



# Insights, Aspirations, and Action

## Investing in Asset Building for San Antonio Families



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Dear Friends and Colleagues,

On behalf of the San Antonio Area Asset Funders Network (AFN), we are proud to present a comprehensive look at the financial health of low-income San Antonio families.

San Antonio Area AFN is a regional chapter of grantmakers who support effective programs for low- and middle-income individuals and families to build economic well-being. Our network seeks to connect funders and their peers in the nonprofit, public, and private sectors to share promising programs and smart strategies, gather knowledge to make their grantmaking more effective, and work to increase philanthropic support for asset building.

Through the full report and this related executive summary, developed by Texas Appleseed, we seek to provide funders, as well as the larger community, with a fact-based analysis of San Antonio’s asset building, gaps, community needs, and opportunities. We hope these insights provide a valuable resource to inform collaborations that expand asset-building programs for low-income San Antonio families, and foster economic resilience, increased financial health, and prosperity.

Sincerely,

**SAN ANTONIO AREA AFN STEERING COMMITTEE**

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**INTRODUCTION**

**San Antonio is a dynamic community and, overall, it is an economically strong city.**<sup>1</sup> Existing side by side with its many successes is another reality: San Antonio ranks among the most economically segregated cities in the country.<sup>2</sup> Too many San Antonio families struggle just to pay bills and make ends meet. Yet, alongside the struggle is hope and aspiration, with goals of building better skills, growing savings, and achieving homeownership.

This study is part of an effort to address economic inequity in San Antonio. It offers a fact-based analysis to inform investments and collaborations that have the potential to expand asset-building options for low-income San Antonio families, to foster economic resilience, increased financial health, and prosperity. The goal of the study is to assist San Antonio Area Asset Funders Network members in establishing responsive investment priorities that promote asset-building and financial health for San Antonio families. Through increased understanding of opportunities, gaps, and community needs, we hope to inspire increased and targeted investments, collaboration, and further the success of promising practices.

The following executive summary provides a high-level overview of the key findings and recommendations identified in the full study through five sections:

- 1. Historical Context;
- 2. Data Overview Examining Financial Well-Being in San Antonio;
- 3 City-Based Initiatives to Reduce Economic Segregation and Promote Equity;
- 4 Asset-Building Perspectives from San Antonio Nonprofits and Residents; and
- 5. Recommendations for Action

**A HISTORICAL SNAPSHOT OF ECONOMIC SEGREGATION IN SAN ANTONIO**

Economic segregation in San Antonio, and the resulting social inequity, can be traced back through 100 years of policies that have resulted in an urban core of entrenched poverty due to limited access to credit, investment, and opportunity.<sup>3</sup>

Economic segregation in San Antonio is deeply intertwined with racial segregation. Over many decades, original deed restrictions for new neighborhoods in San Antonio excluded Black and Hispanic families from higher-opportunity neighborhoods, infrastructure was neglected in the neighborhoods where they could live, and redlining policies excluded Black and Hispanic neighborhoods from access to federally subsidized mortgages. These families and neighborhoods were locked out of investments and opportunities that created the basis of substantial wealth-building for middle-class Americans in the post-World War II era.<sup>4</sup>

Changes in federal law have served to limit overt discriminatory practices, but have not undone the vast inequities that historical policies created. Those inequities persist today and have led to a rethinking of city policy, shifting from a focus on equality (equal distribution of resources across the city) to one based on equity, working to invest more in historically neglected areas in an attempt to balance the scales.<sup>5</sup>



DATA OVERVIEW

A DEEPER LOOK AT FINANCIAL WELL-BEING IN SAN ANTONIO

HIGHLIGHTS

The data overview of San Antonio, which draws on demographic, economic, education, and healthcare data, reveals 10 key findings that impact asset building for individuals and families:

<div><div>ECONOMIC MOBILITY</div></div>	<ul style="list-style-type: none"><li>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.</li><li>Women of all ethnicities and Black men are the least economically mobile populations in San Antonio. Hispanic and White men have higher economic mobility.</li></ul>
<div><div>FINANCIAL HEALTH</div></div>	<ul style="list-style-type: none"><li>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.</li><li>Low-income zip codes in San Antonio are dominated by high-cost alternative financial services, limiting options to build savings and access fair credit.</li></ul>
<div><div>EMPLOYMENT</div></div>	<ul style="list-style-type: none"><li>San Antonio has relatively low unemployment, but many available jobs are low-wage.</li><li>Hispanic, Black, and female small-business owners are underrepresented in small-business ownership in San Antonio.</li></ul>
<div><div>HOUSING</div></div>	<ul style="list-style-type: none"><li>Most low-income San Antonio renters spend more than one-third of their income on housing, making them housing burdened, and evictions are increasing.</li><li>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.</li></ul>
<div><div>EDUCATION</div></div>	<ul style="list-style-type: none"><li>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.</li></ul>
<div><div>HEALTH</div></div>	<ul style="list-style-type: none"><li>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.</li></ul>

