

ACCELERATING IDEAS *into* ACTION



MAY 7-9, 2019
SAN ANTONIO, TEXAS



Asset Funders Network

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PRE-CONFERENCE GENERAL SESSION

Lessons from San Antonio: Opportunity, Equity, and Resiliency

12:00 P.M. – 2:15 P.M.



Ann Baddour
TEXAS APPLESEED



Rosie Castro
COMMUNITY ADVOCATE



Christine Drennon, PhD
TRINITY UNIVERSITY



Ellen Stone, PhD
TEXAS APPLESEED



Carolyn Watson
JPMORGAN CHASE

Framing the Issue: economic segregation in San Antonio

a presentation to the Asset Funders' Network Grantmaker Conference

Christine Drennon, Ph.D.

Urban Studies Program

Trinity University

May 2019

A dubious distinction:

“Spatial inequality scores run from a low of 6.6 in Gilbert, AZ to a high of 23.7 in San Antonio, TX.”

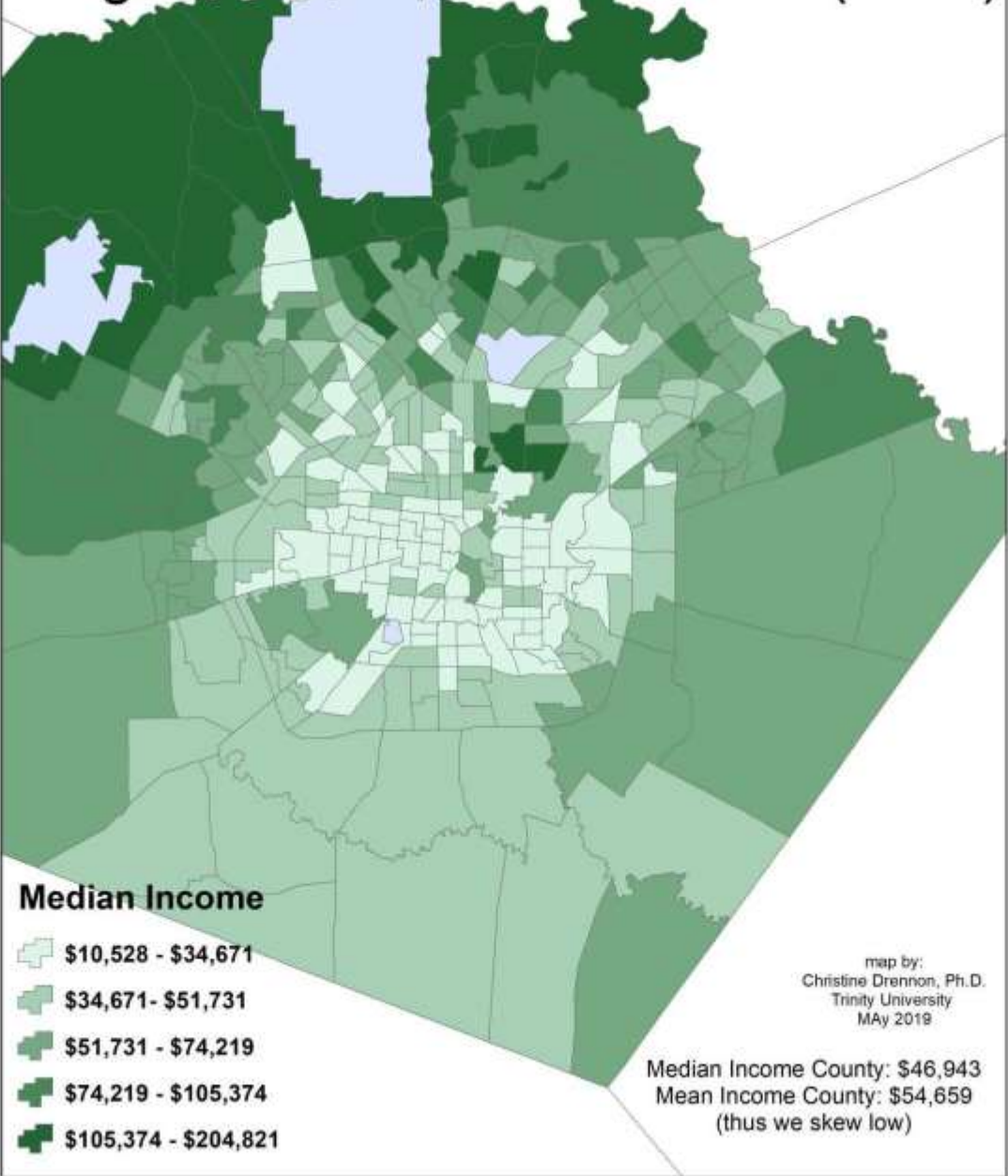
- Pew Research Center: “Rise of Residential Segregation by Income” (2012)
- Economic Innovation Group: “Distressed Communities Index” (2017)
- Richard Florida's ranking of income segregation for CityLab (2014)
- “Once again, San Antonio Leads on Inequality”
San Antonio Express News, March 19, 2016

