



STATUS OF POVERTY

In San Antonio



Executive Summary

San Antonio is a growing and vibrant city - in 2018 it was named one of the 15 best cities in the country to live in. Recent reports, such as Insights, Aspirations and Action – Investing in Asset Building for San Antonio Families (commissioned by Asset Funders Network), Status of Women on Poverty (commissioned by the Mayor’s Commission on the Status of Women), American Community Survey data, Urban Institute data and presentations completed by Dr. Christine Drennon and others, point to the fact that San Antonio is also marked by high economic inequality, racial disparities, and residential segregation.

People living north and northwest of downtown generally have more economic prosperity, higher education, and better health outcomes, while those living in central San Antonio and areas immediately east, west and south of the city center experience higher poverty, lower educational attainment, and higher rates of morbidity and disease. Economic segregation in San Antonio is deeply entwined with racial segregation, much of which can be traced to historical policies and practices that resulted in an urban core of concentrated poverty and socioeconomic disadvantage. While these practices have faded, they created a profound and ongoing effect on the racial/ethnic and regional disparities in poverty that are still evident in San Antonio today.

This brief report, developed by the City of San Antonio’s Human Services Department and Metropolitan Health District, builds on previous reports and community conversations and provides recommended strategies to focus investments on evidence-based poverty alleviation initiatives. Information included in this report is structured around nine major frameworks: Employment and Income, Education and Skills Development, Wealth and Assets, Business Entrepreneurship, Affordable Housing, Homelessness, Physical and Mental Health, and Access to Transportation. The following information provides data to describe the landscape of poverty in San Antonio and Bexar County, summarizes major City of San Antonio investments, and provides a set of policy recommendations to consider for implementation.

Community Landscape

In September 2019, the U.S. Census Bureau released the latest wave of American Community Survey 1-year Estimate data, providing state- and local-level 2018 estimates of factors such as poverty, income, and education. According to the report, among the 25 most populous US Metropolitan Areas, the San Antonio-New Braunfels Metropolitan Area ranks highest for poverty. Since 2013, the overall poverty rate for the City of San Antonio has remained at 18-20%, indicating that about one in five individuals are experiencing the financial and social burdens of poverty. Poverty is one of the most important determinants of health, longevity, and quality of life.

Current City of San Antonio Investments

In Fiscal Year 2020, the City invested roughly \$454.4 million in Local, State and Federal resources to mitigate barriers and challenges to social and economic mobility in San Antonio. The bulk of that funding supports education and skills development programs (\$149 M) followed by Transportation (\$128 M), Employment (\$73.4 M), Homelessness (\$36.1 M), Housing (\$29.3 M), Health (28.2 M), Asset Building/Financial Empowerment (\$6.1 M), Business/ Entrepreneurship (\$2.7 M), and Income Stability (\$1.5 M) programs.

Recommendations

In San Antonio, where you live matters and has a profound impact on your health, educational attainment, employment and quality of life. The City of San Antonio serves as a community leader in challenging the institutions and processes that perpetuate poverty and inequality across our community. In the Summer of 2019, the Asset Funders Network released a report titled Insights, Aspirations and Action – Investing in Asset Building for San Antonio Families. This report includes key policy recommendations for consideration by elected officials, local funders, non-profit partners, and the public and private sectors. This report provides an analysis of these recommendations, including those that have partially or fully been implemented by the City of San Antonio, with additional recommendations for consideration to adopt.



Key Data Findings



Overview of Poverty in San Antonio

- In 2018, 18.6% of residents in San Antonio lived in poverty, compared to 15.5% in Texas overall and 14.1% in the US overall, with Hispanics and African Americans disproportionately affected.
- 27.2% of children under 18 live in poverty compared to 22.9% in Texas and 20.3% in the U.S.
- 12.6% of seniors over 65 live in poverty compared to 10.7% in Texas and the 9.3% in the U.S.
- A higher percentage of San Antonio women live in poverty when compared to Texas and the U.S.



Employment, Income, and Economic Mobility

- A larger proportion of those living in poverty in San Antonio are employed, compared with Texas and the U.S. overall.
- For those with Bachelor's degree or higher in San Antonio, the median hourly wage among African Americans and Hispanics is \$23 compared to \$29 in Non-Hispanic Whites.
- The percentage of Hispanics living on an income of less than \$25,000 is close to double the percentage of non-Hispanic White residents.



Educational Attainment and Skills Development

- 18% of San Antonio residents do not have a high school diploma, compared to 17.2% in Texas and 12.7% nationally.
- In San Antonio, non-high school graduates are 3.5 times more likely to live in poverty than those with a high school degree or higher educational attainment.
- Those in central and south San Antonio zip codes have a higher percent of residents with only a high school degree as compared to northwest zip codes.



Wealth, Assets, and Financial Health

- San Antonio families have lower median credit scores, higher delinquent debts, and limited savings compared to the national average.
- Medical debt in Bexar County surpasses that of Texas and the USA overall with non-White residents disproportionately affected with 35% having medical debt in collection compared to 18% of residents in predominately White zip codes.



Business Ownership/Entrepreneurship

- In the San Antonio-New Braunfels MSA only 22% of firms were female-owned.
- When looking at San Antonio – New Braunfels MSA firm ownership by race, 87% are White-owned, 8% Asian owned, and 1% African American owned. Firms with at least partial ownership by Hispanics accounted for 28% of firms, while the other 72% were owned by Non-Hispanics.



Affordable Housing

- 55% of San Antonio households living in poverty are headed by a single female.
- Among San Antonio residents with income <\$20,000, 91% of those who rent are housing cost-burdened, as opposed to 71% of those who own their homes.

Homelessness

- In San Antonio, there was a 6% reduction in overall homelessness, however there was a 18% increase in the number of families experiencing homelessness.



Physical and Mental Health

- 1 in 5 Bexar County children experience food insecurity.
- A higher percentage of San Antonio residents rely on cash public assistance or food stamps, compared with Texas or the U.S. overall.
- Bexar County had the 4th highest prevalence of both adults with serious mental illness and children with serious emotional conditions among all Texas counties in 2013.



Access to Transportation

- Close to 17% of African American households in San Antonio lack access to a car, compared to only 6% of White households.



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1. An Overview of Poverty

Data and Key Definitions

The United States determines the official poverty rate using poverty thresholds issued each year by the Census Bureau. Poverty thresholds vary by the size of the family and age of its members, but not geographically. A family is counted as poor if its pretax money income is below its poverty threshold. Cash benefits such as public housing, Medicaid, employer-provided health insurance, and food stamps are not included as income.

Poverty thresholds are published and updated annually, with the latest data available for 2018 (Fig 1). These poverty estimates are based on three times the minimum food diet for individuals and do not take into account geographic variation in cost of living. Additionally, the below poverty figures do not take into account that those individuals living at 100% of the poverty threshold do not have a sufficient living wage.

Separately, poverty guidelines are issued by the U.S. Department of Health and Human Services. Poverty thresholds take the number and age of a family into account, while poverty guidelines take only the number of people in a family into account. Poverty guidelines (often referred to as the federal poverty line or “FPL”) are used to decide whether an individual or family qualifies for certain federal benefits and programs. For example, an income of less than 138% of the FPL will qualify an individual for Medicaid or the Children’s Health Insurance Program (CHIP). The 2017 FPL for a 1-person household was \$12,060. This means that a single individual living in a one-person household will need to earn below $1.38 \times \$12,060 = \$16,642.80$ to be eligible for Medicaid.

(Fig 1) Poverty Thresholds for 2018 by Size of Family and Number of Related Children Under 18 Years



Data Source: U.S. Census Bureau.

Given that poverty is defined by tailored and time-varying thresholds, the technical poverty status of individuals can change over time. “Episodic poverty” is defined as being in poverty for at least two consecutive months in a three-year period, while “chronic poverty” is defined as being in poverty every month over the course of three years. While episodic poverty is generally more prevalent than chronic poverty, the stress, setbacks, and challenges resulting from both types of poverty can have lasting consequences.

Related to chronic poverty is intergenerational poverty: poverty that is perpetuated across generations of families instead of being triggered by a specific situation. Such poverty is associated with prolonged exposure to concentrated poverty and inadequate access to critical resources starting in childhood, such as poor nutrition, making it very difficult for children to escape poverty when they become adults.



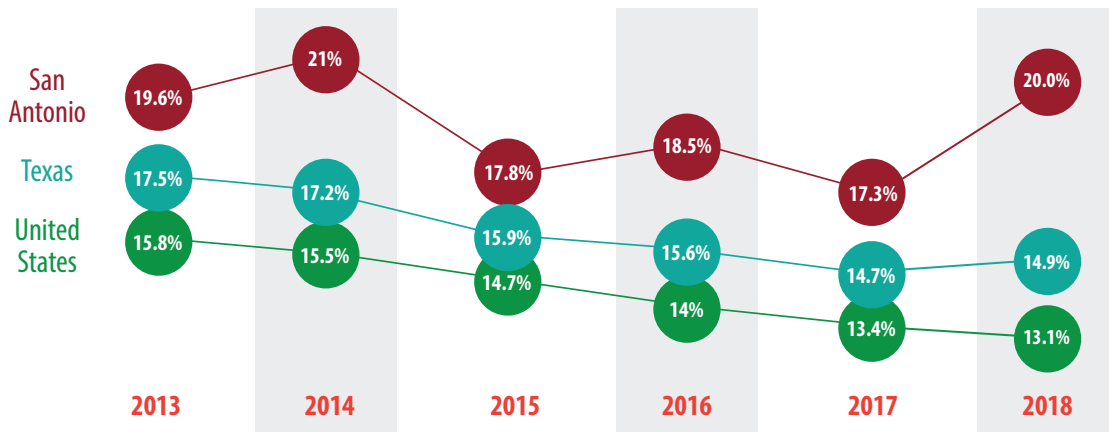
1. An Overview of Poverty

San Antonio and Bexar County Poverty Data

According to the latest American Community Survey (ACS) data released by the U.S. Census Bureau, the 2018 poverty rate (based on the 5-year estimate methodology) for the city of San Antonio was 18.6%. Additionally, the census data reports that the San Antonio-New Braunfels Metropolitan Statistical Area (MSA) ranks highest for poverty among the 25 most populous U.S. Metropolitan Areas.

Looking at trend data over the past several years, the city of In San Antonio has consistently had a higher poverty rate when compared to the United States as well as Texas (Fig 2).

Fig 2. Percent (%) of the Population Living in Poverty, 2013-2018*



Data Source: Census American Community Survey (ACS) 2017 1-Year Estimates, table S1701

*Note that when comparing census ACS data year-by-year, it requires using the 1-year estimate methodology, not the 5-year estimate methodology. This is why the 2018 San Antonio poverty rate reported based on the 5-year methodology (18.6%) slightly differs from the poverty rate calculated using the 1-year estimate methodology (20%; shown in Fig 2). Therefore, except for this trend graph in Fig 2, the remainder of ACS data reported in this report uses the more precise and stable 5-year methodology.

Disparities In Poverty

Difference in Poverty by Race/Ethnicity

Hispanics in San Antonio have a poverty rate that is more than double that of Non-Hispanic Whites. This trend is similar across major Texas Cities, Texas overall, and the US (Fig 3). In both San Antonio and Texas overall, African Americans have a higher poverty rate than Whites and Asians. However, the poverty rate for African Americans in San Antonio is higher than among African Americans in Texas overall (Fig 4).