CITY-BASED POLICY INITIATIVES TO REDUCE ECONOMIC SEGREGATION AND PROMOTE EQUITY IN SAN ANTONIO

Public funding and services are important to the overall landscape of asset-building services in San Antonio and offer some insight into local priorities. City policies to reduce economic segregation and promote asset building for low-income San Antonio families focus on four key areas: housing, increasing income, preventing financially harmful practices, and enhancing education.

Over the past decade, the City of San Antonio has undertaken multiple critical initiatives and policies to increase income for low-wage workers, support family asset building, prevent financially harmful practices, and support education. Important policies and initiatives are highlighted below.

- Paid sick leave:** requiring employers to offer earned paid sick leave
- Training for job success:** offering job training to low-income families with wraparound support services
- Increased minimum wage:** ensuring a living wage for City employees
- Financial Empowerment Centers:** providing free financial coaching in multiple locations
- Volunteer Tax Assistance (VITA):** offering free income tax preparation
- Limiting predatory payday and auto title lending**
- Ending jailing** for failure to pay municipal fines
- Pre-K 4 SA:** offering universal access to free pre-K programs for local children

ASSET-BUILDING PERSPECTIVES FROM SAN ANTONIO  
NONPROFITS AND RESIDENTS

NONPROFIT SURVEY

Recognizing the critical role of the nonprofit sector in supporting the financial well-being of low-income communities, a survey of nonprofit providers was conducted in order to:

- 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

The survey was shared with 113 nonprofit organizations and received a 38% response rate, with 44 organizations completing at least half of the survey.

DEMOGRAPHICS OF SURVEYED NONPROFIT ORGANIZATIONS

- 83% of survey respondents were executive staff (i.e., CEOs, executive directors, vice presidents).
- Most of the nonprofit providers surveyed had a large budget (38% surveyed had an estimated budget greater than \$7 million and 35% had an estimated budget between \$1 million and \$7 million).
- Half of the nonprofit providers surveyed had more than 40 employees.
- The most common key program area of the surveyed nonprofit providers was education and early childhood (52%).

TOPLINE FINDINGS FROM NONPROFIT SURVEY

- ◆ The top three financial challenges facing San Antonio residents were:
  1. Employment issues, with a focus on affordable child care and living wage jobs
  2. Education issues, including paying for college and job training
  3. Health issues, focused on a lack of health insurance
- ◆ Asset ownership and incentivized savings programs are the least available asset- building services among the nonprofit organizations surveyed, though there is willingness to provide these programs if funding was available.
- ◆ Nonprofit providers identified access to federal and state benefits programs as the highest need, though most nonprofits are offering these services.
- ◆ One third of nonprofit providers surveyed indicated they have NO referral networks.

“Nonprofits are better together, but often face barriers to collaboration even when they have the desire. Funders facilitating or funding collaborations while also bridging the gaps to reduce barriers for place-based strategies work!”

- ◆ There is a lack of access to asset-building programs particularly on the East Side, West Side, and South Side, and for low-income single women and young adults not in school.

“Some services are limited to certain neighborhoods, or are not marketed well, so there are thousands of individuals without a secondary education that need this type of service/support.”

- ◆ Long-term committed funding and staff development were identified as the greatest nonprofit organizational needs.

“Nonprofits struggle for operating funds. Often funders want us to create new programs when the current programs are working and need capital.”