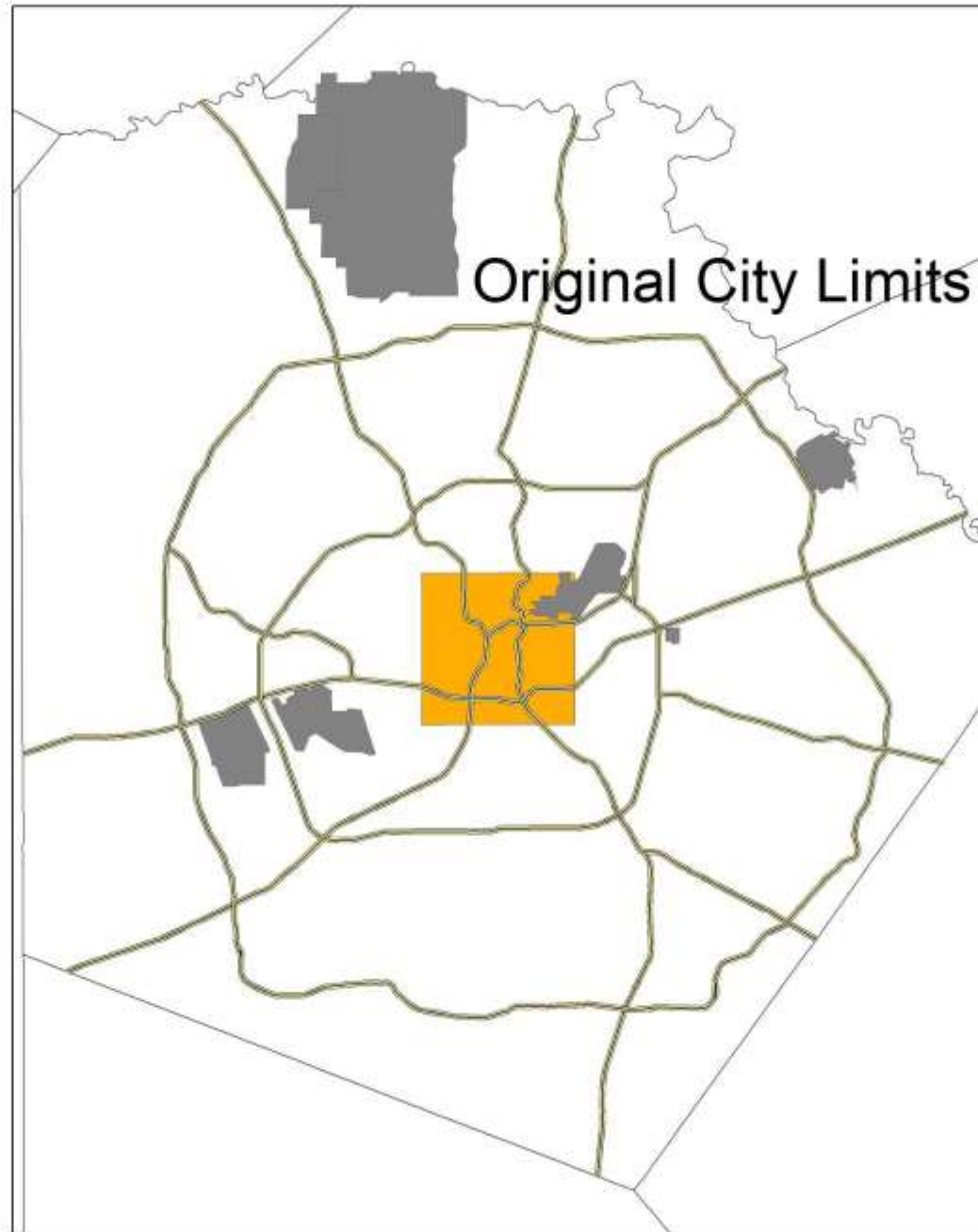
“Once again, San Antonio Leads on Inequality”

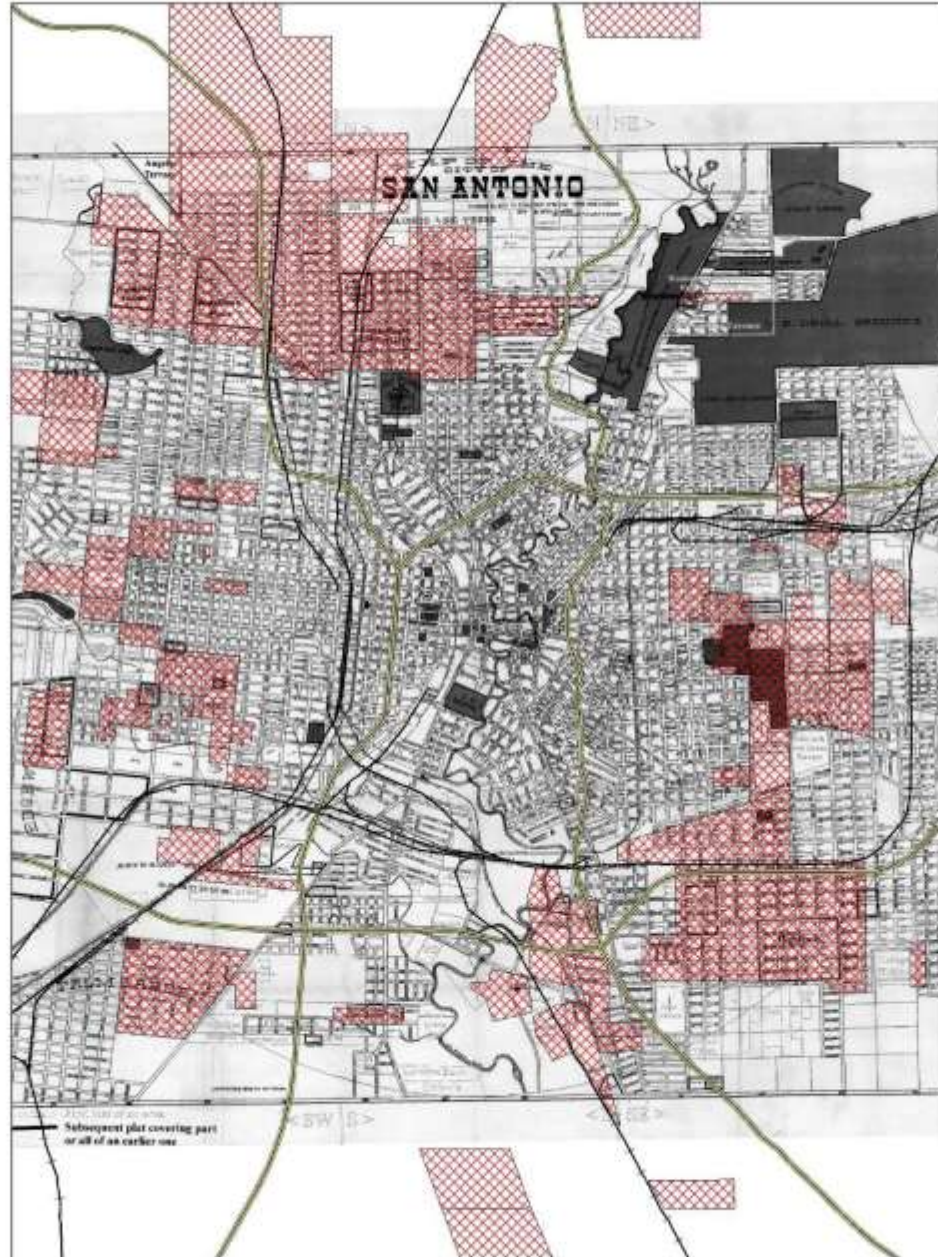
San Antonio Express News, March 19, 2016

- “If you are born into a more prosperous part of the San Antonio community, you have a significantly better chance at achieving professionally and educationally. If you grow up in our more distressed neighborhoods, you are almost destined for a life in poverty.”