Fig 3. Percent (%) of Hispanics Living in Poverty Compared to Non-Hispanic Whites

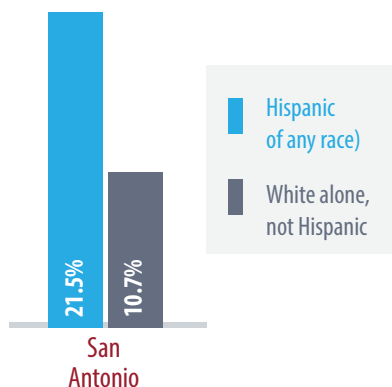
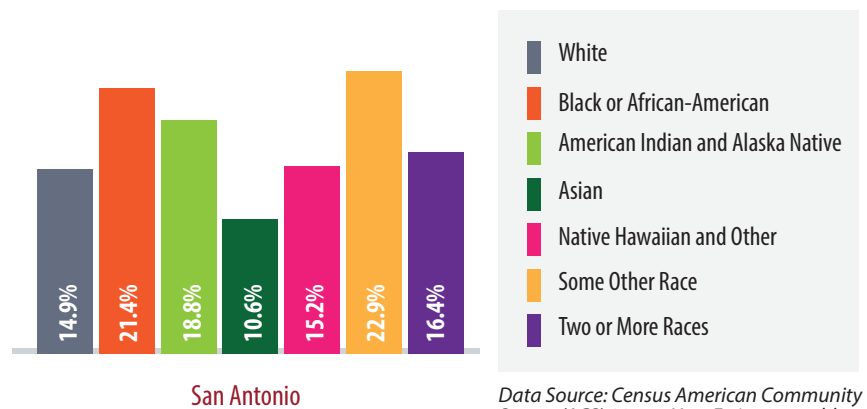


Fig 4. Percent (%) of Population Living in Poverty, by Race



Data Source: Census American Community Survey (ACS) 2017 5-Year Estimates, table S1701



1. An Overview of Poverty

Difference in Poverty by Sex/Gender

Across all geographies, women experience higher rates of poverty compared to men. A higher percentage of women in San Antonio live in poverty compared to women in Bexar County, Texas, and the U.S. overall (Fig 5).

Single-parent families are particularly affected by poverty—55% of San Antonio households living in poverty have a single female as the head of household (Fig 6).

Fig 5. Percent (%) Living in Poverty, By Gender

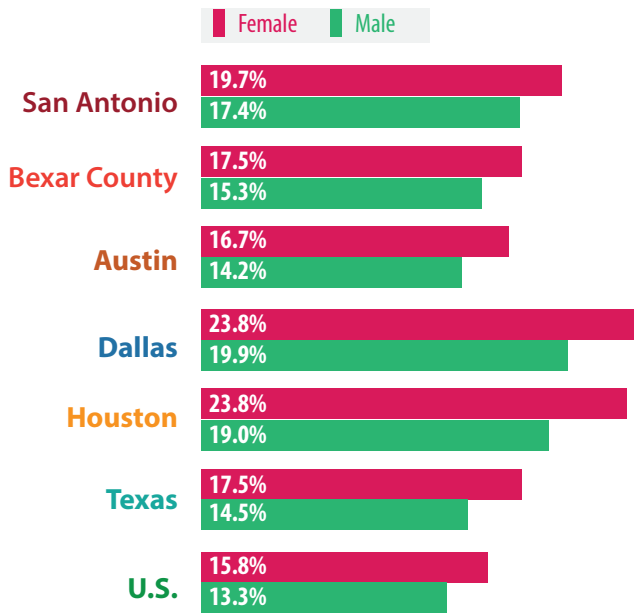
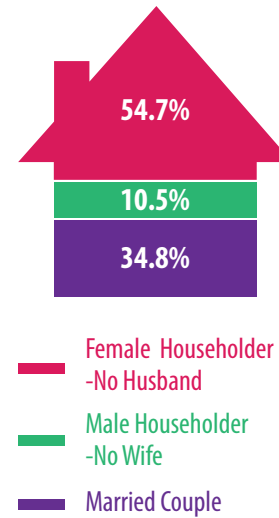


Fig 6. Breakdown of Household Type among those Living in Poverty

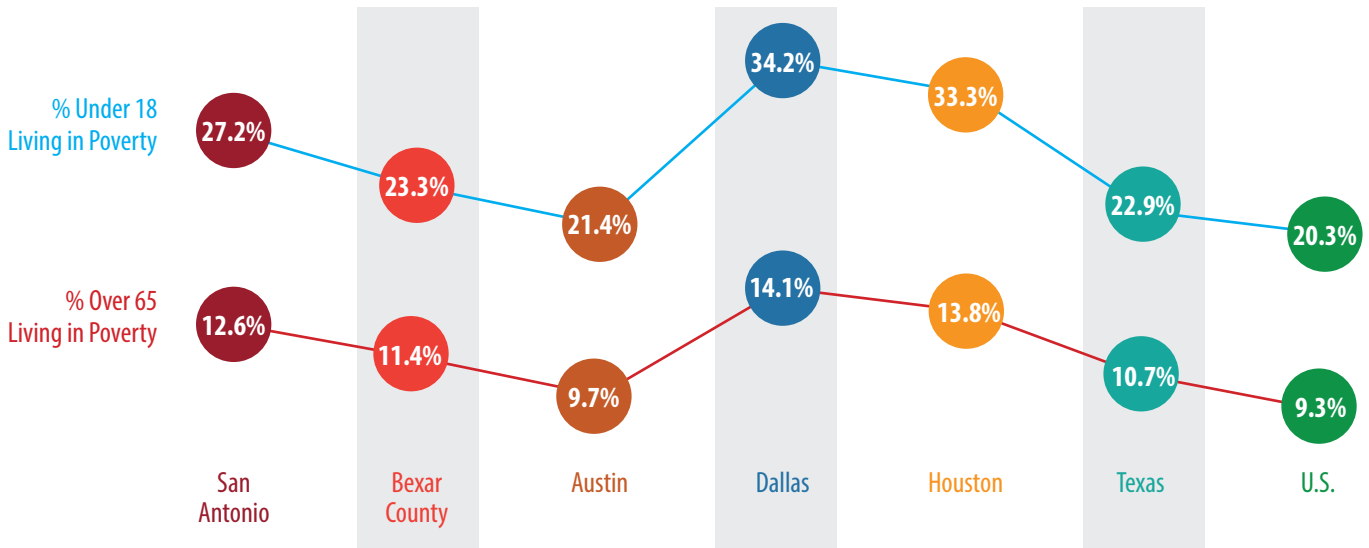


Data Source: Census American Community Survey (ACS) 2017 5-Year Estimates, table S1703

Children and Seniors in Poverty

For people under 18 years of age, 27.2% were living in poverty in San Antonio - higher than in its neighboring city Austin, as well as higher than in Bexar County, Texas, the US overall. Among children under 5, 29.6% were living in poverty in San Antonio (Fig 7). For people over 65 years of age, 12.6% were living in poverty. This is higher than the United States, Texas, Bexar County, and Austin. Since seniors commonly receive assistance, the proportion of the population below the poverty threshold is lower than the overall rate (Fig 7).

Figure 7. Percent (%) of Children Under 18 & Seniors Over 65 Living in Poverty



Data Source: Census American Community Survey (ACS) 2017 1-Year Estimates, table S1701



2. Employment and Income

Employment Status and Work Experience Data

Employment Status and Poverty

According to the U.S. Census, a larger proportion (9.3%) of those living in poverty in San Antonio were employed, compared with Texas (8%) and the US (6.9%) overall, suggesting that San Antonio may have a higher percentage of 'working poor'. The Bureau of Labor Statistics defines 'working poor' as people who spend 27 weeks or more in a year in the labor force (either working or looking for work) but whose incomes fall below the poverty threshold.

Differences in Employment Status and Poverty by Sex/Gender

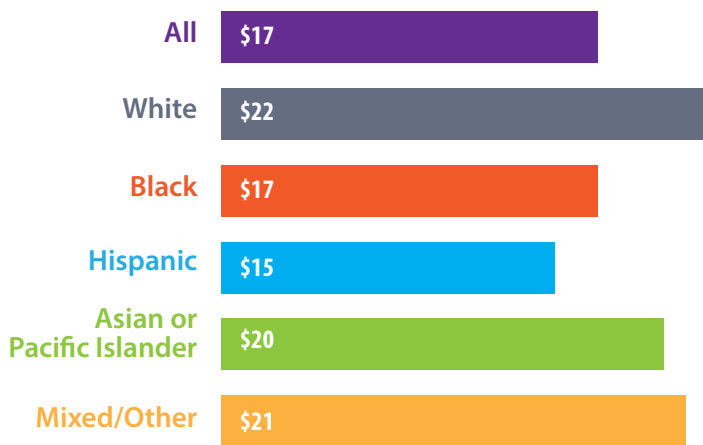
Almost half (48%) of men living in poverty are in the labor force, as compared to 40% of women. Overall, 62.7% of women 16-64 years of age in San Antonio were employed in 2017, compared to 71.5% of men aged 16-64. The 62.7% for San Antonio women is comparable to that of women in Dallas (63.5%) and Houston (62.1%) but lower compared to women in Austin (70%).

Wages and Earnings Data

Difference in Median Wage by Race/Ethnicity

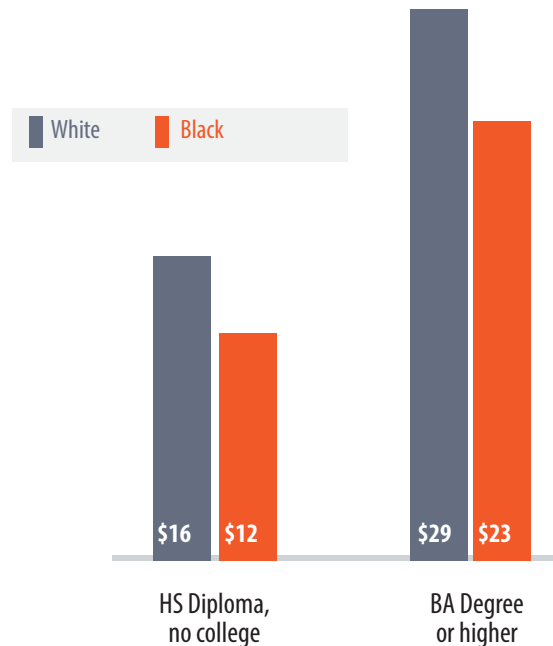
According to the San Antonio Asset Funder's Network 2019 Report, lower-wage jobs dominate the San Antonio Market, with more than a quarter of workers in the San Antonio-New Braunfels MSA in occupations with a median wage of less than \$25,000. According to the National Equity Atlas, disparities in median hourly wage are also pronounced, at \$22 for White, \$17 for African American and \$15 for Hispanic populations. Alarming, even when adjusted for higher education, the median hourly wage among African Americans is \$23, compared to \$29 in Whites (Fig 8 and 9).

Figure 8. Median Hourly Wage by Race/Ethnicity



Data source: National Equity Atlas, Equity Indicators, 2015 data

Figure 9. Median Hourly Wage by Education Level and Race/Ethnicity



Data source: National Equity Atlas, Equity Indicators, 2015 data

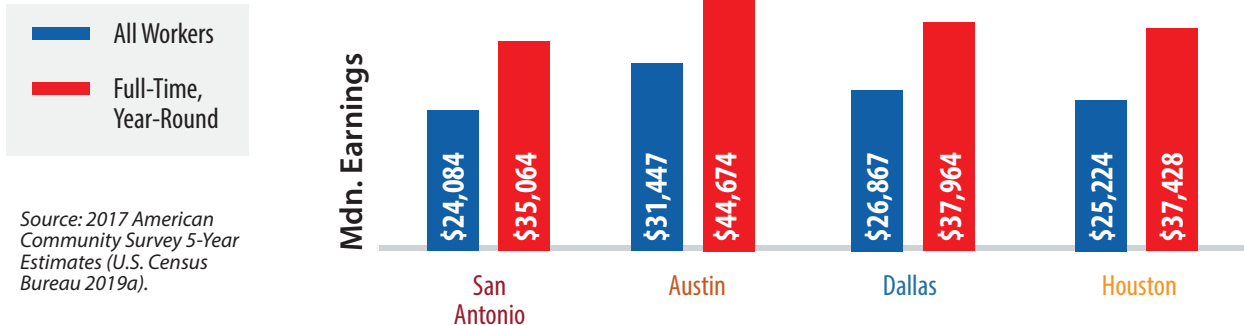


2. Employment and Income

Differences in Earnings by Sex/Gender

Women's median earnings as a percentage of men's median earnings rose slightly from 77.2% in 2005 to 81.6% in 2017, however this increase is attributed to men losing ground in wages after adjusting for inflation. The median earnings of working women in San Antonio is lower than that of women in Austin, Dallas, and Houston (Fig 10).

