-Carruthers Endowment	115,432
Grants Receivable	79,733
Investments	1,417,861
Land held for sale	1,000,000
Prepaid Expenses	0
Property and Equipment*	0
<hr/>	
Total Assets	\$3,155,671
LIABILITIES	
Accounts Payable	11,440
Note payable - PPP loan	81,000
<hr/>	
Total Liabilities	\$92,440
NET ASSETS	
Without donor restrictions	2,786,954
With donor restrictions	276,277
<hr/>	
Total Net Assets	\$ 3,063,231
<hr/>	
Total Liabilities	
and Net Assets	\$ 3,155,671

*\* Net of Accumulated Depreciation.*

*Source for pages 20– 21: Financial Statements  
for the year ended December 31, 2020. Independent  
auditors: Taylor, Roth & Company.*

**FOUNDATION PARTNERS**

( JANUARY 1, 2020—MAY 1, 2021 )

- Aceves-London Family Fund

John & Kathleen Altman Foundation

Amazon Smile Foundation

Anchorum St. Vincent

Azalea Fund

Barker Welfare Foundation

Bingaman Foundation

Brindle Foundation

Cabin Fund of the

    Santa Fe Community Foundation

Candelaria Fund

Castagnola Family Fund

Chamisa Fund of the

    Santa Fe Community Foundation

Chase Foundation

Con Alma Health Foundation

Delle Foundation

Earth & Sky Fund of the

    Santa Fe Community Foundation

ECMC Foundation

Eye Associates Gerald & Alice Rubin

    Memorial Foundation Fund

Cecilia Lipton Farris & Victor W. Farris

    Foundation Fund of the

    Santa Fe Community Foundation

Foster Foundation Inc.

Foundation for Sustainable Living

Frost Foundation

Gale Family Foundation

Garfield Street Foundation

Hanna and Matthew Foundation
- John H. Hart Foundation

Honey Bee Fund

Hunt Family Foundation

Kaufmann Fund of The Communities of

    Coastal Georgia Foundation

Robert T. Keeler Foundation

Kate Klein Fund of the

    Santa Fe Community Foundation

Kuhn Foundation

LEF Foundation

Life Center Foundation

Louis Arnold Maddux

    Environmental Foundation

Nickoloff Family Foundation

Paypal Giving Fund

Pfizer Foundation Matching Gifts Program

S.B. Foundation

Santa Fe Community Foundation

Scandia Foundation

Simon Charitable Foundation

SLF Foundation

Solis-Cohen Spigel Family Fund

Special Relativity Fund of the

    Santa Fe Community Foundation

Taos Community Foundation

Thoma Foundation

Thornburg Foundation

Timken Family Foundation

Toan-O'Brien Foundation

Weir Family Charitable Fund

Esther & Morton Wohlgemuth Foundation

Individual Social Investors (JANUARY 1, 2020–MAY 1, 2021)

Anonymous (15)  
Thomas & Carol Ageson  
Jonathan & Alice Abbott  
Nancy & Bruce Abell  
Mona Abousleman & Kevin Lee  
Paul Abrams  
Rebecca Abrams & Nathan Benn  
Ann N. Aceves  
Richard M. Adam  
Jan & Rick Adesso  
Abigail Adler  
Dr. Mercedes M. Agogino  
Natalie Agraz & Steven Chance  
Omar Ahmed  
Pamela Saunders Albin  
Anne Albrink  
Drs. Joe Alcorn &  
Sylvia Wittels  
Johnnie R. Aldrich, PhD  
Christian L. Alexander  
Mark & Martha Alexander  
Judith & Bill Alger



Bill Allen  
Catherine A. Allen  
Elizabeth Allred  
Linda & Carl Alongi  
Arthur Alpert  
Jonathan Altman  
Tim & Lucia Amsden  
Bonnie Anderson  
Charles & Cheryl Anderson  
Dave & Maureen Anderson