Neighborhood Median Income (2017)



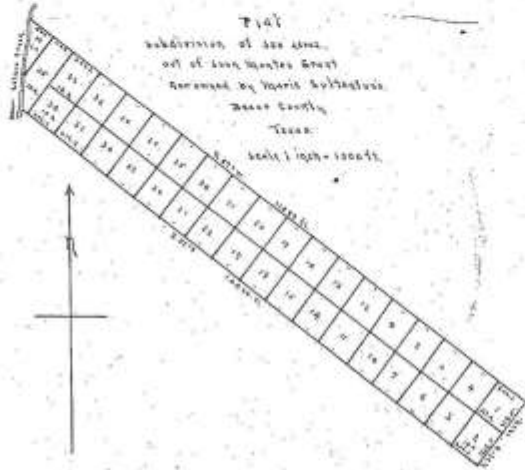




State of Texas :

County of Bexar :

Know all men by these presents: That I, B. G. Irish, for and in consideration of the sum of Fifteen Hundred Sixty-seven and 00/100 Dollars (\$1567.50) to me in hand paid by Henry K. Johnson and Florence M. Johnson, husband and wife, the receipt of which is hereby acknowledged, have granted, sold and conveyed and by these presents do grant, sell and convey unto the said Henry K. Johnson and Florence M. Johnson, of San Antonio, Texas, all those certain lots or parcels of land situate in the City of San Antonio, County of Bexar, State of Texas, described as follows, to-wit: Being all of Lots numbered five (5) six (6) and seven (7), Block numbered six (6), City Block 6426, in **Northaven Subdivision**, according to **plat of said subdivision, recorded in Vol. 642, page 2.** Deed and Plat Records of said County to which reference is here made. TO HAVE AND TO HOLD the said premises, together with all and singular the rights and appurtenances thereunto in anywise belonging unto the said Henry K. Johnson and Florence M. Johnson, their heirs and assigns, forever, and I do hereby bind myself, my heirs, executors and administrators to WARRANT AND POSSESS DEFEND the title to said property unto the said Henry K. Johnson and Florence M. Johnson, their heirs and assigns, against every person whatsoever lawfully claiming or to claim the same or any part thereof, except as to all taxes accruing after March 31st, 1921. This conveyance is made subject to the restrictions contained in deed from The San Antonio Loan & Trust Company, Trustee, and Elizabeth S. Maury to B. G. Irish, dated February 5, 1921, and recorded in Vol. 556, page 90, Deed Records of said County. By the acceptance of this conveyance said vendees and all persons hereafter acquiring title to said premises or any portion thereof, promise and agree that said premises, or any portion thereof, shall **not be used for business purposes other than Hotels, Boarding Houses or Lodging Houses, and shall not be used for the keeping or treating for profit persons afflicted with tuberculosis or any contagious or infectious diseases, or for the purpose of erecting thereon tents or open air structures, or barns or sheds for living purposes, except that outbuildings may be occupied by servants of owner or lessee. As a covenant running with the land it is expressly understood and agreed that any sale or lease of said premises, or any portion thereof, to any Mexican or to any person of Negro blood shall immediately cause the title thereto to revert to this grantor, his heirs and assigns.** It is further agreed that any dwelling house erected on any of said lots, or any portion thereof, shall cost **not less than Five Thousand Dollars (\$5,000.00)** and all dwelling houses shall front towards the street line running east and west in front of said lots, and that no portion of such dwelling house or houses or any other building erected on said premises shall be nearer the **front street line of said lots than twenty-five feet,** or nearer the side street line than ten feet. Witness my hand at San Antonio, Texas, this the 28th day of April A.D. 1923.



State of Texas }
County of Bexar }

I hereby certify that this plat is drawn to scale as indicated by L.A. Green, Civil Engineer, and represents the land noted herein, 328 acres out of 1/2 section 22 out of T147, S22, R12E, B22, Bexar County, Texas, and that sales will be made therefrom.

W.E. Hildreth,
Surveyor and subscribed before me this 28th day of October
A.D. 1922.

T. B. Lefevre,
County Clerk, Bexar County, Texas

Filed for record November 2nd 1922 at 10:25 a.m.
Recorded and indexed November 9th 1922 at 8:30 a.m. T.M.
County of Bexar Clerk, Bexar County, Texas by H. W. Hamilton, Deputy.

EL PASO St.

1	2	3	4	5	6	7	8	9	10	11	12
13	14	15	16	17	18	19	20	21	22	23	24

WILKINS St.

1	2	3	4	5	6	7	8	9	10	11	12
13	14	15	16	17	18	19	20	21	22	23	24

The State of Texas }
County of Bexar }

Whereas the ...
I, ...
Witness my hand and seal of office this 28th day of October 1922.