Figure 10. Wages for All Workers and Full – Time, Year Round Workers



Median earnings of both men and women rise with level of education. However, at each educational level, median earnings of men are higher than women. For example, among those who did not complete high school, women make only 64 cents for every \$1 that men make. Among those with a graduate or professional degree, women make only 72 cents for every \$1 that men make.

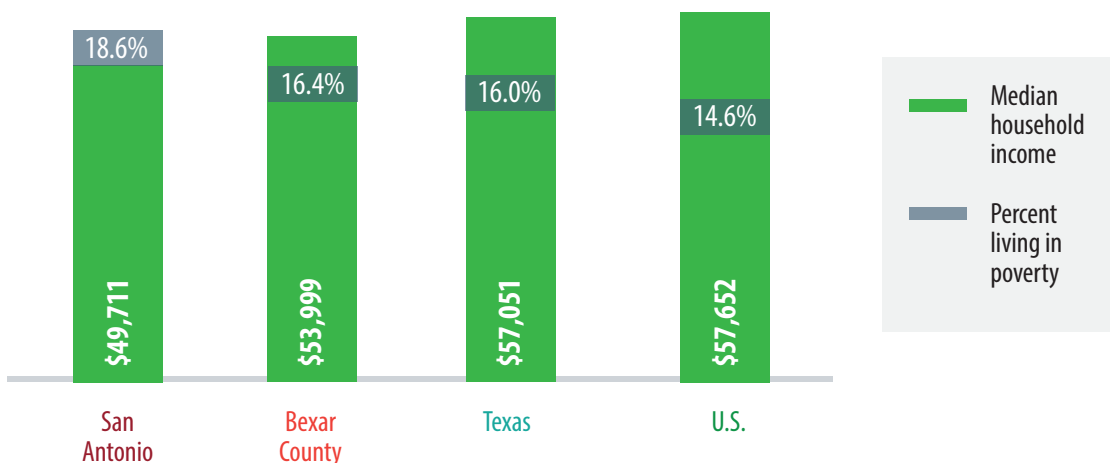


Household Income Data

Median Household Income and Poverty

Median household income in San Antonio and Bexar County is lower, and poverty rates higher, than in Texas and the US overall (Fig 11).

Fig 11. Median Household Income and Percent (%) Living in Poverty



Data Source: Census American Community Survey (ACS) 2017 5-Year Estimates, table S1701

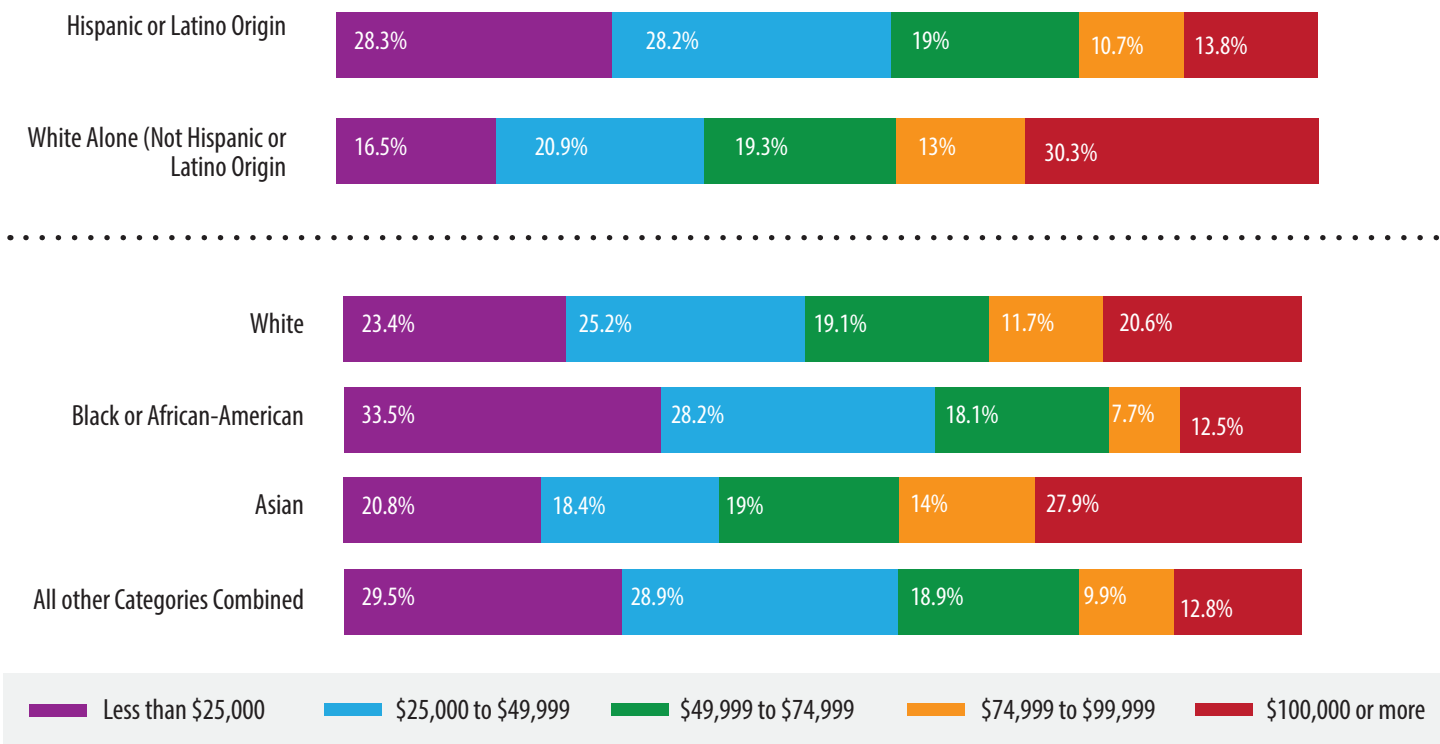


2. Employment and Income

Differences in Household Income by Race/Ethnicity

While the median household income in Bexar County and San Antonio has increased over the years, disparities by race and ethnicity persist. The percentage of Hispanic/Latinos living on an income of less than \$25,000 is close to double the percentage of non-Hispanic Whites (Fig 12). Additionally, 34% of African Americans had incomes of less than \$25,000, compared to only 23% of Whites and 21% of Asians (Fig 12).

Fig 12. Household Income by Race/Ethnicity in San Antonio

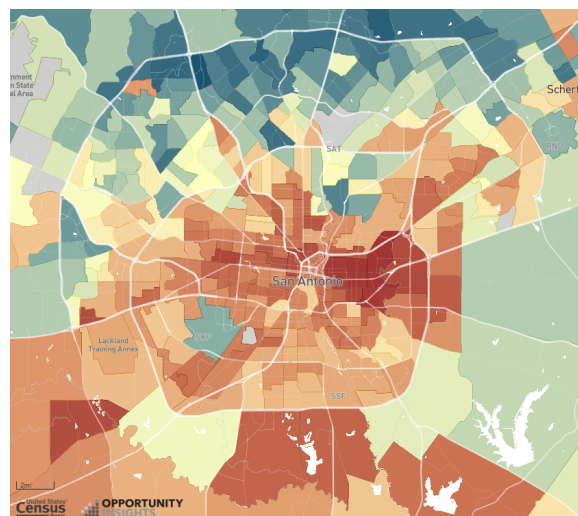


U.S. Census Bureau, American Community Survey, 2017 5-Year Estimates, Tables B19001A-J

Economic Mobility

Upward economic mobility occurs when children have a higher income rank as adults than their parents did. The Opportunity Atlas, released in 2018, provides a detailed account of economic mobility in San Antonio by census tract. The data indicates that economic mobility is particularly low in census tracts to the east, west, and south of central San Antonio: children born to low-income parents in these tracts tend to remain low-income into adulthood (Fig 13). For many of these census tracts, the average annual income is at or below \$16,000 for adults with low-income parents.

Figure 13. San Antonio Household Income for Adult Children of Low-Income Parents, by Census Tract



<\$10k 25k 28k 30k 32k 34k 36k 38k 41k 45k >\$60k

Data and image source: The Opportunity Atlas; <https://www.opportunityatlas.org/>



2. Employment and Income

City of San Antonio - Annual investments

Through local, state and federal funding, the City of San Antonio, through the Human Services and Economic Development Departments, invested \$73.4 million in employment and income programs. These programs provided opportunities and supports for low to moderate income individuals to maintain needed systems to protect their family, health, and well being while supporting programming and services to help them attain job skills, technical certifications, and college degrees to improve the economic well being of their families. The goal of programming is to increase participants entering high paying, in demand employment opportunities and to increase opportunities for residents to attain a job or continue skill development that will lead to more meaningful employment.

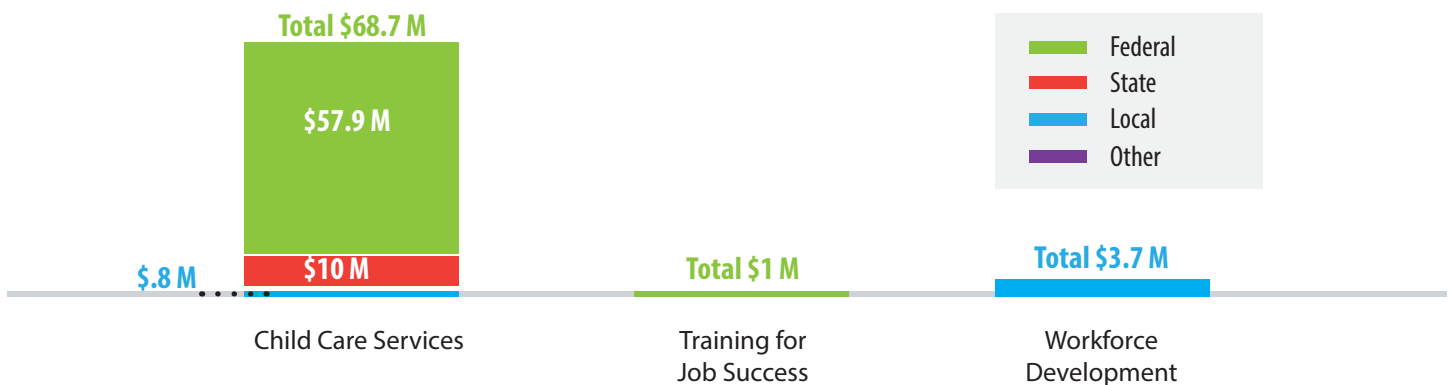
Major City of San Antonio programs (Investments over \$1 million) include:

Child Care Services Subsidy Program \$68.7 M - 13,043 children served daily in more than 600 provider locations with 5,000 on a waiting list of services

Training for Job Success Program \$1.0 M - Provides case management, financial support, and tuition assistance to individuals as they prepare for better employment that leads to family self sufficiency

Workforce and Job Training Services Consolidated Human and Workforce Development \$3.7 M - Funding supports residents to obtain job training and employment in demand occupations, including Project QUEST

Employment Investments - \$73.4 M



“Without the Child Care Services Subsidy Program I would not have been able to finish high school and college. It helped in making my dream of being a college graduate come true and has helped me in pursuing my career goals.

- Elisa H.



3. Educational Attainment & Skill Development

Educational Attainment Data

Compared to the US overall, San Antonio and Bexar County have a notably higher percentage of the population without a high school diploma, as well as a lower percentage with a Bachelor's degree or higher (Fig 14).