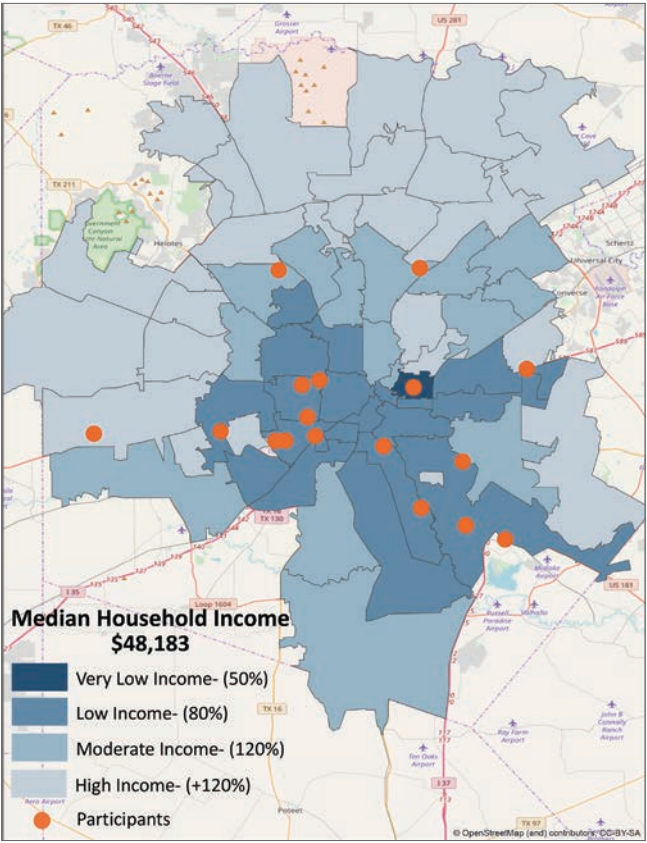
FOCUS GROUPS WITH NONPROFIT CLIENTS

To complement the insights of the nonprofit survey and to gather information directly from customers, two focus groups, with a total of 19 nonprofit clients, were held to:

- ◆ **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; and
- ◆ **Obtain** feedback on which organizations/institutions individuals trust most to offer asset building program.

WHO ATTENDED THE FOCUS GROUPS?

The 19 participants came from diverse neighborhoods, representing the geographic and demographic diversity of low and moderate income San Antonio residents. Participants included diversity in age, income, education, and race/ethnicity.



ZIP CODE OF RESIDENCE FOR FOCUS GROUP PARTICIPANTS OVERLAY ON MAP OF MEDIAN HOUSEHOLD INCOME BY ZIP CODE: 2016

Source: U.S. Census Bureau 2012-2016 American Community Survey 5-Year Estimates.





TOPLINE FINDINGS FROM FOCUS GROUPS WITH NONPROFIT CLIENTS

Overall, the focus group participants were struggling financially.

- ◆ Participants felt that low-income working families are being left behind.

“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.”

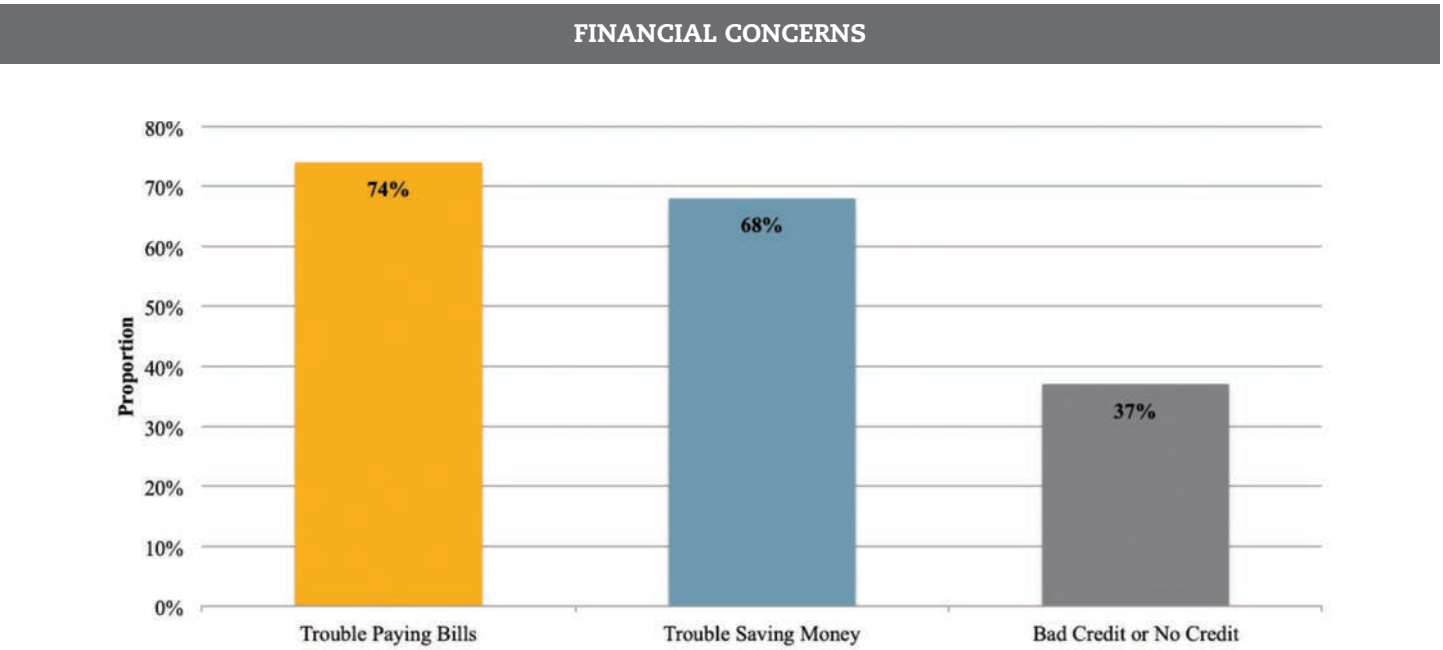
- ◆ When people qualify for assistance, there are multiple barriers to access services.