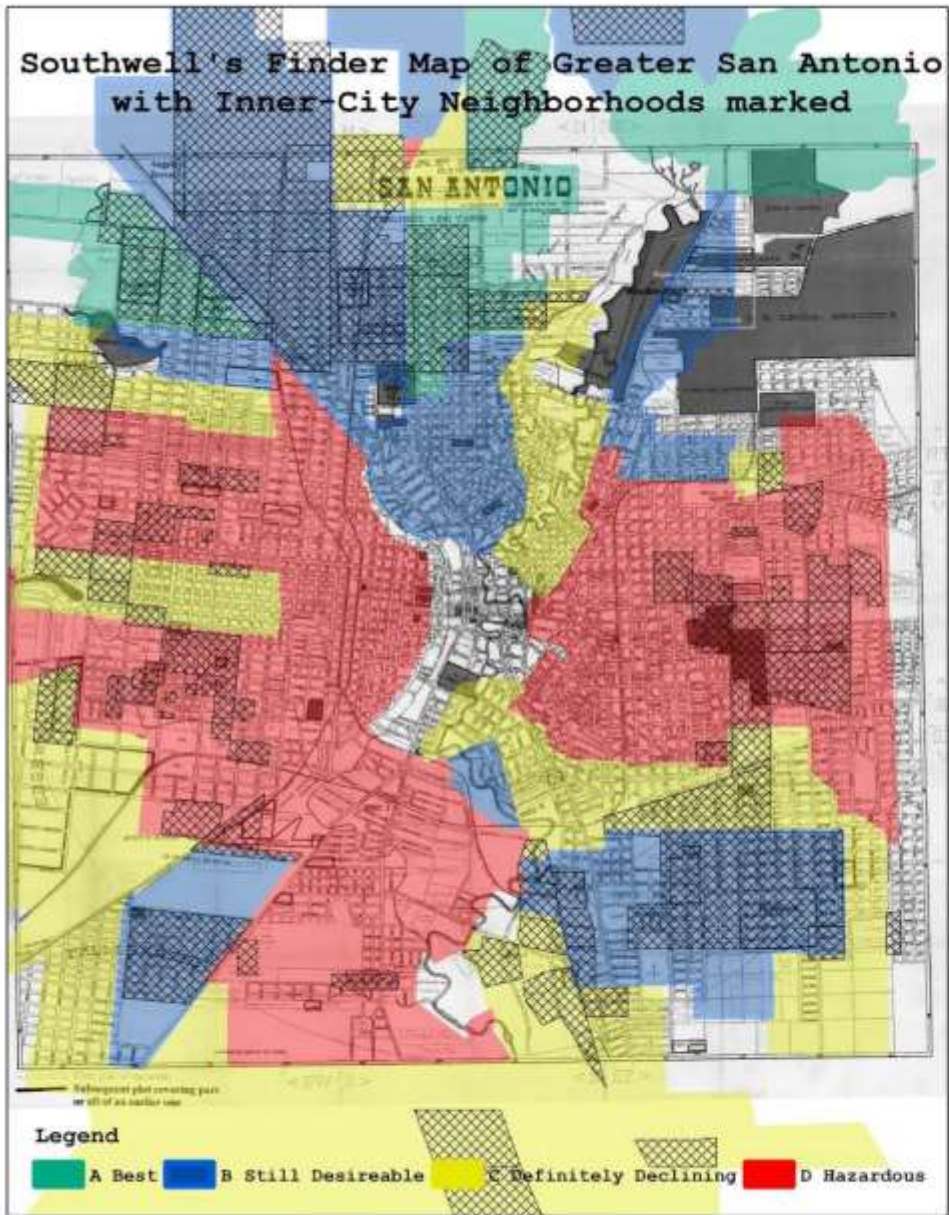
W.E. Hildreth,
Surveyor

T. B. Lefevre,
County Clerk, Bexar County, Texas

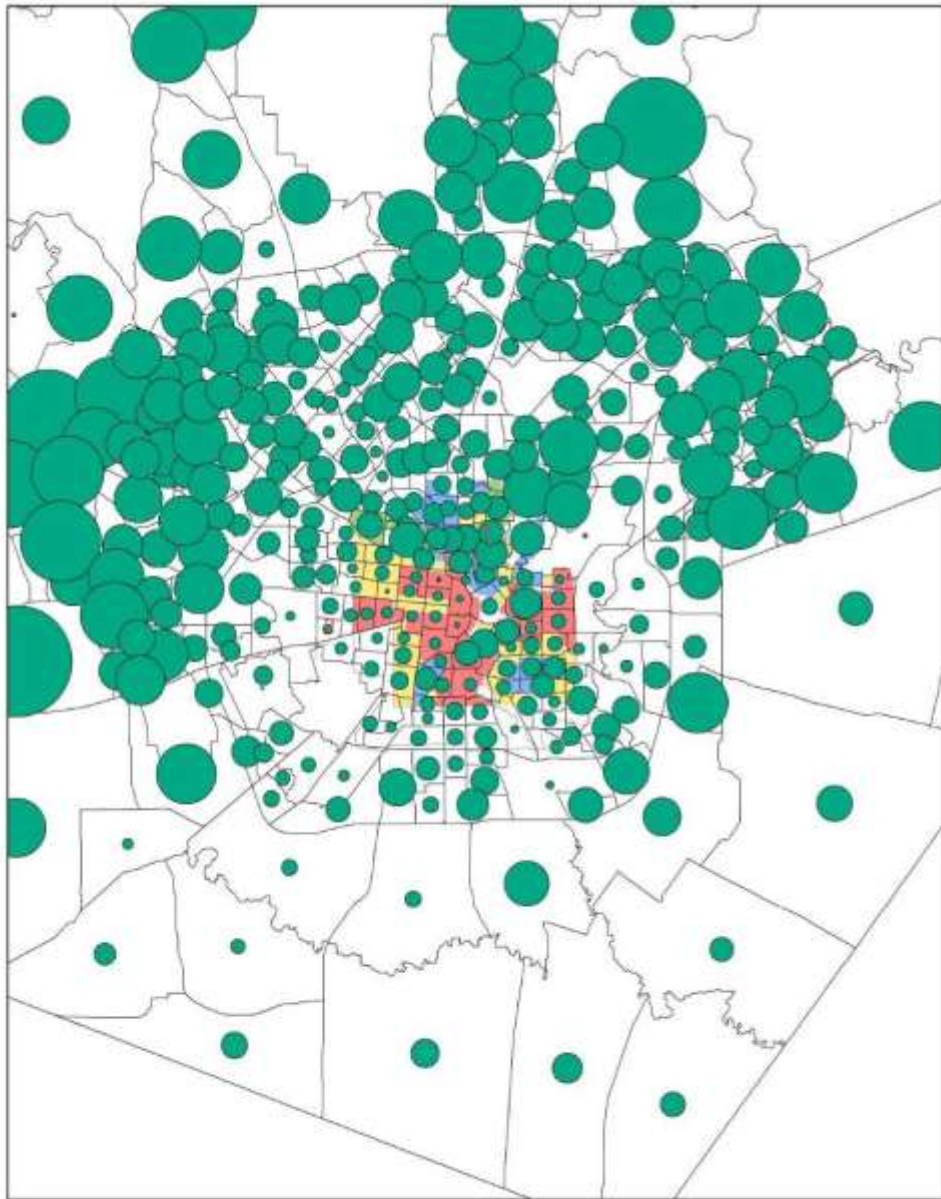




Early 20th century housing policy

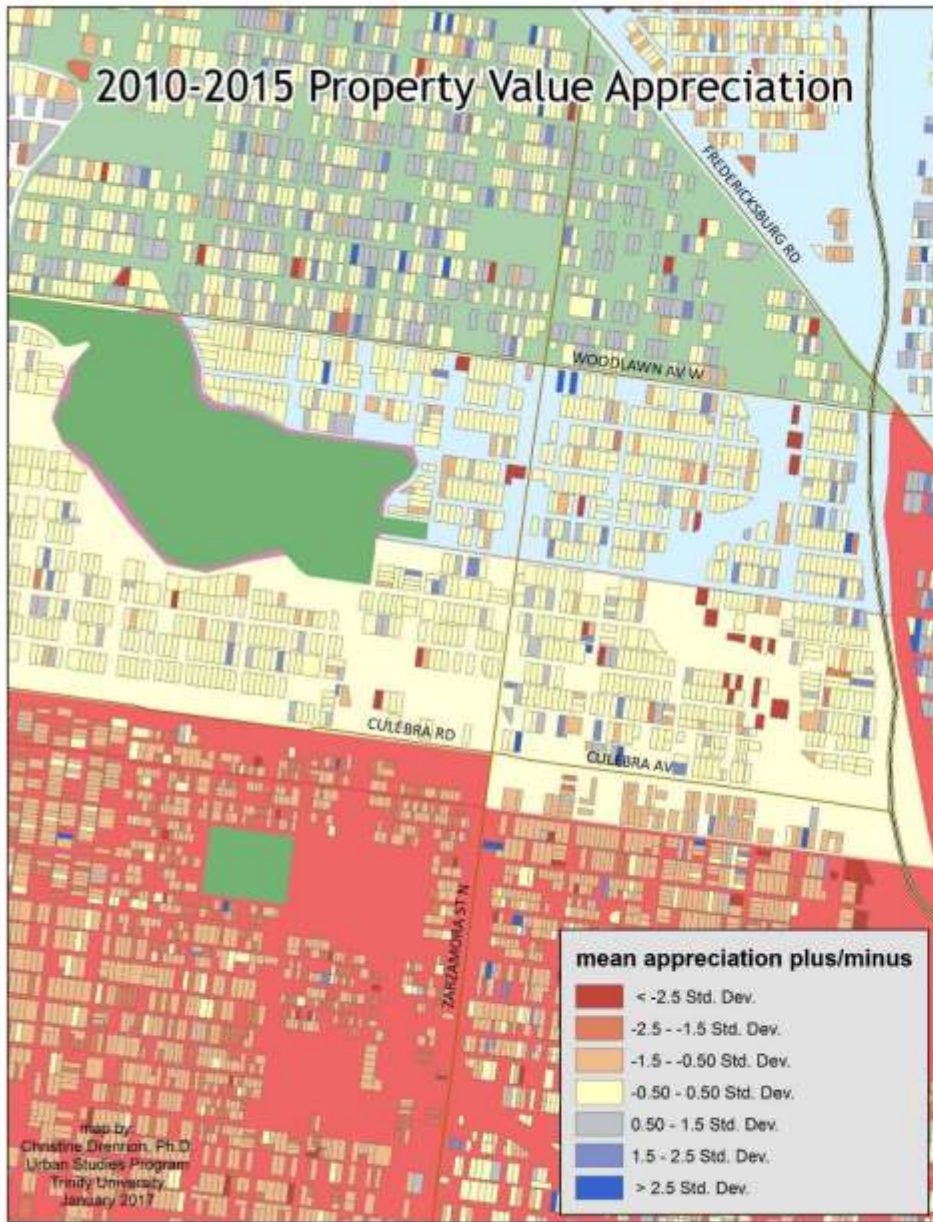