Figure 14. Education Attainment

	San Antonio	Bexar County	Texas	U.S.
No High School Diploma	18.0%	16.3%	17.2%	12.7%
High School Graduate or Equivalent*	26.2%	25.4%	25.1%	27.3%
Some College, No Bachelor's**	30.1%	31.0%	29.0%	29.1%
Bachelor's Degree or Higher	25.7%	27.3%	28.7%	30.9%

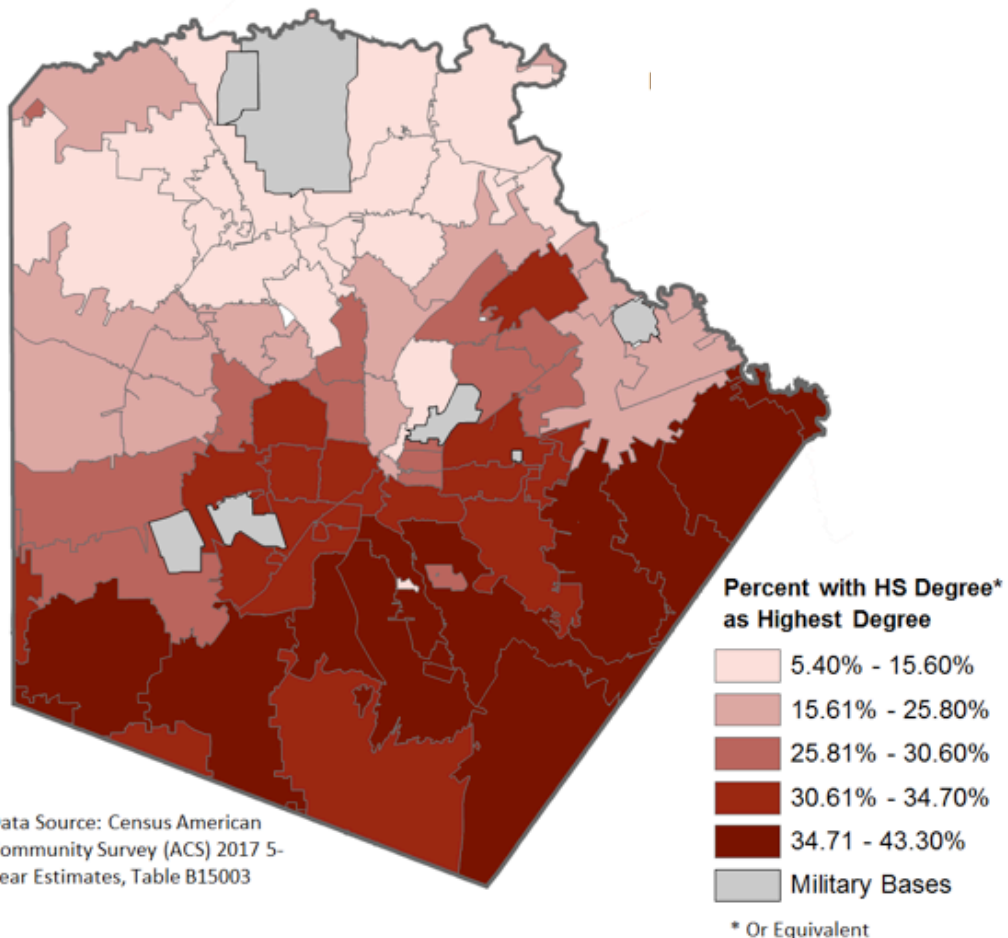
NOTES: *Includes individuals that earned a GED
** Includes individuals with an Associates degree, but not a Bachelor's degree

Estimates from survey data have associated sampling error not presented in this table.

Data Source: U.S. Census Bureau, 2013 – 2017 American Community Survey 5 Year Estimates, S1501

Within Bexar County itself, large differences in educational attainment become apparent according to zip code. Zip codes in central and south San Antonio have a much higher percentage of people with a high school degree or equivalent as their highest degree attained, as compared to zip codes in the northwest of Bexar County (Fig 15).

Figure 15. Percent (%) of Population with High School (HS) Degree or Equivalent as Highest Degree in Bexar County, TX, by Zip Code



Data Source: Census American Community Survey (ACS) 2017 5-Year Estimates, Table B15003

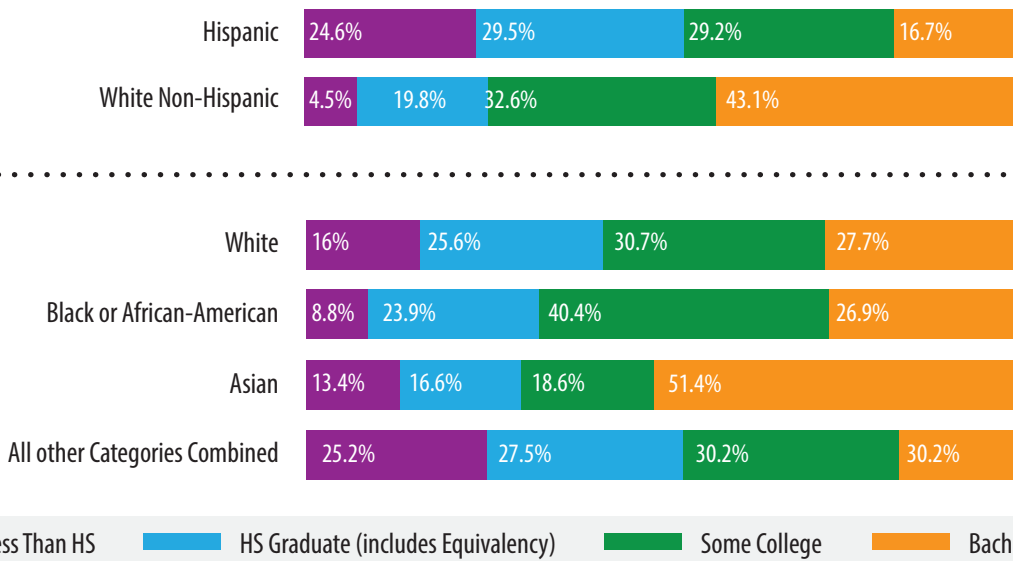


3. Educational Attainment & Skill Development

Educational attainment in Bexar County also differs notably according to race and ethnicity (Fig 16). Asians have the highest percentage (51.4%) of Bachelor's degrees or higher, followed by non-Hispanic Whites (43.1%). In comparison, the proportion with Bachelor's Degree or higher is considerably lower among African Americans (26.9%) and lowest among those of Hispanic ethnicity (16.7%).

Disparities in educational attainment are important because education sets the path for employment, job skills, and earnings. The National Equity Atlas projects that by 2020, 30% of jobs in San Antonio will require at least a Bachelor of Arts degree. Over a lifetime, the median earnings of a college graduate are twice those of someone with just a high school diploma—\$1.2 million compared to \$600,000. Closing wide and persistent racial gaps in educational attainment are essential to building a strong workforce that is prepared for the jobs of the future.

Fig 16. Educational Attainment by Ethnicity in Bexar County, TX



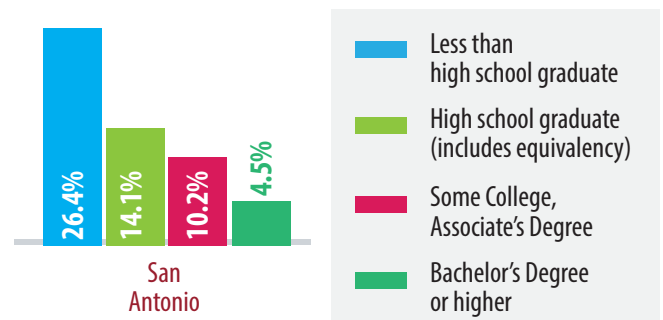
Data Source: Census American Community Survey (ACS) 2017 5-Year Estimates, Table C15002A to C15002G

Poverty & Education

Across all geographies, those with less education are more likely to live in poverty. In San Antonio, those that did not graduate high school have about a 3.5 times increased odds of living in poverty compared to those that have a high school degree and higher (Fig 17).

Regional and racial disparities in poverty also manifest by school district. The Independent School District (ISD) with the highest property wealth in Bexar County serves a student population that is 54% White and 40% Hispanic, while the ISD with the lowest property wealth serves a student population that is 97% Hispanic.

Fig 17. Percent (%) of Population 25 Years+ Living in Poverty, by Educational Attainment



Data Source: Census American Community Survey (ACS) 2017 5-Year Estimates, table S1701

3. Educational Attainment & Skill Development

City of San Antonio - Annual Investments

The City of San Antonio's investment in education and job training is extensive, long lasting, and focused on the lifespan of its citizens – cradle to career and beyond. Local, State and Federal funding is invested to provide an equity based approach to ensure children and youth are safe, healthy, resilient and ready to succeed and that San Antonio's workforce fuels a globally competitive economy.

These investments are managed by Pre-K 4SA, Human Services Department, Economic Development Department, Library Department, Metropolitan Health District, Parks and Recreation Department, Municipal Court, and Community Investments.

Major City of San Antonio programs (Investments over \$1 million) include:

Early Childhood Education – \$80.6 M - Pre-K 4SA and Human Services Department's Early Head Start – Child Care Services Partnership and Head Start programs serve students, aged birth through 5

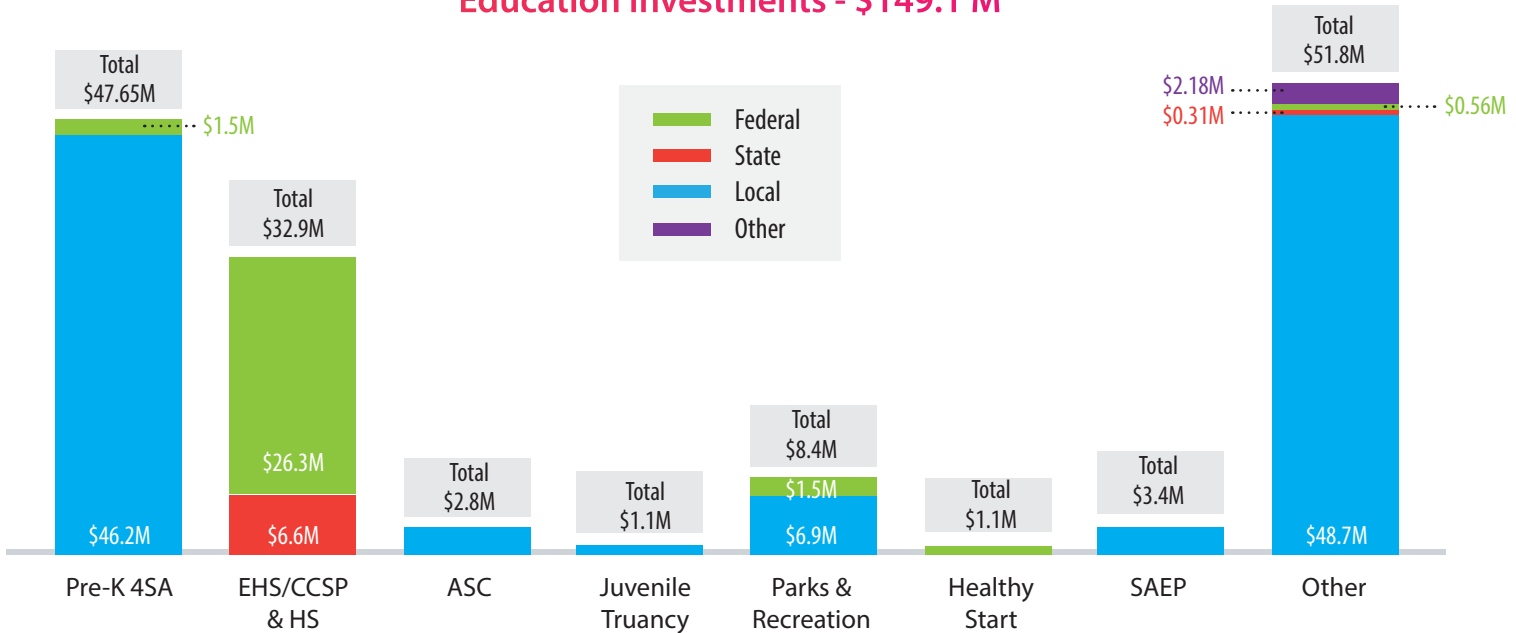
Out of School Time Programming – \$11.2 M - Through Human Services After School Challenge (ASC) and Parks and Recreation (Youth Investments) Departments, after school and out of school time programming is provided in school and community sites

School Attendance – \$1.1 M - The Municipal Court assists youth and families with a range of programs, classes and community resources to promote school attendance

College Access & Readiness – \$3.4 M - Through support of the San Antonio Education Partnership (SAEP) Scholarship and cafécollege programs students receive college navigation, counseling and scholarship services

Health Education - \$3.2 M - The Health Department supports a variety of programming, including Healthy Start. These programs improve child and maternal health and improve family health and wellness

Education Investments - \$149.1 M



"My daughter loves going to Pre-K 4 SA. She wakes up with excitement to get on the bus and comes homes talking about her day."

