Camp Prosperity

Today’s Topic: Race, Data and the Story of Your Community

July 30, 2019 12:30 – 2:00 pm EST
Housekeeping

• This webinar is being recorded and will be mailed to registrants and available online within one week

• All webinar attendees are muted to ensure sound quality

• Ask a question or share your thoughts anytime by typing into the text box of your GoToWebinar Control Panel

• If you experience any technical issues, email gotomeeting@prosperitynow.org
Getting the Most Out of Today’s Call

- Join from a **quiet space**
- Grab a **coffee** or snack and settle in
- **Engage!** Send us your questions and comments as you listen
- Tweet with us on Twitter—use **#CampProsperity**
- Reflect on ways to **apply what you learn today** to your own work
Prosperity Now’s mission is to ensure everyone in our country has a clear path to financial stability, wealth and prosperity.
Welcome to Camp Prosperity!

Vanna Cure
Lead Camp Counselor
Senior Advocacy Manager
Prosperity Now
Camp Prosperity Webinar Series

*Tuesdays from 12:30-2 pm ET*

July 23    The Case for Nonprofits in Advocacy

July 30    Race, Data, and the Story of Your Community

August 6   Building your Coalition for 2020 and Beyond
Camp Prosperity at Glance

✓ 3-week training program for new and experienced advocates
✓ Weekly newsletters and webinars; daily tips
✓ One lucky camper will win a complimentary registration to next year’s Prosperity Summit!
✓ To enter: Attend Camp Prosperity + Meet with a Legislator in August
How to Enter

• Use our pre-drafted email text to request a meeting with a federal or state legislator
• Use resources from our advocacy toolkit to prepare for your meeting
• After the meeting, log the interaction in our Advocacy Center
• Winner will be announced in early September
Today’s Speakers

Liz Gutierrez
Founder and CEO, Enterprising Latinas

Lebaron Sims
Senior Research Manager, Prosperity Now

Robin Danner
Founder and Policy Chair, Native CDFI Network

Omar Cuevas Vega
Community Organizer, Washington Statewide Poverty Action Network
Today’s Agenda

✓ **How We Got Here:** Setting the Stage with Data

✓ **Practitioner’s Panel:** Going Beyond the Numbers to Effect Systemic Change

✓ **Group Discussion and Q&A**

✓ **Next Steps & Close**

❖ *Stay tuned for random pop quizzes!*
Poll Question

How does your organization currently use data?

1. We mostly use it to improve our direct service work
2. We mostly use it for policy advocacy
3. We use data for both direct service and advocacy work
4. We're still unsure about how data should be used for our work
5. Other
How We Got Here: Setting the Stage with Data

Lebaron Sims
Senior Research Manager
Prosperity Now
78 Outcome Measures
26 Disaggregated by Race, 52 Overall
Disaggregated data by disability status, gender, and income
Trend Data

28 Policy Measures

Financial Assets & Income
Businesses & Jobs
Homeownership & Housing
Health Care
Education
19 Measures at the Local Level

Data available for Cities, Counties, Metro Areas, Congressional Districts, and Tribal Areas

Financial Assets & Income
1. Income Poverty Rate
2. Income Inequality
3. Asset Poverty
4. Liquid Asset Poverty
5. Households with Zero Net Worth
6. Unbanked Rate
7. Underbanked Rate

Businesses & Jobs
1. Unemployment Rate
2. Business Value by Race
3. Business Value by Gender

Homeownership & Housing
1. Homeownership Rate
2. Affordability of Homes
3. Cost-Burdened Renters
4. Cost-Burdened Homeowners

Health Care
1. Uninsured Rate
2. Uninsured Low-Income Children
3. Employer-Provided Health Insurance

Education
1. Four-Year College Degrees
2. Early Childhood Education
Where You Live Matters

PLOTTING A PATH TO PROSPERITY FOR OUR COMMUNITIES
2019 PROSPERITY NOW SCORECARD LOCAL DATA KEY FINDINGS

The Prosperity Now Scorecard provides data on the financial health of households in the United States. With this report we are releasing new data at the local level, outcomes measures across five issue areas for cities, counties, metro areas, tribal areas, and Congressional districts. When you compare outcomes across communities, it’s clear that where you live matters for your financial security, ability to accumulate wealth and opportunities to prosper. In an analysis of the Scorecard data for US cities with populations above 75,000, we find extreme differences in outcomes across different types of cities: the impact that race and community conditions have on families’ outcomes is clear: the cities that emerge with the best outcomes are all suburban, majority-white cities, while the cities with the worst outcomes are farmed and industrialized centers that are approximately half Black or Latino.¹