Mid-Century Housing Policy



Late 20th century housing policy:

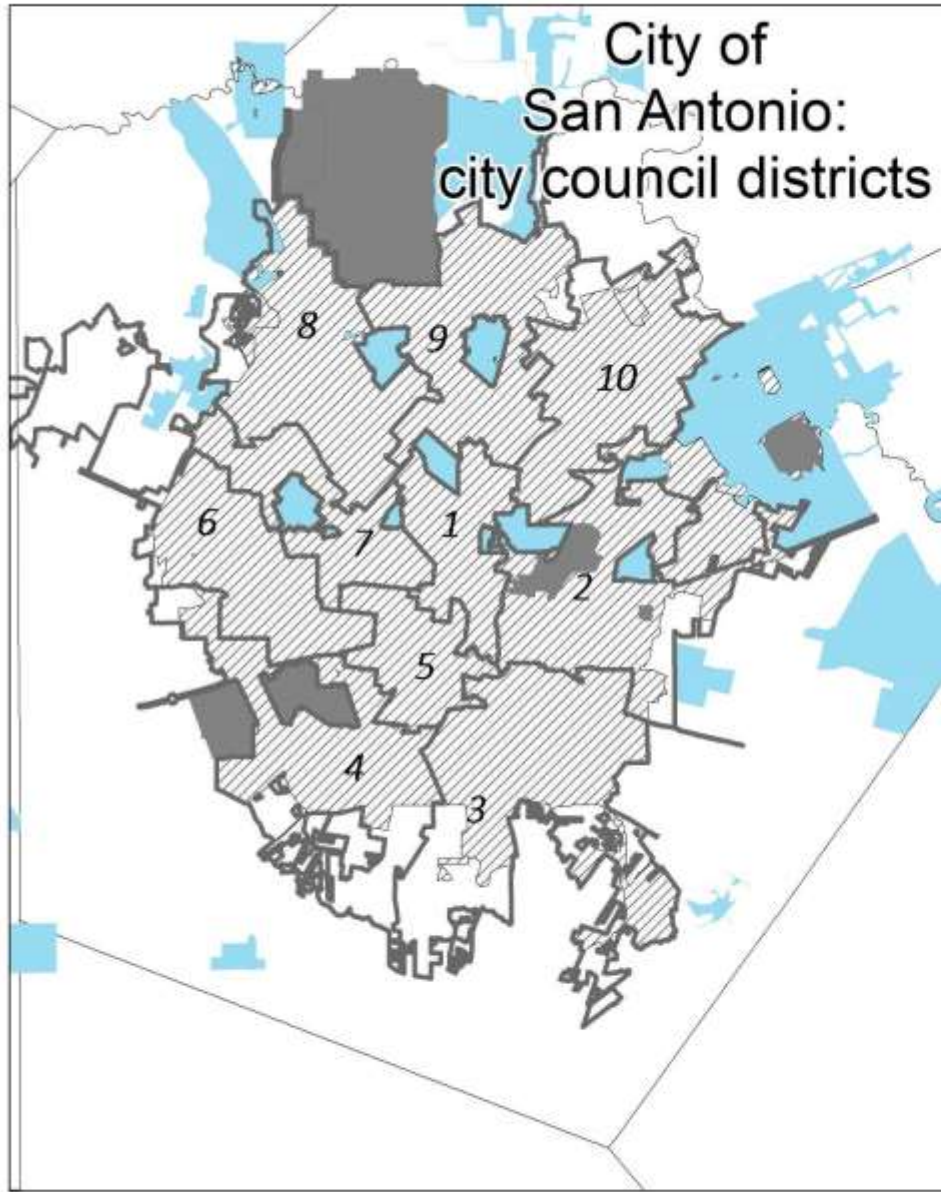
2016 home loan originations
(Home Mortgage Disclosure Data):
*continued disinvestment with
unequal reinvestment*