Jean Anderson  
Judy Anderson  
The Honorable Phelps Anderson  
Robert Anderson  
Priscilla Andrews  
John F. Andrews & Jan Denton  
Dr. Marcia Angell  
The Honorable Clara Apodaca  
Tom Appelquist &  
Charles Newman  
Jarratt Applewhite  
Lynne E. Arany  
Amber Archer  
Laurie Archer  
Lawrence Archibald &  
Laura Chancellor  
Patricia & Richard Arens  
Susan Arkell  
Karyl Ann &  
Kenneth Armbruster  
Jerry & Lillian Armijo  
Robert G. &  
Sara Clark Armstrong  
Roberta Armstrong &  
Al Webster  
Bríd Arthur  
Meleah Artley  
Alan & Monica Arvin  
Michael Aster & Roberta Lurie  
Ralph Atenasio  
Drs. Boudinot &  
Louise Abel Atterbury  
Rev. Victor Lee Austin  
Patricia Fleury Ayala  
Cecilia Baca  
Jacqueline Baca  
M. Carlota Baca, PhD  
Drs. Sally Bachofer &  
Margaret Vining  
Robert "Cid" & Betty Backer  
Stephen Badger

Think New Mexico's  
Ranking for Best  
Advocacy Campaign

Year	Rank
2020	57th
2019	58th
2018	60th
2017	60th
2016	60th
2015	58th
2014	56th
2013	57th
2012	70th

Every year, the University of Pennsylvania publishes a report evaluating over 7,800 think tanks worldwide. Think New Mexico is the only U.S. state-based think tank ranked in the top 100 in the world for advocacy.

Burck & Sandra Bailey  
Ed & Kiyomi Baird  
Nancy Baker  
Russell Baker  
Carl & Penny Baldwin  
Carol & John Balkcom  
Tina L. Bandick  
Keith Banks  
Leslie & Rutgers Barclay  
The Honorable Paul Bardacke &  
Lisa Enfield  
Cynthia Bargman  
Cleon &  
Sharon Krallman Barker  
Larry Barker  
Cris & Marilyn Barnes

**What’s a “Social Investor?”** We call our contributors “social investors” because we believe that nonprofits should be evaluated based on the social return they produce each year. For example, because Think New Mexico’s 1999 income was \$109,499, the \$135 million appropriated annually for full-day kindergarten means that our investors continue to receive social dividends of approximately \$1,230 for every \$1 invested in Think New Mexico’s initial full-day kindergarten project.

*Featured on these pages are Think New Mexico social investors and friends wearing their Think New Mexico “thinking caps” around the world. Their names and locations are listed on the back inside cover.*



Stephen Baros  
 Laurie & Thomas Barrow  
 Dan Barsotti  
 John & Nolana Bassett  
 Sara & Patrick Bauman  
 Ann & Steve Baumgarn  
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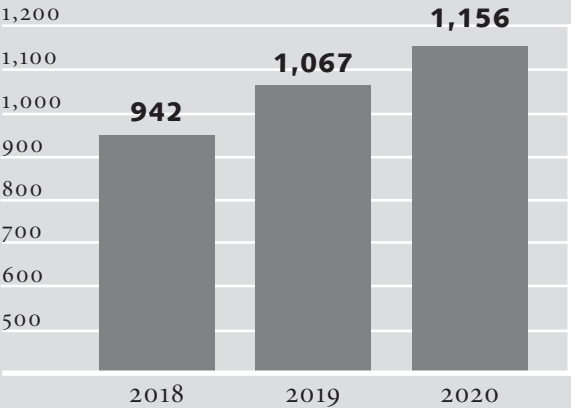


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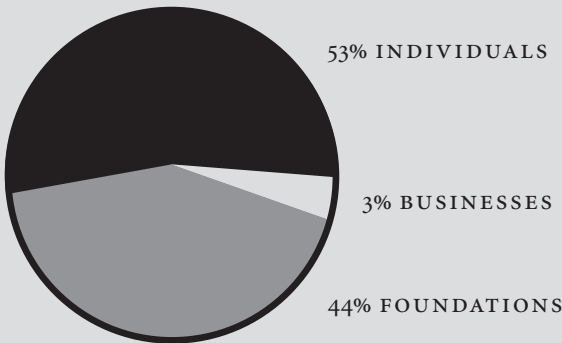
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ROBERT TRAPP, ESPAÑOLA, NEW MEXICO, NOVEMBER 4, 2019