- Brenda F.



4. Wealth, Assets, and Financial Health

Family Wealth, Credit, and Debt Data

Financial health reflects an individual or family’s ability to manage daily finances, withstand economic shock and unexpected expenses, and pursue opportunity for financial growth. Wealth, assets and savings, and debt are some examples which determine the status of financial health.

According to the Urban Institute, San Antonio families have lower median credit scores, higher delinquent debts, and limited savings compared to the national average. The median credit score of residents from predominantly non-White zip codes was lower, at 615, than in predominantly White zip codes (credit score = 721). Similarly, medical debt in Bexar County surpasses that of Texas and the U.S. overall, with non-White residents disproportionately affected. Thirty-five percent of residents from predominantly non-White zip codes have medical debt in collection, compared to 18% of residents in predominantly White Zip codes. Disparities in wealth by race/ethnicity intersect with disparities by sex/gender. Black women are particularly disadvantaged in wealth relative to men and to white women as they approach retirement, and during retirement.

City of San Antonio - Annual Investments

City of San Antonio asset building initiatives, primarily managed by the Human Services Department, focus on ensuring individuals, families, and communities have needed resources to move them towards immediate and long term improvements in their economic well-being. Local investments focus on financial education, individual empowerment, short term support services and long-term planning as asset protection strategies.

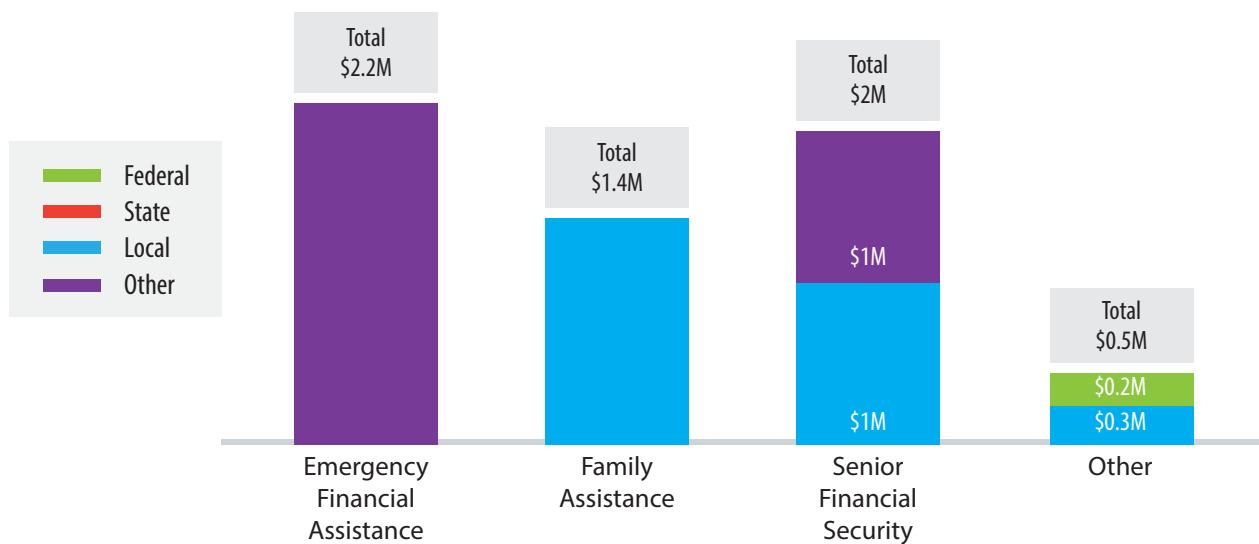
Major City of San Antonio programs (Investments over \$1 million) include:

Emergency Financial Assistance – \$ 2.2 M - Provides low income families and individuals with emergency utility assistance

Financial Empowerment – \$1.4 M - Provides services to assist families and individuals with financial self-sufficiency, financial counseling and Volunteer Income Tax Assistance services

Senior Financial Security – \$2.0 M - Through a partnership with WellMed Charitable Foundation, seniors receive a comprehensive financial assessment, counseling and resource connection.

Financial Health Investments, \$6.1 M



"I knew it wouldn't be easy and that it would take time, but coming here, working on my credit score with my financial counselor, I am finally able to move forward with my goal of home ownership."

- Julia A.



5. Small Business/Entrepreneurship

Small-Business Ownership/Entrepreneurship Data

Nationwide analyses show that states with a larger share of entrepreneurs have had bigger declines in poverty. For those interested in starting a small business, securing loans can be challenging due to an inability to provide collateral. According to a study by the U.S. Department of Commerce, minority-owned firms and those living in low-income housing are also less likely to receive loans than non-minority-owned firms. With respect to women, the 2018 American Express Report states that women have made significant gains in starting businesses and entrepreneurial activities, however they are still disproportionately underrepresented among business owners and as heads of corporations. For example, there were only two dozen women who served as chief executive officers (CEOs) of U.S. Fortune 500 companies in 2018.

The disparities that exist for poverty, education, income, and wealth in San Antonio also extend to disparities in business ownership and entrepreneurship. The 2016 Annual Survey of Entrepreneurs provides data for employer firms at the Metropolitan Statistical Area (MSA) level. In the San Antonio-New Braunfels MSA, there were 29,459 business firms classifiable by gender, race, and ethnicity in 2016. Of these, 22% were female-owned, 63% were male-owned, and 15% were equally owned by men and women. When examining according to ethnicity, firms with at least partial ownership by Hispanics accounted for 28% of firms, while the other 72% were owned by Non-Hispanics. When examining by race, 87% were White-owned, compared to 8% owned by Asians and 1% by African Americans.

For self-employment, the current gap between men and women is slightly narrower: for the San Antonio-New Braunfels MSA, 6% of women among the employed population were self-employed, compared to 10% of men. Differences according to race are larger, however: 10% of Whites and 11% of Asians are self-employed, compared with only 3% of African Americans.

City of San Antonio - Annual Investments

In order to stimulate a thriving entrepreneurial climate and promote the growth of local small, minority, and women-owned businesses, the city has invested local funding to support implementation of various programs to help small businesses succeed, whether they are at the ideation, startup, or the growth phase. These investments provide access to contract opportunities, free mentoring and consulting, and address access to capital through lending opportunities.

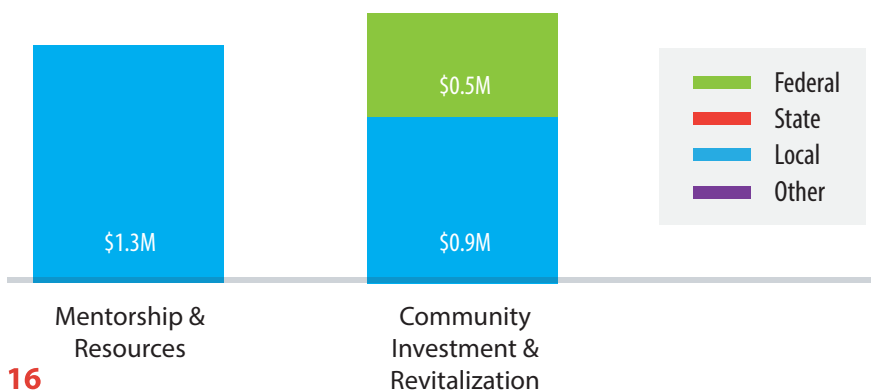
In total, the City of San Antonio, primarily through the Economic Development Department, invests \$2.7 million in funding to support small business ownership/entrepreneurship which assist primarily minority and female owned local businesses.

Major City of San Antonio programs (Investments over \$1 million) include:

Small Business Mentorship and Resources – \$1.3 M - Launch SA , City’s Mentor Protégé Program, Loan Interest Buy Down Program, Small Business Development Fee Waiver and Lift Fund

Community Revitalization & Investment Projects - \$1.4 M - Supports community revitalization and investment projects in targeted development zones to spur economic growth

Small Business/Entrepreneurship Investments - \$2.7 M



“Since 2012, graduates of the program have reported \$61 million in revenue, a 24 percent increase since entering the Business Empowerment Program.”



6. Affordable Housing

Housing Ownership Data

Housing is the greatest monthly expense for most people. Close to 70% of African-Americans in San Antonio are renters as opposed to homeowners, which is higher than the percentage in all other race groups. Similarly, those of Hispanic ethnicity are more likely to be renters (62%) compared with non-Hispanic Whites (54%). These disparities also link to a difference in opportunity. According to the San Antonio 2019 Asset Funder’s Report, San Antonio has fewer mortgage originations in census tracts that have a higher percentage of minority residents.

Disparities in home-ownership are also apparent by household type. Thirty-eight percent of home-renters in San Antonio are single-female heads of household, while only 19% of San Antonio home-owners are single-female heads of household (Fig 19). This suggests that single-parent families are particularly affected by poverty.

Fig 19. Housing Ownership Status by Household Type, San Antonio, TX



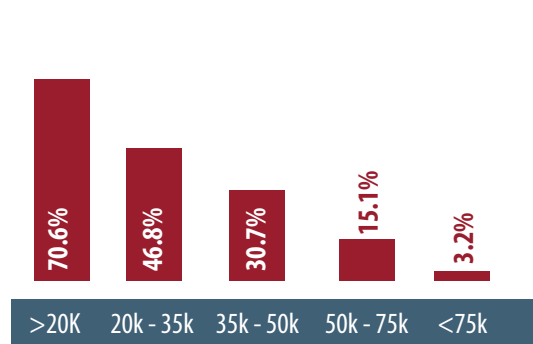
Data Source: Census American Community Survey (ACS) 2017 5-Year Estimates, table B25011

Housing Cost Burden

The cost burden of housing is also closely tied with income and home-ownership status. Housing costs are considered to be affordable when they are equal to 30% or less of one’s monthly household income. Housing cost burden is particularly pronounced for low-income renters. Among San Antonio residents with income <\$20,000, 91% of those who rent were housing cost-burdened, as opposed to 71% of those who own their home (Figs 20 and 21).

Fig 20. Percent of Home Owners Experiencing Housing Cost Burden by Income

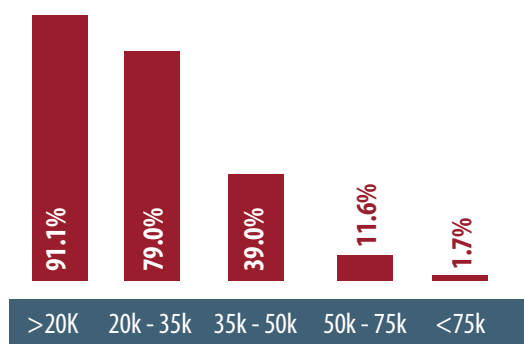
Housing Cost Burden is defined as spending more than 30% of income on housing expenses.