“A lot of programs require an eviction notice to get services. And they take a month to process assistance...by that time, you are already evicted.”

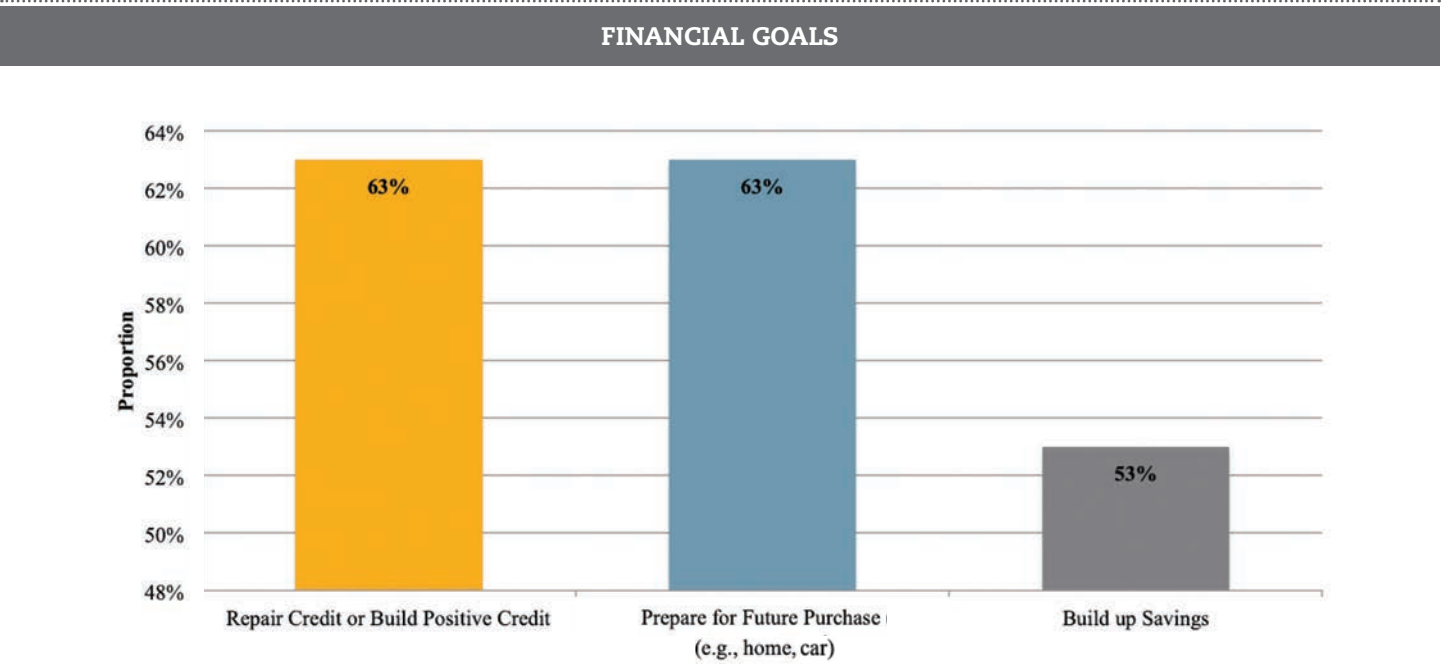
- ◆ Subsidized child care, utility assistance, free tax preparation and programs that support people going through nonprofit higher education were highlighted as most beneficial.
- ◆ Though financial concerns reflected basic day-to-day struggles, financial goals were hopeful and aspirational.