Cumulative Impact of a Century of Housing Policy

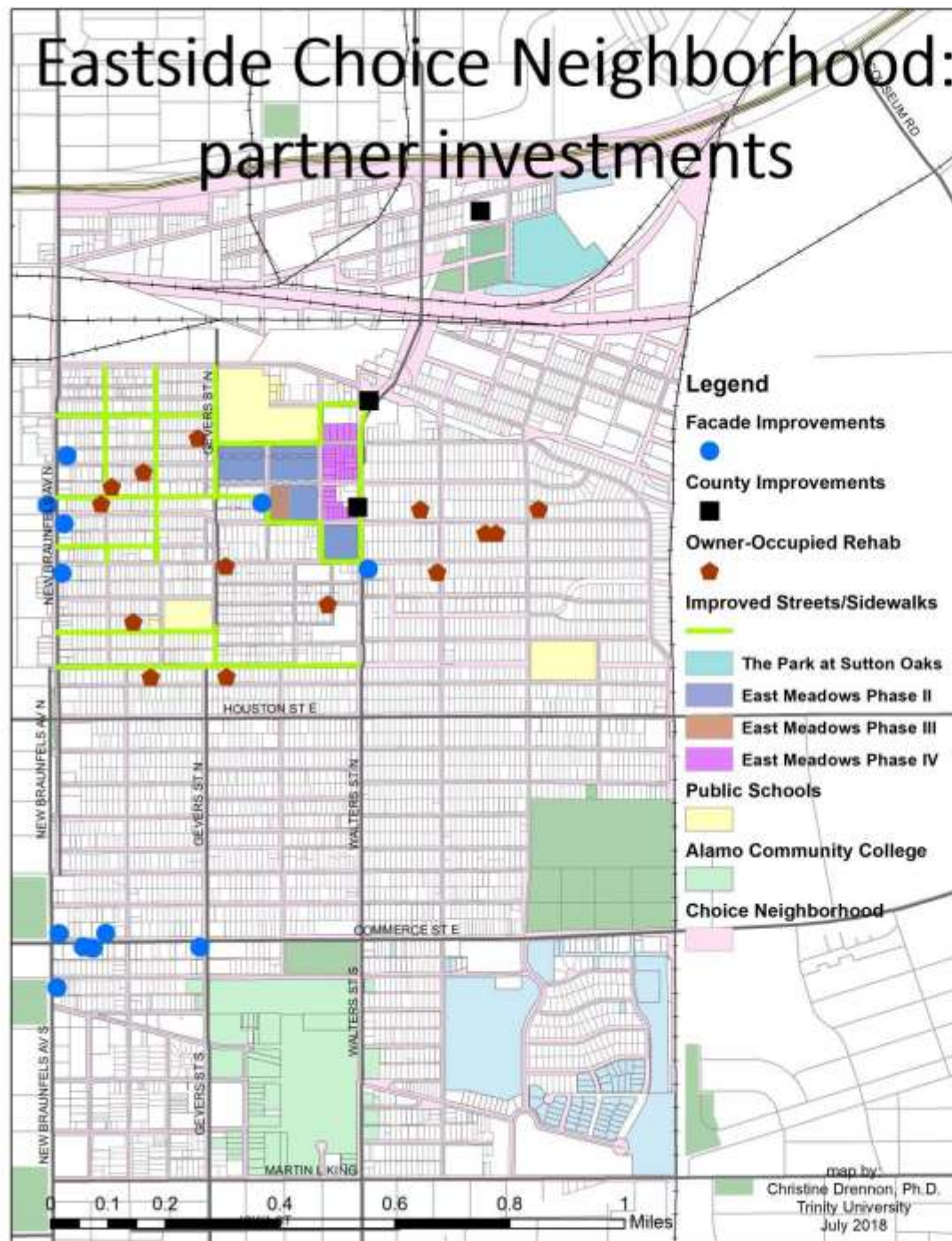
Over 2,000 people have heard these findings

Including City Council, City staff, school district administrators, United Way partners, San Antonio Area Foundation, Great SA Chamber of Commerce, Hispanic Chamber of Commerce, Masters Leadership Program, Metropolitan Health District, SA Board of Realtors, County Commissioners Court, SA Faith Convening, ...



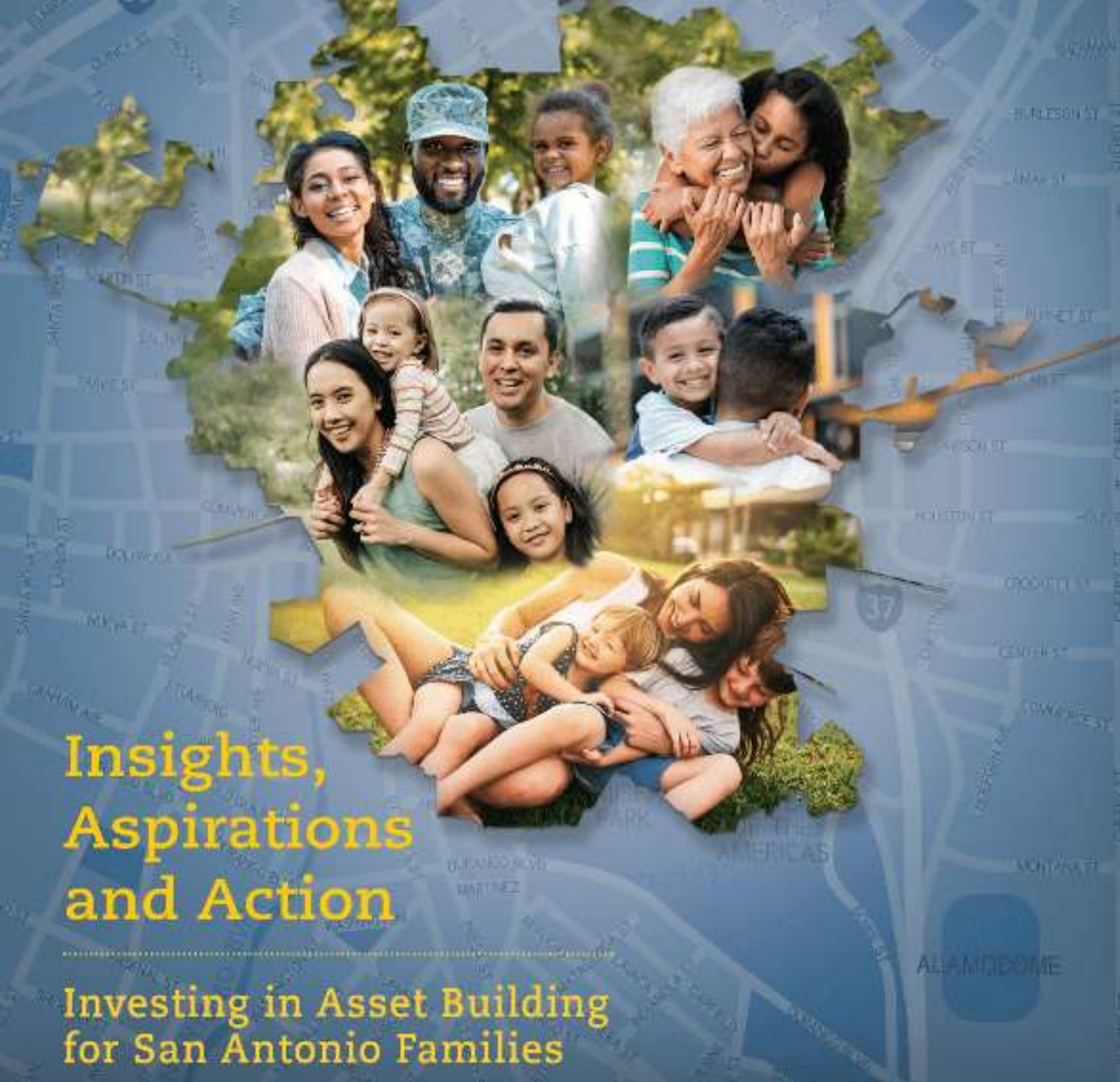
In 2018 City Council passes the first “equity budget”, distributing funds based on equity, not equality.