Data Source: Census American Community Survey (ACS) 2017 5-Year Estimates, table B25106

Fig 21. Percent of Renters Experiencing Housing Cost Burden by Income

Housing Cost Burden is defined as spending more than 30% of income on housing expenses.



Data Source: Census American Community Survey (ACS) 2017 5-Year Estimates, table B25106

Housing Price

The rising cost of housing particularly affects the type and condition of housing that those living in poverty or are vulnerable to poverty can afford. According to the Mayor’s Housing Policy Task Force, between 2005 and 2016, the median price of a San Antonio home rose from \$120,000 to \$180,000 (50% increase). Over the same time, area median income increased from \$40,100 to only \$49,300 (23% increase).



6. Affordable Housing

City of San Antonio - Annual Investments

The City of San Antonio's vision for neighborhood and housing services investments is to create and support stable and diverse neighborhoods where individuals and families can thrive. These investments are primarily supported and managed by the Neighborhood and Housing Services Department.

Major City of San Antonio programs (Investments over \$1 million) include:

Community Development – \$12.5 M - Fair Housing program, housing support for low income families and supportive services

Home Investment Partnership - \$5.1 M - Renovation and production of housing affordable to low and moderate income households

Lead Hazard Reduction – \$1.4 M - Remediate home lead hazards for low income families

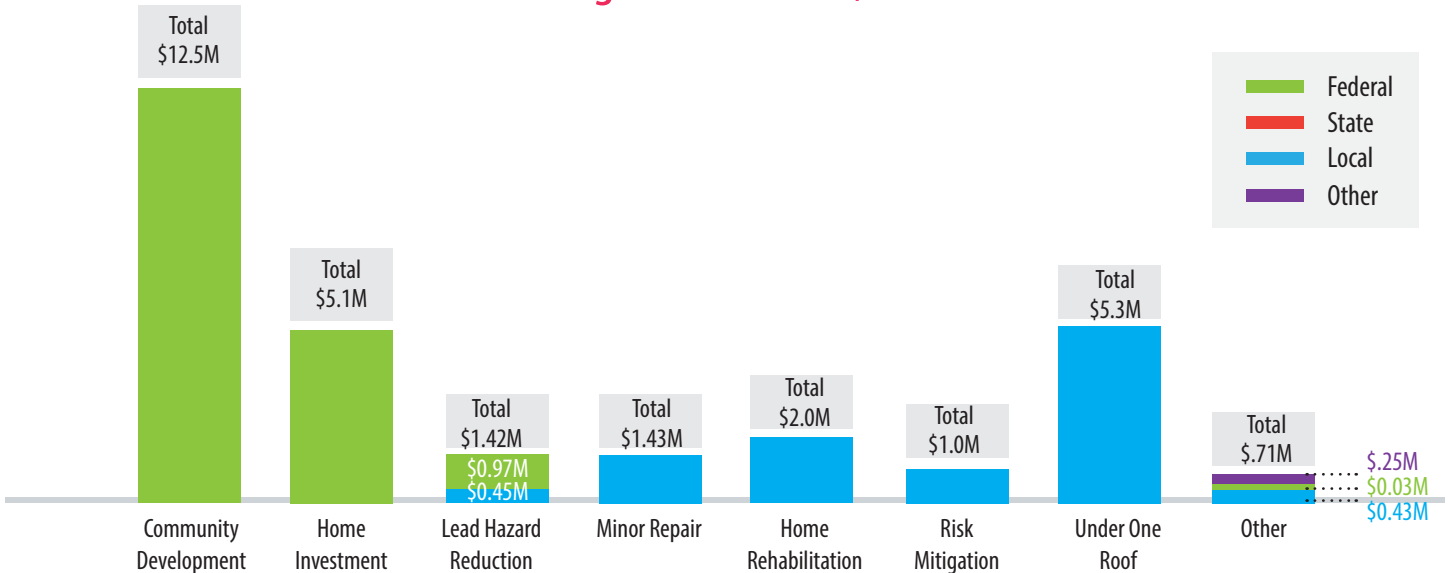
Minor Repair Program - \$1.4 M - Addresses health and safety items such as plumbing, electrical, non-working utilities, windows and doors

Owner Occupied Rehabilitation – \$2 M - Assists qualified homeowners to rehabilitate substandard and non-code compliant residential properties by providing deferred forgivable loans

Risk Mitigation – \$1 M - Provides relocation assistance to individuals facing displacement from rental property due to redevelopment or an increase in rent

Under One Roof – \$5.3 M - Fully replaces worn or damaged roofs with new energy-efficient asphalt shingle roofs

Housing Investments - \$29.5 M



“City programming is helping with my deposit and first month’s rent...I have my own car that I paid for, my own apartment that he had no part in, and my own phone line. It’s the little things that are making me feel more like an independent woman”
-domestic violence survivor who received case management and support

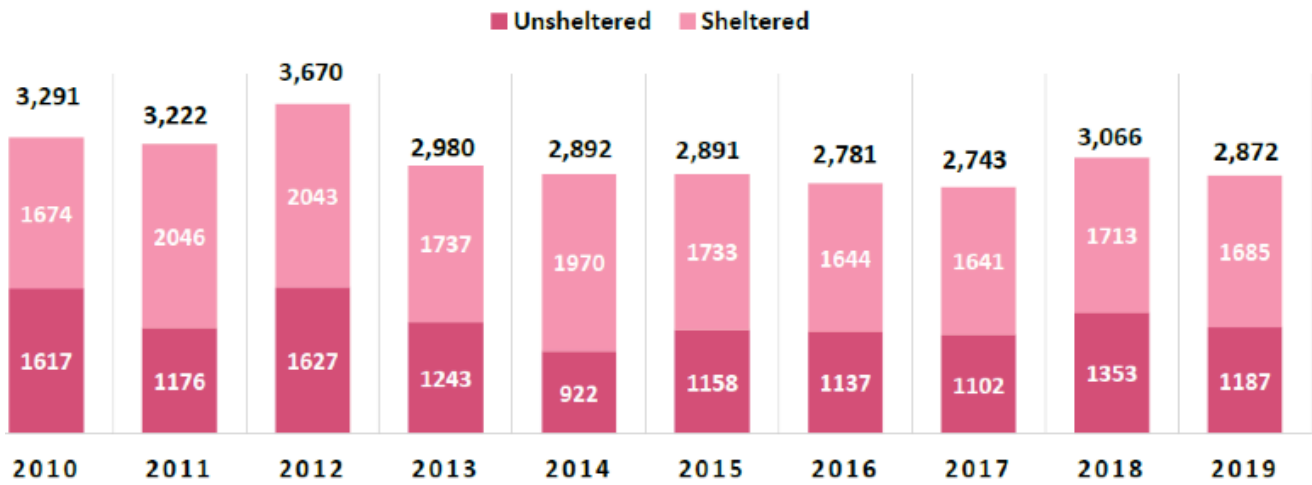


7. Homelessness

Homelessness Point in Time Count Data

Nationally, each year, during the last 10 days of January, communities conduct a Point in Time (PIT) Count. The PIT provides a snapshot of the number of homeless persons in our shelters and on our streets during a single night. These counts also collect and provide information on characteristics of homeless individuals. The City of San Antonio and Bexar County Homeless PIT Count was last conducted on January 24, 2019. The 2019 PIT Count revealed a 6% reduction in overall homelessness, and a 12% reduction in unsheltered homelessness from 2018 to 2019. Overall, homelessness in Bexar County has decreased by 13% since 2010.

PERSONS COUNTED EXPERIENCING HOMELESSNESS IN POINT-IN-TIME COUNTS (PIT)



Homelessness Point in Time Sub-Population Counts

Additionally, the report reflected a 28% reduction in the number of individuals experiencing Chronic Homelessness. Chronically Homeless individuals and families are defined as having a long-term disabling condition and have experienced at least one year of homelessness. There was also a 6% reduction in the number of Veterans experiencing homelessness. There was an 18% increase in the number of families experiencing homelessness.

Veterans		Chronic Homeless		Families		Unaccompanied Youth	
2018	2019	2018	2019	2018	2019	2018	2019
228	215	479	343	232	274	162	98
-6% ↓		-28% ↓		+18% ↑		-40% ↓	



7. Homelessness

City of San Antonio - Annual Investments

The City of San Antonio's Department of Human Services works to end homelessness by supporting homeless initiatives; participating in policy development; and providing investments and oversight of City owned assets and contracts with Haven for Hope, campus partners, and other homeless service providers. The City of San Antonio supports initiatives designed to impact those most vulnerable in our community, including individuals experiencing homelessness by ensuring that homelessness is rare, brief and non-recurring.

The Homeless Services Division collaborates with the local Continuum of Care, service providers, and multiple City Departments to end Veteran homelessness, provide homeless encampment outreach events, support the Haven for Hope Campus, and address behavioral health issues for homeless individuals in the City. The City provides \$33.8 million in funding to address the challenges of homelessness. This includes funding for direct homeless services, San Antonio Fire Department (SAFD), San Antonio Police Department (SAPD) and Transportation and Capital Improvements Departments.

Major City of San Antonio programs (Investments over \$1 million) include:

Haven for Hope and Campus Partners – \$10.5 M - Community's safe outdoor sleeping and comprehensive homeless campus and agencies providing services on the campus, including San Antonio Food Bank, Center for Health Care Services, St. Vincent de Paul, and Family Violence Prevention Services

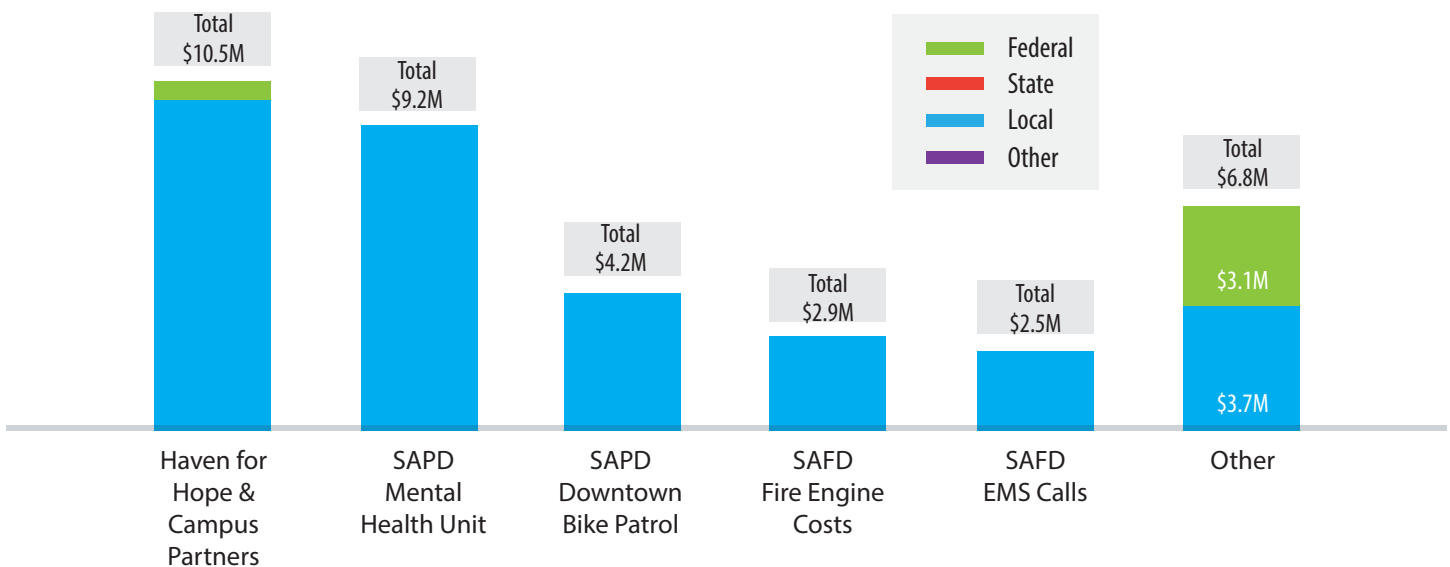
SAPD Mental Health Unit - \$9.2 M - Funding supports dedicated outreach to high utilizer mental health patients

SAPD Downtown Bike Patrol – \$4.2 M - Assist with providing intervention and prevention services for chronically homeless and unsheltered homeless individuals

SAFD Fire Engine Costs - \$2.9 M - Fire engine resources dedicated to addressing homeless related calls

SAFD EMS Calls – \$2.5 M - EMS resources dedicated to responding to homeless related medical emergency calls

Homeless Investments - \$36.1 M





8. Physical and Mental Health

Food Insecurity

According to Feeding America, Bexar County's child food insecurity rate for the past 3 years has been at least 20%, meaning that one-fifth of Bexar County children experience food insecurity year after year. Additionally, a higher percentage of San Antonio residents rely on cash public assistance or food stamps, compared with Texas or the U.S. overall. (Fig 23).