# The Number of Individual Social Investors in Think New Mexico Grew by More Than 23% from 2018–2020



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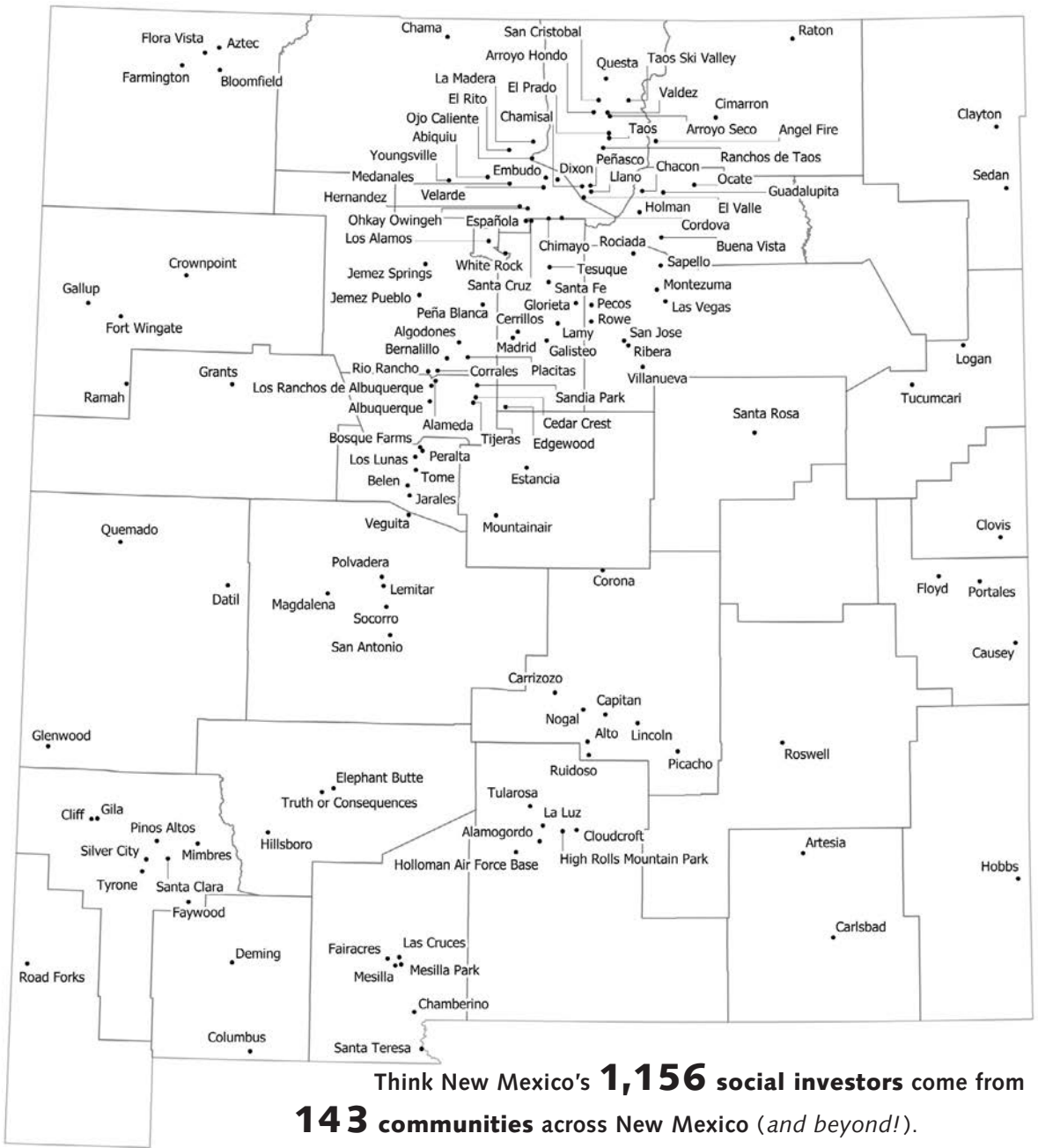
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*"Hello, folks at Think New Mexico! I wish we had a group like yours here in South Dakota. We have been trying to repeal the food tax for years, but no luck."*

CATHY BRECHTELSBAUER, SIOUX FALLS, SOUTH DAKOTA, DECEMBER 29, 2020



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Whether it's running or not, your car, truck, RV, boat, or other vehicle can make a positive difference in the lives of New Mexicans if you donate it to Think New Mexico. We partner with the nonprofit CARS, which will come pick up the vehicle, sell it at auction, and forward the proceeds to Think New Mexico.

If you have any questions or would like to donate your vehicle call CARS at 1-877-411-3662 (be sure to tell them that the donation is for Think New Mexico) or visit the "Support" page of our website.

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Think New Mexico's online store has something for everyone, from stickers to tote bags, cell phone cases, notebooks, water bottles, mugs, t-shirts, hoodies, and more! They make great gifts and show your support for Think New Mexico.

You can find the store on our website at:

<http://www.thinknewmexico.org/online-store>.

*2019 interns wearing their Think New Mexico gear*



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