“We need more programs like Habitat for Humanity to help people own homes and affordable housing. The rent is ridiculous.”

Nearly three-quarters indicated trouble paying bills as their top **financial concern**, followed by 68% who were concerned about having trouble saving.



Though financial concerns were tied closely to meeting basic necessities, financial goals that people prioritized were tied to building financial resiliency. Repairing and building credit and preparing for a future asset purchase topped the list of financial goals with 63% of the participants choosing those options as a financial goal.



# RECOMMENDATIONS AND CONCLUSION

The following recommendations, gathered from insights from the data scan, nonprofit survey, and focus groups, provide guidance for funders and other stakeholders looking for responsive, strategic, and actionable ways to support the financial health of San Antonio families.

## 1. FOSTER INTEGRATION OF ASSET-BUILDING AND SOCIAL SAFETY-NET SERVICES

- ◆ **Bolster investments in existing asset-building hubs** like the Financial Empowerment Centers to play a greater role in coordinating access to the network of service providers in San Antonio to create more “warm hand-offs” to services for families in need.
- ◆ **Foster alignment and coordination.** Invest in the development of referral systems to streamline the referral process across asset-building and safety-net service providers in San Antonio. The system should align with service provider capacity and prioritize efficiency and a positive experience for the end users.
- ◆ **Nurture peer learning, knowledge and innovation.** Leverage the convening power of philanthropy to provide ongoing learning about emerging asset-building topics, trends, and innovations. Bring asset-building organizations together with public, nonprofit, and faith-based social safety-net service providers to develop a common understanding of asset-building, as well as best practices for integrating with safety-net services.

## 2. ENHANCE SAFETY NET FOR LOW-INCOME FAMILIES

- ◆ **Nurture innovative solutions to address the need gap created by income and credit qualification constraints.** Re-examine funder guidelines for direct assistance dollars to better meet the needs of an expanded income range of low-income San Antonio families. Considering net instead of gross income to qualify for assistance is one approach that could ensure that families are not penalized for purchasing health insurance through the employer or contributing to employer-based retirement plans. Funder guidelines could also encourage program design that mitigates the effects of the benefits cliff, allowing philanthropic dollars to meet the need gap created by income qualification constraints of publicly funded programs.
- ◆ **Invest in the expansion of programs that offer wrap-around financial supports for single mothers** attending nonprofit job-training or higher education programs so that they can successfully complete the training. Invest in workforce training supports that lead to higher-paying and in-demand jobs.
- ◆ **Invest in legal services** for debt claim and eviction cases to ensure fair outcomes for low-income San Antonio families.

## 3. EXPAND ACCESS TO PRODUCTS AND SERVICES THAT SUPPORT ASSET BUILDING AND ASSET PRESERVATION

- ◆ **Invest in the expansion of financial coaching and counseling.** Support the development of additional partnerships with financial services providers, to connect coaching clients to low-cost financial services to support long-term credit and asset building.
- ◆ **Expand the availability of and access to low-cost financial products and services.** Support coordinated efforts with the City of San Antonio and asset-building service providers to engage local banks, credit unions and Community Development Financial Institutions (CDFIs) to expand low-cost financial products and services in

areas of San Antonio that are currently dominated by high-cost subprime services. These financial products and services could focus on access to low-cost short-term credit, vehicle loans, credit-building opportunities, and building emergency and long-term savings.

- ◆ **Nurture the development of innovative and affordable alternatives to tax time loans.** Revisit financial services connected with the free tax preparation program. Opportunities exist to create better options to support savings and asset building for San Antonio families.
- ◆ **Investigate the use of high-cost subprime services** to better understand utilization and to identify methods to reduce their use in the community.

## 4. SUPPORT LOCAL POLICY WORK TO ENSURE PUBLIC, NONPROFIT AND PHILANTHROPIC EFFORTS BEST COMPLEMENT EACH OTHER

- ◆ **Work with publicly funded workforce development services** to ensure they support long-term financial well-being of clients over short-term transitioning to low-wage jobs.
- ◆ **Engage with the equity budgeting process in the City of San Antonio** to ensure local dollars are going to the highest-need communities and reaping beneficial results for families.
- ◆ **Engage with local affordable housing efforts,** including City and County officials who control public funding of those efforts, to ensure that subsidies and funding benefit those in need, including low-income working families, seniors, and single mothers.
- ◆ **Work with the City of San Antonio to limit predatory market practices and increase funding and support for asset-building efforts,** including down payment assistance, free tax preparation, financial coaching, and access to low-cost financial services.