Fig. 23 Percent (%) of Population with Cash Assistance or Food Stamps (SNAP)

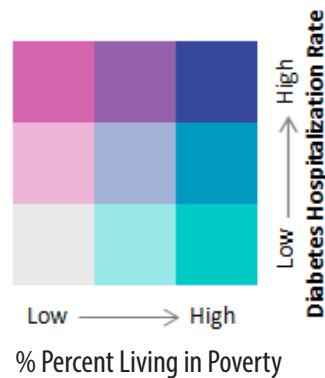
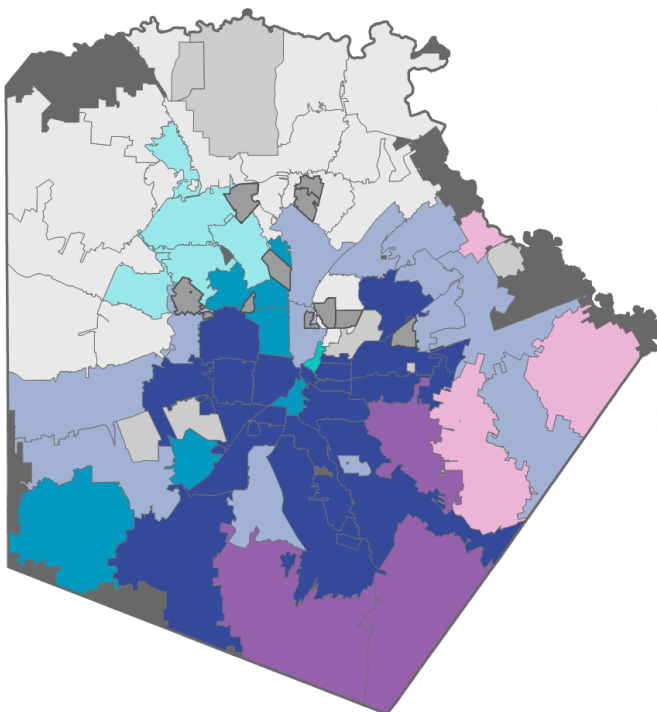


Data Source: Census American Community Survey (ACS) 2017 5- Year Estimates, table B19058

Socioeconomic Disparities in Physical Health: the Example of Diabetes

Fig 24. Diabetes Hospitalization and Poverty in Bexar County by Zip Code, 2017

Those experiencing poverty consistently experience a wide range of poor health outcomes. For example, the food insecurity outlined in the previous section contributes to chronic diseases including obesity and diabetes. In San Antonio, many zip codes have both the highest rate of poverty and the highest rate of diabetes hospitalization, which are indicated by zip codes highlighted in navy in Fig 24.



Data Source: Census American Community Survey (ACS) 2017 5-Year Estimates, table S1701; 2017 Hospital Discharge Principal Diagnosis; Census ACS 2017 5 - Year Estimates, Table b01001



8. Physical and Mental Health

Income and Life Expectancy

There are also clear disparities seen in income and life-expectancy. While Bexar County's premature mortality rate has improved modestly over time, life expectancy differences according to income persist. Women in Bexar County at the highest income quartile have a life-expectancy more than 5 years longer compared to women in the bottom income quartile. For men, there's a 10-year difference in life expectancy between men in the bottom income group vs. the top.

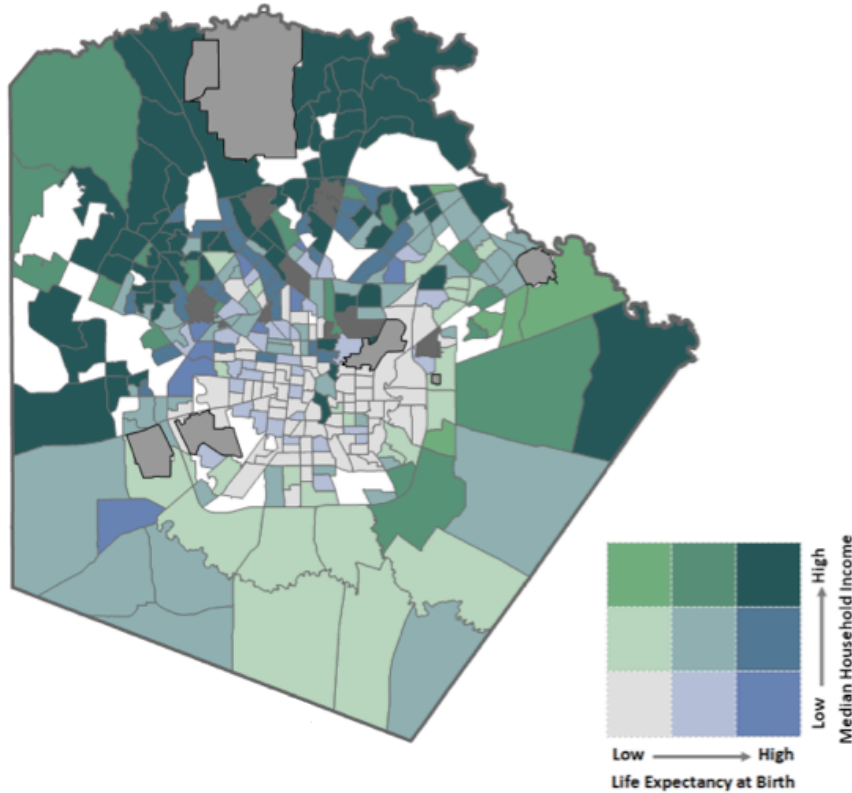


Fig 25. Income and Life Expectancy in Bexar County, by Census Tract

The strong relationship between income level and life-expectancy also manifests by census tract. The census tracts with the lowest median household income are often the same census tracts with the lowest life-expectancy – these are indicated in grey in Fig 25.

Data Source: Census American Community Survey (ACS), 2017 5-Year Estimates, Table B19013; CDC. U.S. Small-area Life Expectancy Estimates Project (USALEEP).

Poverty and Mental Health

In addition to physical health, the relationship between poverty and mental health is important to recognize and address. Challenges for people living with mental illness are magnified by unstable housing conditions, stress and anxiety from living in distressed neighborhoods, and the burden of financial struggles. According to the Bexar County Mental Health Systems Assessment, Bexar County had the 4th highest prevalence of both adults with serious mental illness (SMI) and children with serious emotional conditions (SED) among all Texas counties in 2013. Among those adults with SMI, more than half were living below 200% of the federal poverty line (FPL), and 57% of children with serious emotional conditions were living below 200% of the FPL (Fig 26).

Fig 26. Twelve month Prevalence of Adults with Serious Mental Illness (SMI) and Children with Serious Emotional Conditions (SED) Living at or Below 200% of the Federal Poverty Level

County	Total Population	Adults with SMI	Adults with SMI Under 200% FPL	Children with SED	Children with SED Under 200% FPL
Bexar	1,882,834	60,034	34,871	37,523	21,438
Dallas	2,496,859	88,279	54,112	53,222	35,365
Harris	4,471,427	142,930	87,283	91,414	56,044
Tarrant	1,959,449	64,191	35,873	39,006	21,569
Travis	1,144,887	38,253	21,673	19,965	10,703

Source: Bexar County Mental Health Systems Assessment Final Report, 2016



8. Physical and Mental Health

City of San Antonio -Annual Investments

Poverty is arguably the most important determinant of health, well being, longevity, and quality of life. Health and life expectancy outcomes are closely linked to socioeconomic status, race/ethnicity, and place. The City of San Antonio's Metro Health Department is responding to these identified needs by providing leadership in the areas of health inequities, trauma informed care and domestic violence. Additional support offered by the Fire Department, Human Services Department, Parks and Recreation, and Police Departments provide a broad area of programs focused on: low cost vaccines, mobile clinics for STD testing, mental health/substance abuse counseling, case management to children with asthma, food access and nutrition education, maternal and child health programs, chronic disease prevention, oral health evaluations for children, tuberculosis prevention, teen pregnancy prevention, and services to opioid users. The Transportation and Capital Improvements Department also funds targeted environmental remediation services.

Major City of San Antonio programs (Investments over \$1 million) include:

Medicaid Waiver Program \$8.6 M - Supports initiatives that promote better health, better health care, and lowered health care costs

Supplemental Nutrition Program for Women, Infants and Children (WIC) \$6.3 M - Provides food benefits, nutrition education, counseling, breastfeeding promotion and support, and health care referrals, at no cost to low income pregnant, postpartum, and breastfeeding women, infants and children under the age of five

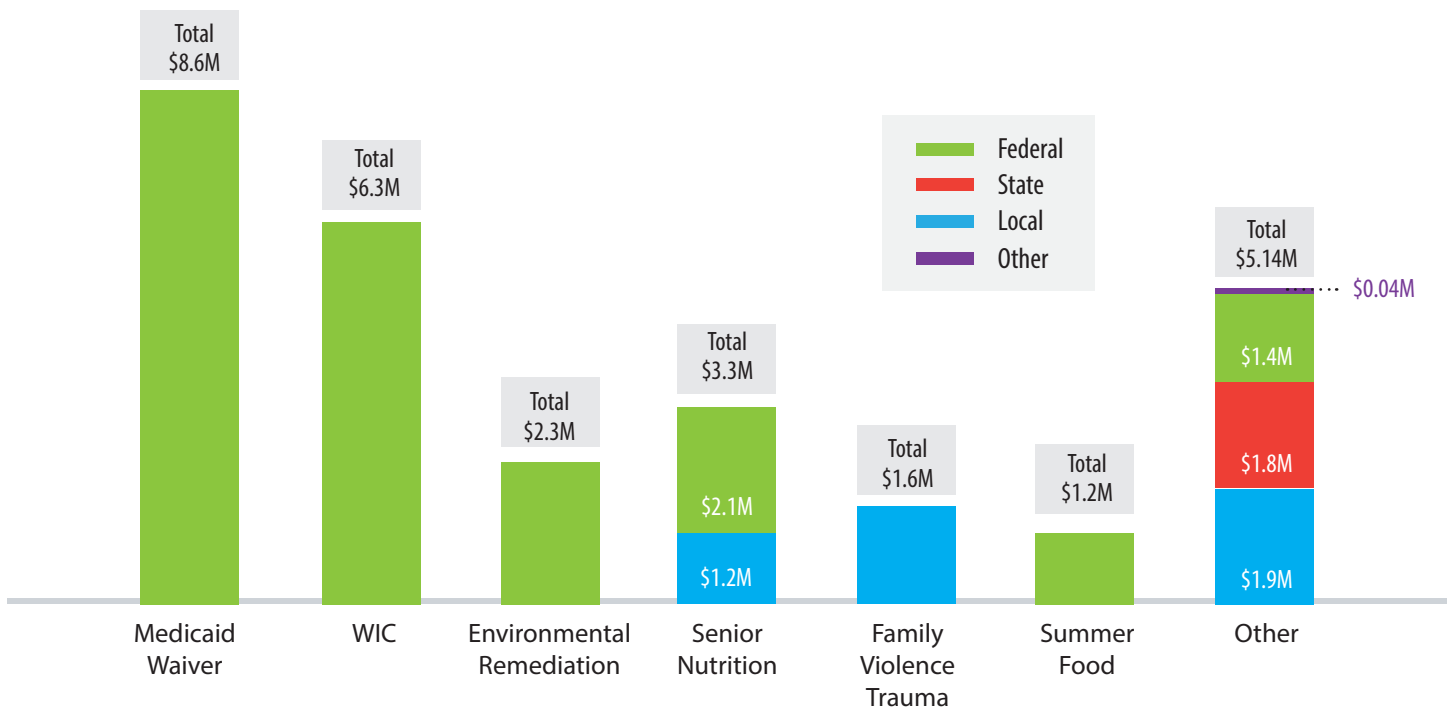
Senior Nutrition Program - \$3.3 M - Provides a hot, nutritionally balanced meal in a congregate setting to community seniors

