

Income Volatility: Why it Destabilizes Working Families and Sector-Based Approaches that Make Difference

SAN ANTONIO Area



Thursday, November 16, 2017
Federal Reserve Bank of Dallas – San Antonio Branch

- 9:00 a.m. **Welcome & Introductions**
Frances E. Gonzalez, Asset Funders Network
Zachary Evans, Federal Reserve of Dallas - San Antonio Branch
David Hornberger, J.P. Morgan Bank
- 9:10 a.m. **Framing the Issue: Income Volatility and its Impact on Working Families**
– 9:30 a.m. Joanna Smith-Ramani, EPIC; Financial Security Program, Aspen Institute
- 9:30 a.m. **Panel: Implications for the San Antonio Region**
– 10:20 a.m. Garret Groves, Center for Public Policy Priorities
Melody Woosley, Human Services Department, City of San Antonio
Moderated by Joanna Smith-Ramani
- 10:20 am **Funder Reflections**
– 10:25 am Eusebio Diaz, Baptist Health Foundation of San Antonio
- 10:25 a.m. **Panel: Workplace Financial Wellness Opportunities for the San Antonio Area**
– 11:15 a.m. Kimberly Arispe, Family Service Association
Lauren Gates, RAISE Texas
Adria Schmidt, Neighborhood Trust
Moderated by Rebecca "Becca" Brune, CEO, San Antonio Area Foundation
- 11:15 a.m. **Forum Closing Remarks & Session Conclusion**
Frances E. Gonzalez, Asset Funders Network

2017 San Antonio Area AFN Steering Committee

Rebecca Brune, San Antonio Area Foundation
Gloria Delgado, Texas Capital Bank
Eusebio Diaz, Baptist Health Foundation of San Antonio
Zachary Evans, Federal Reserve Bank of Dallas,
San Antonio Branch
Alice Jewell, McKenna Foundation
Patricia Mejia, Methodist Healthcare Ministries
Catalina Schultze-Kraft, Methodist Healthcare Ministries
Carolyn L. Watson, JPMorgan Chase & Co.

January 9, 2018 – SAVE THE DATE

for San Antonio Area AFN's next forum featuring special guest Dr. Thomas Shapiro discussing his new book *Toxic Inequality: How America's Wealth Gap Destroys Mobility, Deepens the Racial Divide, and Threatens Our Future*

San Antonio Area AFN is a regional chapter of grantmakers who invest in opportunities for low and middle-income individuals and families to build economic well-being.

Kimberly Arispe

Kimberly Arispe manages the Workforce and Financial Sustainability Department for Family Service. She developed the Center for Work and Family, a one-stop Center for family financial resources. She was a member of the Alamo Colleges Blue Ribbon Committee which assisted with the creation of the Westside Education and Training Center, and is a member of the WETC Advisory Committee. For many years she served as a consultant to organizations on the Westside of San Antonio with The Annie E. Casey Foundation's Making Connections Initiative

Rebecca Brune

Rebecca "Becca" Brune is the President and COO at the San Antonio Area Foundation. Becca has more than 24 years of experience working at the local, national and international levels building public-private partnerships to support innovative programming and leverage community investments. Becca has worked in Bangladesh, India, Costa Rica, Mexico and Nicaragua, studying local community and economic development projects, entrepreneurial programs and health service delivery programs. Before joining the San Antonio Area Foundation, Becca was senior vice president of strategic planning and growth at Methodist Healthcare Ministries, vice president at Goodwill Industries, and director of family self-sufficiency at the United Way of San Antonio and Bexar County.

Eusebio Diaz

Eusebio Diaz has worked in the nonprofit sector for over 18 years, including 14 years in the field of philanthropy, and is currently the Vice President of Programs with the Baptist Health Foundation of San Antonio. Eusebio earned a Bachelor of Arts Degree in Anthropology and a Masters of Arts Degree in Bicultural-Bilingual Studies, both from the University of Texas at San Antonio, and is a veteran of the United States Air Force. He was born and raised in South Texas, the son of migrant farm workers and has lived in the San Antonio area for the past 30 years.