## 5. OFFER ORGANIZATIONAL SUPPORT TO NONPROFITS TO ENHANCE LONG-TERM VIABILITY AND OUTCOMES

- ◆ **Provide long-term funding horizons recognizing the time required to support financial health and asset-building outcomes.** Foster a focus on consumer engagement; support grantees to focus on generating enthusiastic and voluntary consumer utilization of the organization’s asset-building products, programs or services. Promote and endorse evidence-based shared outcome measures and metrics. Consider collaborating with other funders to identify and leverage common outcome and evaluation measures. Challenge grant seekers to engage consumers by both meeting needs and encouraging impactful change. Outcome measures should be reassessed and refined on a periodic basis to ensure relevancy.
- ◆ **Invest in organizational and staff capacity.** Nurture continuing education and peer learning. Offer strategic support to nonprofits to navigate structural changes currently underway in the areas of grantmaking and philanthropy.

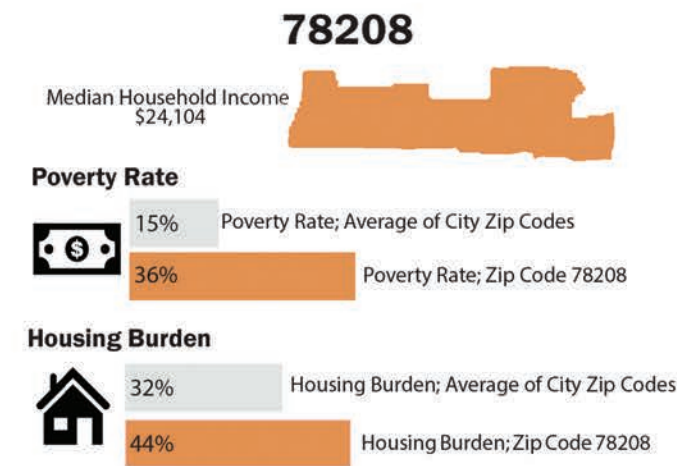
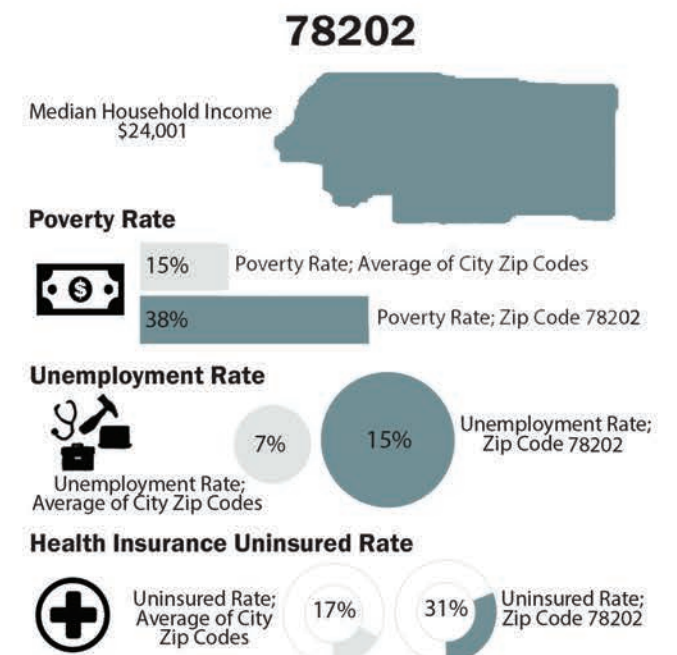
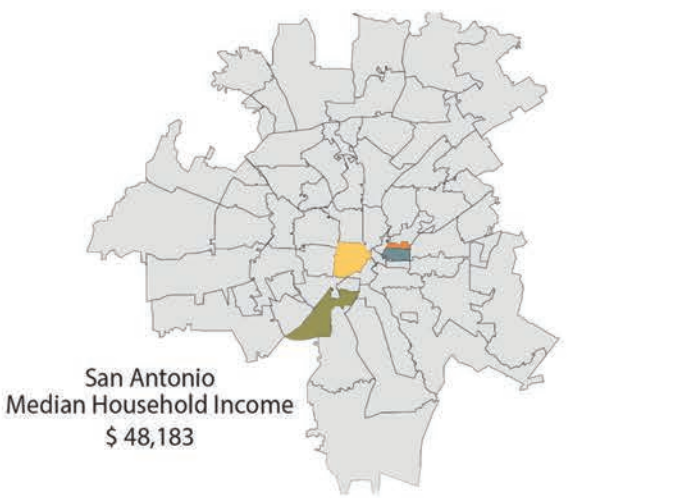
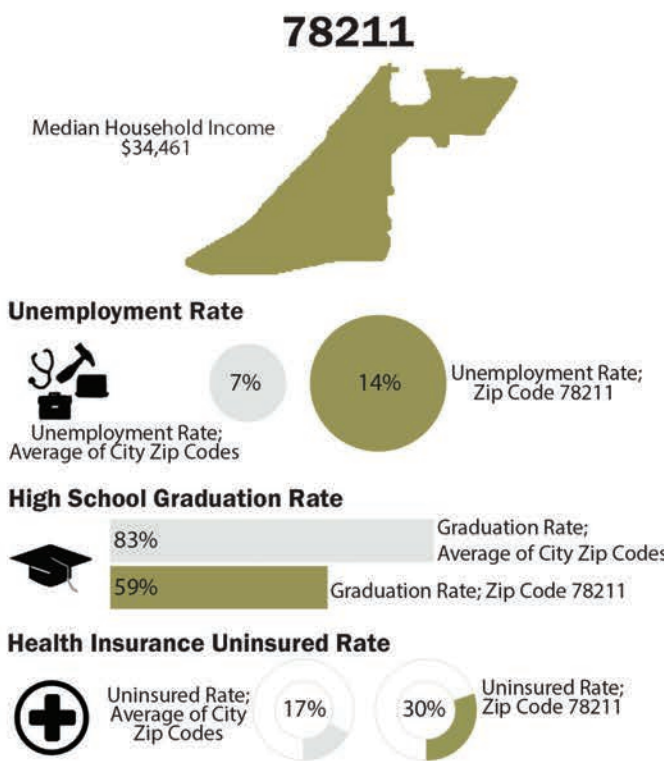
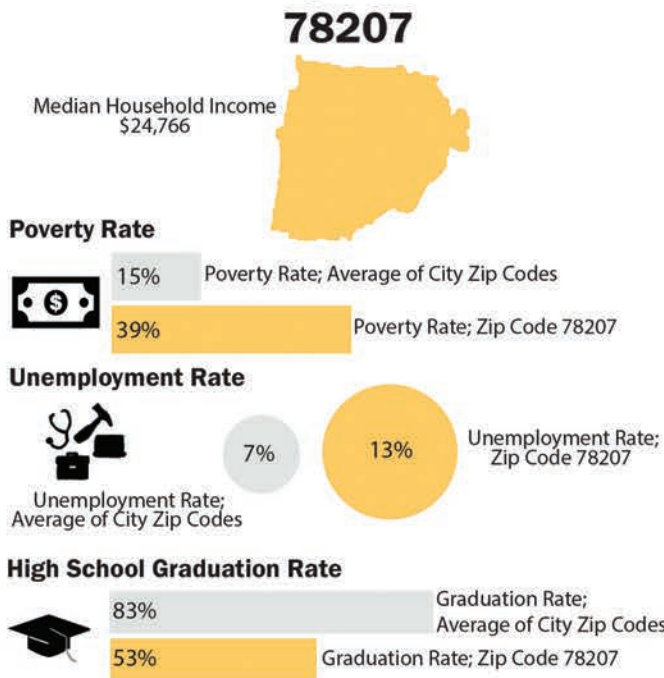
## 6. FOCUS ON HIGHEST-NEED GEOGRAPHIES AND POPULATIONS