Summer Food Program – \$1.2 M - Provides lunch and snacks to San Antonio Youth during the summer break

Family Violence and Trauma Informed Care – \$1.6 M - Expands domestic violence and trauma informed care initiatives in the community

Environmental Remediation – \$2.3 M - Environmental remediation of the Zarzamora Service Center

Health Investments - \$28.4 M





9. Access to Transportation

Car Access and Public Transportation Use

Lack of access to reliable transportation disproportionately affects those most affected by poverty and low-income. Reliable and affordable transportation is critical for meeting daily needs and accessing educational and employment opportunities, but lower-income people and racial/ethnic minorities more often lack access to a car. According to the National Equity Atlas, close to 17% of African American households in San Antonio lack access to a car compared to only 6% of White households (Fig 27). Given that San Antonio is a car-dependent city, lack of car access has far-reaching effects on the opportunities, quality of life, and health of the most disadvantaged.

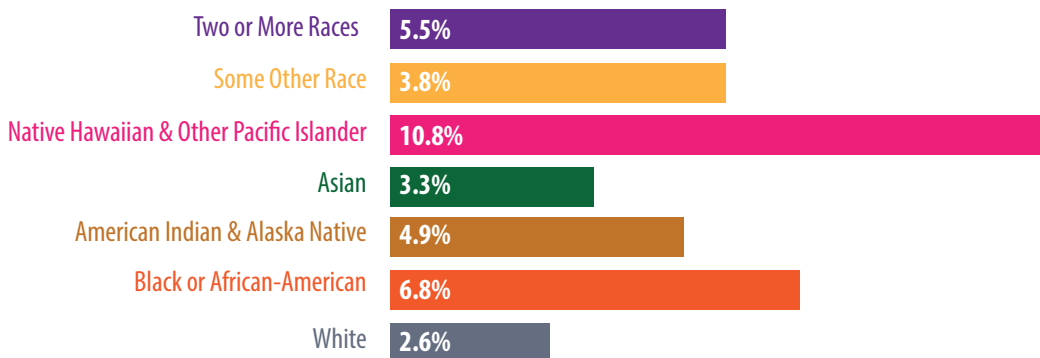
Fig 27. Percentage of households without a vehicle by race/ethnicity: San Antonio, TX 2015



Data source: National Equity Atlas, Equity Indicators

Similarly, use of public transportation to get to work also differs by race/ethnicity. Of all races, the Native Hawaiian and Other Pacific Islander population has the highest proportion using public transportation to get to work. This is followed by African-Americans and American-Indian/Alaska natives (Fig 28).

Fig 28. Percent Using Public Transportation to get to Work in San Antonio, by Race



Data Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates, Tables B08105A-H



9. Access to Transportation

City of San Antonio - Annual Investments

City of San Antonio has a focus on providing infrastructure and mobility options that encompasses mass transit, highways, and last mile concerns. Through the Transportation and Capital Improvements Department, the City invests in transportation infrastructure, pedestrian and motorist safety, sidewalk improvements, and a growing bicycle program to increase resident access to basic services. Street maintenance, traffic enforcement, improvements to bus lines and transportation networks, combined with the financial support of a mass transit agency, provides for citywide transportation system. Additional City services and support are provided through the San Antonio Police Department, and VIA Metropolitan Transit Services.

Major City of San Antonio programs (Investments over \$1 million) include:

VIA Metropolitan Transit Services \$10 M - Contribution to support annual operating costs and improvements to bus routes, travel time, and capacity for selected transit corridors

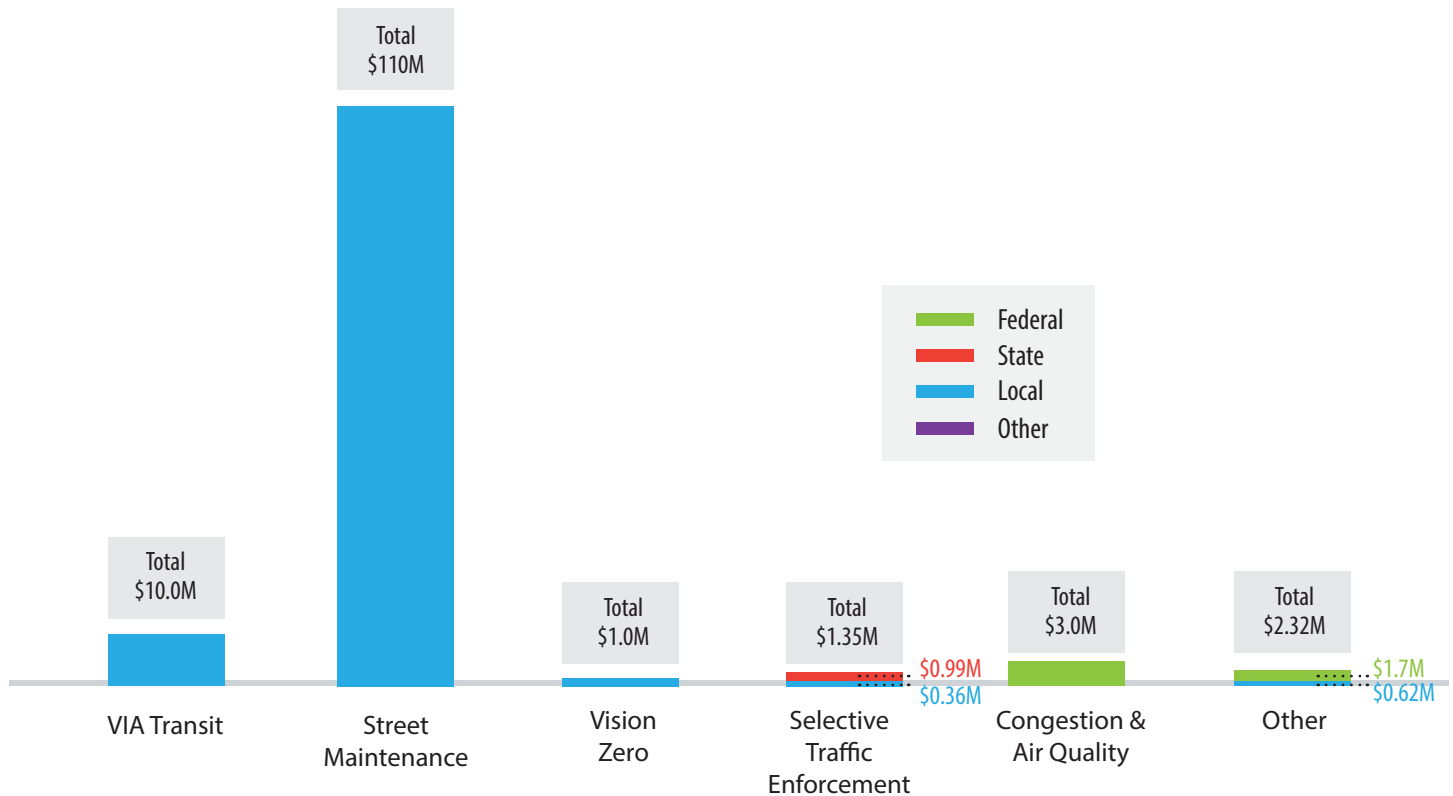
Selective Traffic Enforcement Program \$1.35 M - Traffic enforcement and educational activity to reduce DWIs, Speeding, Occupant Protection, Distracted Driving, and Intersection related violations

Alamo Area Metropolitan Planning Organization Congestion Mitigation and Air Quality \$3.0 M - Funds EPA attainment efforts along with improvements to bus lines, among other priorities

Vision Zero \$1 M - Establishes that the loss of even one life or serious injury on your road is unacceptable

Street Maintenance \$110 M - Provides targeted street maintenance in under served community areas

Transportation Investments - \$127.7 M





10. Recommendations for Policy Considerations

Information included in the attached report, including the below recommendations, are intended to be reviewed as part of a larger discussion amongst Mayor and City Council on identifying prevention and intervention practices that will address the root causes of poverty in San Antonio while also improving social and economic mobility for families.

This report recommends that the below strategies, identified in the Asset Funders Network Insights, Aspirations and Action – Investing in Asset Building for San Antonio Families report, serve as a foundation to frame discussion by policy area (i.e. Education, Employment, Health, etc.) . Each of the recommendations below includes information regarding the degree of adoption into local policy and program practices.

Category	Level of Implementation	Recommended Strategy
Focus on Highest Need Geographies and Populations		<ul style="list-style-type: none"> Promote and invest in inclusion and equity. Consider investments that increase equitable access to asset-building services and resources. Future work on access to asset-building services should focus efforts on high-need zip codes.
Foster Integration of Asset-Building and Social Safety Net Services	<ul style="list-style-type: none"> 	<ul style="list-style-type: none"> Expand investments in existing asset-building hubs (i.e. Financial Empowerment Centers) to play a greater role in coordinating access to the network of service providers and “warm handoffs” to services for families in need. Invest in referral system technology to streamline referral processes across asset-building and safety-net service providers. The system should align with service provider capacity and prioritize efficiency and a positive end user experience. Nurture peer learning, knowledge and innovation. Leverage the convening power of City and philanthropy to provide ongoing learning about emerging asset-building topics, trends, and innovations. Bring asset-building organizations together with public, nonprofit, and faith-based service providers to develop a common understanding of asset-building and best practices for integrating safety-net services.
Enhance Safety – Net for Low – Income Families	<ul style="list-style-type: none"> 	<ul style="list-style-type: none"> Invest in the expansion of programs that offer wrap-around financial supports for single mothers attending nonprofit job-training or higher education programs. 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.
Expand Access to Products and Services that Support Asset-Building and Asset Preservation		<ul style="list-style-type: none"> Invest in the expansion of financial coaching/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.



10. Recommendations for Policy Considerations

Category	Level of Implementation	Recommended Strategy
Expand Access to Products and Services that Support Asset-Building and Asset Preservation		Expand availability and access to low-cost financial products and services. Coordinate city services with asset-building providers to engage local banks, credit unions and Community Development Financial Institutions to expand low-cost financial products in areas dominated by high-cost subprime services. These products could focus on access to low-cost short-term credit, vehicle loans, credit-building, 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.
		Share City of San Antonio equity budgeting process with other funders to ensure local dollars go to highest-need communities and reap beneficial results for families.
		Engage with local affordable housing efforts, including county and federal officials, to ensure that subsidies and funding benefit those in need, including low-income working families, seniors, and single mothers.
		Work with Bexar County and Legislative contingent (State and Federal) 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.
Offer Organizational Support to Non-Profits 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.



STATUS OF POVERTY

In San Antonio