Eastside Choice Neighborhood: partner investments



But what must this work
really look like?

Moving from policy to community



Insights, Aspirations and Action

Investing in Asset Building
for San Antonio Families

SAN ANTONIO AREA

 Asset Funders Network



Texas
APPLESEED

Project Goal



The primary goal of San Antonio Asset Building Scan and Opportunity Report was to provide funders and the larger community with a fact-based analysis of the San Antonio region's asset building opportunities, gaps, and community needs to inform and inspire increased investment, collaboration and allocation of scarce philanthropic resources.

Audiences



Funders - insights are compelling and informative, promoting increased focus on and investment in asset building and financial health issues.

Nonprofits - insights inform or validate gaps/opportunities for programming and policy efforts; feel a sense of urgency to adopt new approaches, tools, and best practices.

Employers with low-wage workers - insights and inspiration to inform business friendly employee asset building offerings.

Public Sector - insights inform focused investments to fill gaps or proactively capitalize needs for specific geographical areas or specific populations; insights should help inform equity lens.

Data Scan



Goal: To leverage existing data and analysis to provide an overview of residents in San Antonio, with a specific focus on asset building, covering six topics:

- 1. Economic Mobility**
- 2. Financial Health**
- 3. Employment**
- 4. Housing**
- 5. Education**
- 6. Health**

Guiding Principles:

1. Illuminating opportunities to support asset building for LMI communities with a specific focus on race and gender
2. Report about the City of San Antonio, with a focus on zip code, where possible



ECONOMIC MOBILITY

- ◆ Overall, San Antonio is more integrated compared to other U.S. cities, but poverty in the city is segregated—concentrated in majority Hispanic and Black communities.
- ◆ Women of all ethnicities and Black men are the least economically mobile populations in San Antonio. Hispanic and White men have higher economic mobility.



FINANCIAL HEALTH

- ◆ San Antonio families have lower median credit scores, higher delinquent debts, and limited savings compared to the U.S. Hispanic and Black residents consistently have worse financial health outcomes compared to White residents, except when it comes to student debt.
- ◆ Low-income zip codes in San Antonio are dominated by high-cost alternative financial services, limiting options to build savings and access fair credit.



EMPLOYMENT

- ◆ San Antonio has relatively low unemployment, but many available jobs are low-wage.
- ◆ Hispanic, Black, and female small-business owners are underrepresented in small-business ownership in San Antonio.



HOUSING

- ◆ Most low-income San Antonio renters spend more than one-third of their income on housing, making them housing burdened, and evictions are increasing.
- ◆ San Antonio has fewer mortgage originations in census tracts that have a high percentage of minority residents, and high-cost mortgages are more common in those areas.



EDUCATION

- ◆ Economically disadvantaged students in San Antonio public schools are not leaving school college ready, and there is low educational attainment in San Antonio's lower-income zip codes.



HEALTH

- ◆ San Antonio, like Texas, has a high uninsured rate, which disproportionately impacts low-income Hispanic and Black families. Poor health outcomes can impact a family's ability to save, build credit, and enjoy economic mobility.

Nonprofit Survey



Goal: To build on the data analysis to understand nonprofit asset building programs and gaps

- **Document** existing nonprofit programs that are addressing asset building challenges of San Antonio families.
- **Identify** gaps in services and capacity.
- **Obtain** feedback on nonprofit priorities for expanding asset building programs

Guiding Principles and Implementation:

1. Target one respondent per organization—executive director or someone who knows about all organization programs.
2. Compiled a list of 113 organizations to target directly with the survey. 44 responded to at least half of the questions.

San Antonio has many organizations that can assist, the challenge is to connect those organizations into a network to reach the people who can benefit.

1. One-third of nonprofits indicated they have NO referral networks.
2. Top three challenges for San Antonio families are: a. Employment: Affordable childcare and living wage jobs; b. Education: Paying for college and job training; and c. Healthcare: Lack of health insurance.
3. Asset ownership and incentivized savings are the least available asset building programs—with added funding, organizations are willing to provide these services.
4. Organizations highlighted the need for additional resources to support and expand existing programs helping people access state and federal benefits.
5. East Side, West Side and South Side were highlighted as neglected geographies. Low-income single women and young adults not in school were highlighted as demographics with the least services.
6. Nonprofits expressed a need for long-term committee funding and streamlined grant reporting.

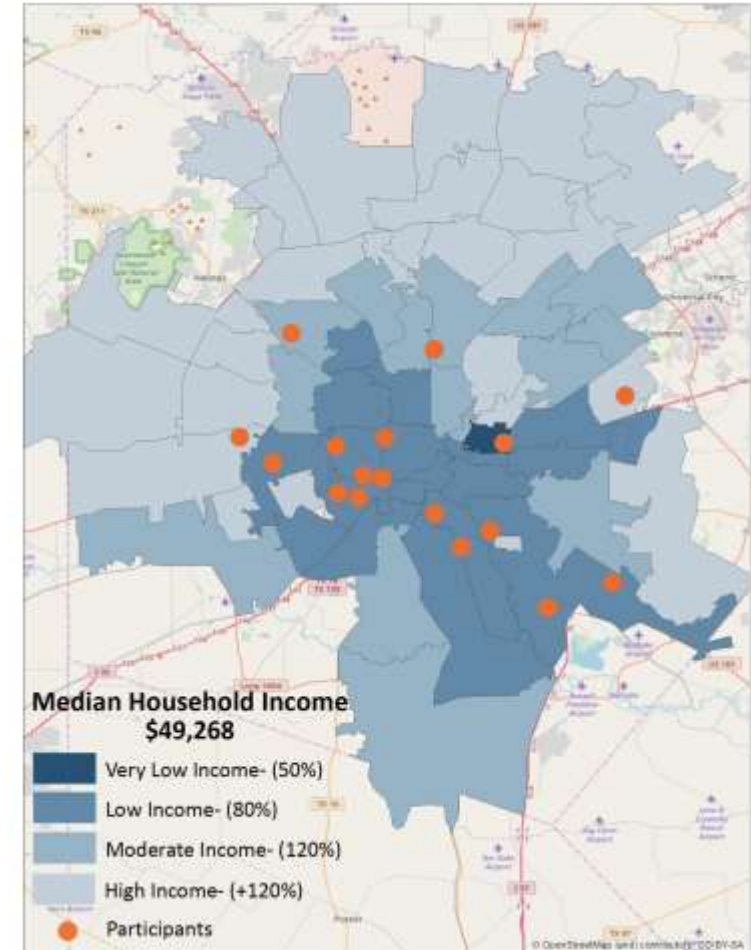
Focus Groups

Goal: To understand asset building programs and priorities from the perspective of the client.