Lauren Gates

Lauren Gates currently serves as Project Director for RAISE Texas. Lauren provides support and technical assistance to the growing asset-building field throughout Texas. Aside from technical assistance, Lauren continues to expand and create the RAISE Texas web site, manages all communications to inform RAISE Texas members of the asset-building issues in Texas and around the country, facilitates pilot projects and develops new asset-building resources for Texas organizations. Before joining the staff of RAISE Texas, Lauren was Program Manager of the Smart Savings Individual Development Account (IDA) Program for Covenant Community Capital Corporation. While managing the IDA program with over 600 participants, Lauren helped design and implement the Portable IDA Program for IDA holders that were displaced to Texas after Hurricane Rita hit New Orleans, and provided in-depth technical assistance training to other IDA programs including the State of Louisiana IDA Collaborative.

Garrett Groves

Garrett directs the Economic Opportunity Program at the Center for Public Policy Priorities, an independent public policy organization based in Austin, Texas. In addition to leading projects on educational attainment, workforce alignment and job quality standards at the Center, Garrett is also a scholar in residence at the Federal Reserve Bank of Dallas where he is studying promising workforce practices and consumer credit conditions in Texas. Garrett has worked with state and local entities on workforce, postsecondary education and economic development policy. Garrett helped lead Oklahoma Governor Mary Fallin's signature initiative as chair of the National Governors Association in 2014, which called on governors from across the country to bolster their talent development pipelines and align educational institutions, training programs and community-based organizations with employer needs and state economic development strategies.

Ricki Lowitz

Ricki Granetz Lowitz has spent more than 25 years designing and implementing programs that help American low-moderate income families improve their financial bottom line. Prior to launching Working Credit NFP, Ricki served as the Director of Economic Opportunities for Local Initiatives Support Corporation (LISC) in Chicago. There, she created the organization's first network of Financial Opportunity Centers—a model LISC replicated in 13 U.S. cities, and for which LISC received a federal Social Innovation Fund award in 2010. Ricki also developed Twin Accounts, a credit building and savings product featured in *The New York Times Magazine* and *Telemundo Nacional* in 2014. Before joining LISC, she crafted neighborhood-focused employment initiatives for the Comprehensive Community Revitalization Program (CCRP) in the South Bronx. Ricki also worked for Business and Professional People for the Public Interest (BPI) in Chicago, assisting residents from public housing to pursue community revitalization initiatives.

Adria Schmidt

Adria Schmidt is Director of Business Development at Neighborhood Trust Financial Partners, bringing Employer Solution Program to a number of employers across the nation. She as a Financial Counselor, providing counseling at New York City's Financial Empowerment Centers and Jobs Plus programs. She then served as Associate Director of Programs-Partnerships where she managed a large portfolio of non-profit partners who received Neighborhood Trust's Getting Ahead and Financial Empowerment Center programs. She is a former Peace Corps and AmeriCorps Volunteer.

Joanna Smith-Ramani

Joanna Smith-Ramani is the Associate Director at the Aspen Institute Financial Security Program and Director of the Expanding Prosperity Impact Collaborative (EPIC), a neutral, first-of-its-kind initiative in the field of consumer finance designed to accelerate knowledge synthesis and problem solving among a wide cross section of experts from applied, academic, government, and industry settings working on critical dimensions of financial security. Joanna possesses over 15 years of community development, community development finance, and personal finance/asset development experience. Prior to joining FSP, Joanna served as Senior Innovation Director at the D2D Fund, leading the unit that designs, tests, and evaluates promising financial service innovations. In her role there, she developed innovations to improve savings and financial capability including: Prize-linked Savings, Tax Time Savings, Gamification, Emergency Savings, and Youth Savings. Additionally, Joanna has led national and state legislative campaigns, resulting in the passage of a federal law and over 10 state laws expanding a savings innovation. She has been quoted in a variety of national and local media outlets including the *New York Times*, *National Public Radio*, and *Fox Cable News*.

Melody Woosley

Melody Woosley is Director of the Department of Human Services for the City of San Antonio, and is responsible for the City's Head Start program, Senior Centers, Community Learning Centers, and Family Assistance Centers. Prior to her appointment, Ms. Woosley served as Assistant Director of Human Services, and oversaw the City's investment in the Haven for Hope Campus partnership. Her community involvement includes the Eastside Promise Neighborhood Advisory Council, P-16 Early Childhood Education Working Group, the National League of Cities' Faculty Consultant to Multi-City Asset Building Project, United Way's Early Childhood Issue Council, City of San Antonio's Texas Municipal Retirement System Task Force. She holds a Bachelor of Arts in Communications from Southern Methodist University.