- ◆ **Promote and invest in inclusion and equity.** Consider investments that increase equitable access to asset-building services and resources. Multiple zip codes showed worse than average outcomes compared to the city average for at least one data category (e.g., poverty, unemployment, uninsured, and housing burden). The zip codes 78202, 78207, 78208, and 78211 had worse than average outcomes for two or more data categories included in this analysis. Future work on access to asset-building services should focus efforts on high-need zip codes (see page 12 for additional insights).
- ◆ **Consider participatory grantmaking strategies to engage constituencies in the grantmaking process.** Funders have an opportunity to activate the voice and leadership of families in the communities they seek to support. There are specific populations that were identified as having a large unmet need. For example, low-income single mothers have some of the highest rates of poverty and therefore may be less economically mobile. Isolated groups, such as young adults who are not in post-secondary education, or opportunity youth (young people between the ages of 16 and 24 who are not in school or working), may also need targeted efforts in order to connect them to asset-building services.



# A Closer Look at Four High-Need Zip Codes:

Zip Codes with worse than average outcomes for two or more data categories included in this analysis.<sup>1</sup>



<sup>1</sup> A Z-score analysis was used to determine high need zip codes. A zip code was identified as being high need if the mean value was significantly higher (i.e., more than 1.64 standard deviations) than the mean of all zip codes for at least two data categories: poverty rate, unemployment rate, uninsured rate, median household income, homeowner burdened, renter burdened, concentration of alternative financial services, high school degree attainment. Data used for this analysis is from The American Community Survey (ACS) 2012 - 2016 5-year estimates.

## EMERGING ISSUES

Some emerging national trends did not rise to the top in this study, but nonetheless impact asset building in San Antonio for particular populations. Three important additional issues include:

- ◆ Provide asset building support for multigenerational families
- ◆ Enhance financial security for older working adults
- ◆ Address financial challenges for seniors

## CONCLUSION

This data and community asset-building scan offers insights into communities that are being left behind in the city of San Antonio. The findings and recommendations offer a road map to address systemic economic inequality through developing nonprofit capacity, improving coordination, and better meeting the asset building and social service needs of working families.

“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.”

ENDNOTES

1. Ratcliffe, Lou, Elliott, and McKernan. 2017. “Financial Health of Residents: A City-Level Dashboard.” Washington, D.C.: Urban Institute. Available at: <https://apps.urban.org/features/city-financial-health/city.html?city=san-antonio-tx>.

2. [https://foxsanantonio.com/news/local/income\\_disparity](https://foxsanantonio.com/news/local/income_disparity).

3. Christine Drennon, “From Economic Segregation to Social Inequity in San Antonio: An Historical Perspective,” Winter

2018 Convening of the San Antonio Faith-Based Initiative (February 2018), available at: <https://www.youtube.com/watch?v=S1580fn9iqs&app=desktop>.

4. Id.

5. Id. In 2017, the City of San Antonio joined the Government Alliance on Race and Equity as part of this policy shift. See: <https://www.sanantonio.gov/Equity/About>.

NONPROFITS SURVEYED

¡Vamos Ya!	Meals on Wheels San Antonio
Arthur Nagel Community Clinic	Morningside Ministries
AVANCE – San Antonio, Inc.	National Association for Latino Community Asset Builders (NALCAB)
Big Brothers Big Sisters	Parent/Child Incorporated of San Antonio and Bexar County
Catholic Charities Archdiocese of San Antonio	Pre-K 4 SA
Center for Healthcare Services	Presa Community Center
Children’s Bereavement Center of South Texas	Project MEND
Christian Assistance Ministry or CAM	Prospera Housing Community Services
City of San Antonio, Department of Human Services	Respite Care of San Antonio
Clarity Child Guidance Center	Restore Education
Communities in Schools of San Antonio	SA Christian Hope Resource Center
Community Council of South Central Texas	SAMMinistries
Daedalian Foundation	San Antonio Christian Dental Clinic
Education Service Center, Region 20	San Antonio Education Partnership
Esperanza Peace and Justice Center	San Antonio Food Bank
Family Service Association of San Antonio	San Antonio Housing Authority Education Investment Foundation
Girls Inc. of San Antonio	San Antonio Lighthouse for the Blind
Girls on the Run of Bexar County	San Antonio Youth Literacy
Good Samaritan Community Service	SAY Sí
Habitat for Humanity of San Antonio	United Way of San Antonio and Bexar County
Healy-Murphy Center	Visitation House Ministries
Inman Christian Center	YMCA of Greater San Antonio
LiftFund	Youth Code Jam
Madonna Center, Inc.	

THIS DATA AND COMMUNITY ASSET-BUILDING SCAN OFFERS INSIGHTS INTO COMMUNITIES THAT ARE BEING LEFT BEHIND IN THE CITY OF SAN ANTONIO. THE FINDINGS AND RECOMMENDATIONS PROVIDE A ROAD MAP TO ADDRESS SYSTEMIC ECONOMIC INEQUALITY THROUGH DEVELOPING NONPROFIT CAPACITY, IMPROVING COORDINATION, AND BETTER MEETING THE ASSET BUILDING AND SOCIAL SERVICE NEEDS OF WORKING FAMILIES.

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Texas Appleseed is a public interest justice center working to change unjust laws and policies that prevent Texans from realizing their full potential. Through a network of pro bono partners and collaborators, Texas Appleseed develops and advocates for innovative and practical solutions to complex issues while also conducting data-driven research that uncovers inequity in laws and policies and identifies solutions for lasting, concrete change.

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