- **Determine** top financial goals for low-income community members.
- **Identify** which asset building programs clients view as most beneficial and what programs they wish existed
- **Obtain** feedback on which organizations/institutions individuals trust most to offer asset building program

Guiding Principle:

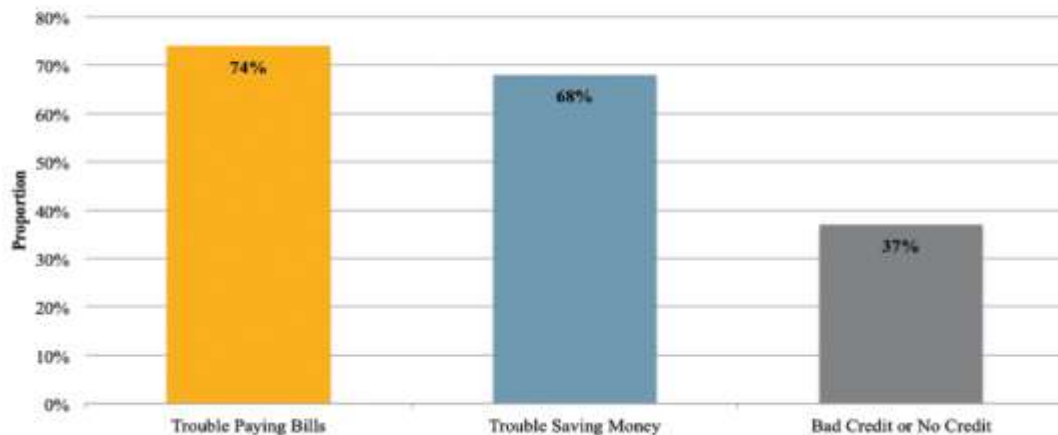
1. Recruit participants that represent the geographic and demographic diversity of low and moderate income San Antonio residents.
 - Participants included diversity in age, income, education, and race/ethnicity.



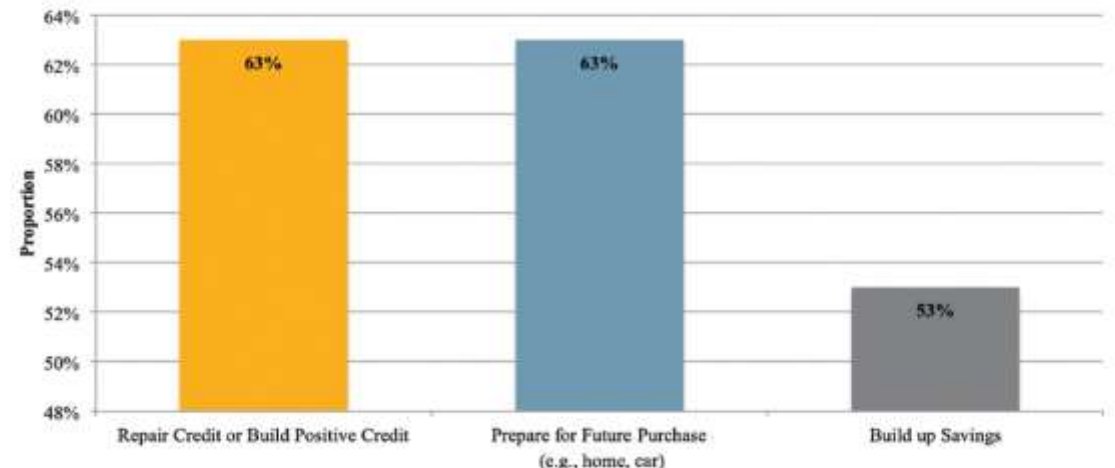
When you are in the middle, you are always left behind. You are sometimes better off not working, because if you work, you don't qualify for benefits.”

1. Participants felt that low-income working families are being left behind.
2. When people qualify for assistance, there are multiple barriers to access services.
3. Subsidized child care, utility assistance, free tax preparation and programs that support people going through nonprofit higher education were highlighted as most beneficial.
4. Though financial concerns reflected basic day-to-day struggles, financial goals were hopeful and aspirational.

FINANCIAL CONCERNS



FINANCIAL GOALS



Recommendations with Actionable Steps



- 1. Foster Integration of Asset-Building and Social Safety-Net Services.**
- 2. Focus on Highest-need Geographies and Populations.**
- 3. Enhance Safety-Net for Low-Income Families.**
- 4. Expand Access to Products and Services that Support Asset Building and Asset Preservation.**
- 5. Support Local Policy work to Ensure Public, Nonprofit and Philanthropic Efforts Best Complement Each Other.**
- 6. Offer organizational support to nonprofits to enhance long-term viability and outcomes**

Questions?



Contact Information

Ann Baddour: abaddour@texasappleseed.net

Dr. Ellen Stone: estone@texasappleseed.net

PRE-CONFERENCE SITE VISIT

The Social Determinants of Wealth

2:15 P.M. – 4:30 P.M.

Elizabeth Lutz
Health Collaborative

Adrian Lopez
San Antonio Housing Authority

Dr. Amelie Ramirez
Salud America!

Rosalie Aguliar,
Salud America!

Sarah Baray
PreK 4 SA

Lorraine Robles
San Antonio Housing Authority

Abby Hughes Holsclaw
Asset Funders Network
Moderator



PRE-CONFERENCE SITE VISIT

Developing Workers for a Strong Economy

2:15 P.M. – 4:30 P.M.

Richard Keith
City of San Antonio, Department of
Human Services

Kim Arispe
Family Service Association

Jennifer Cantu
Bank of America

Rebecca Flores
City of San Antonio, Department of
Human Services



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San Antonio Area Foundation
Where Giving and Community Connect

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