WHERE YOU LIVE MATTERS
OUTCOME RANGES FOR CITIES OVER 75K

<table>
<thead>
<tr>
<th>INCOME POVERTY RATES</th>
<th>HOUSING AFFORDABILITY</th>
<th>HOMEOWNERSHIP RATES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low</td>
<td>Medium</td>
<td>High</td>
</tr>
<tr>
<td>Bronx, Indiana</td>
<td>2.1%</td>
<td>95.9%</td>
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<tr>
<td>Hartford, Conn.</td>
<td>2.9%</td>
<td>99.4%</td>
</tr>
<tr>
<td>Los Angeles, CA</td>
<td>16.5%</td>
<td>42.8%</td>
</tr>
<tr>
<td>Miami, FL</td>
<td>38.5%</td>
<td>44.6%</td>
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<tr>
<td>Richmond, VA</td>
<td>23.6%</td>
<td>82.6%</td>
</tr>
<tr>
<td>New York, NY</td>
<td>22.9%</td>
<td>84.8%</td>
</tr>
</tbody>
</table>

Many circumstances at multiple levels contribute to the range of outcomes we see across cities but the individual financial decisions and financial knowledge of individuals within those cities are not the main drivers. The individual financial decisions that people make may have an impact on our financial health and well-being, but our individual behaviors depend on the opportunities and resources that we can access.

For example, setting up a monthly direct deposit into a savings account is a sound financial decision, but doing so presupposes that you have enough money left over to save each month; having predictable wages and expenses so that you can be sure you’ll have money in your account at the same time each month; and access to both checking and a savings account—and that’s still only if your employer offers direct deposit. Your opportunity to make this decision is impacted by the number of institutions and systems including your employer, financial institutions located in your community the cost of services and housing in your area and even the policies at all level of government that impact job quality and the financial system.

For too many households, the institutions and systems that facilitate making good financial decisions are lacking or are not available at all. And for people of color, ongoing discrimination has put additional obstacles to opportunity in place including discrimination in labor markets that limited access to the formal economy and good-paying jobs for Black men in

FOR MORE INFORMATION VISIT SCORECARD.PROSPERITYNOW.ORG

HOW RACE SHAPES THE OUTCOMES OF AMERICAN CITIES

BOUND: HOW RACE SHAPES THE OUTCOMES OF AMERICAN CITIES

New data shows that the overwhelming majority of U.S. residents dwell within urban areas. As a percentage of the U.S. population, rural residents have declined from over 54% to just 19% over the past century.² The history of the United States’ metropolitan growth is well documented, and, like the story of the United States itself, is one marked by racial discrimination and exclusion as a foundational element.

Given the transfer of growth in metropolitan areas across the country, we are turning our attention to data that illustrate the state of financial security in cities and their surrounding metro areas. The accrual of wealth is the primary engine of household economic mobility and security. Education, homeownership, amelioration, and business ownership are all means to achieving that end. Yet, while generations of U.S. residents have been cut off from accessing these drivers for no reason other than their racial or ethnic identity. Recent research from Prosperity Now and the Institute for Policy Studies has shown the expansion in the racial wealth divide over the past two decades and the effect of the civic and economic well-being of the United States. Since 1983 to 2016, the median wealth of White households grew by $35,200, from $105,300 to $140,500, while the wealth of Black households declined from $7,000 to $3,400. Further, just the three years from 2013 to 2016, the median White household increased its wealth holdings by $26,200—an increase more than twice as large as the median household wealth of Latino and Black households combined ($3,300 and $3,400, respectively).

Race and ethnicity are among the greatest predictors of household and community wealth and economic opportunity. These dynamics are most often found at the micro level—block by block, community by community—and result in a cumulative effect on the racial and ethnic makeup of their respective regions. According to local area data published in the Prosperity Now Scorecard, the outcomes of this cumulative effect—the depth and extent of racial economic inequality—are clear, and perhaps best exemplified by the correlation between the size of historically-oppressed racial and ethnic groups and poverty levels. On average, the populations of large and mid-sized cities (i.e., cities with a population count of 75,000 people or greater) with minority cities greater than 20% are 27% Black, 27% White, 3% Asian and 4% Latino. By contrast, the cities with a poverty rate below 10% are, on average, 59% White and 1% Asian, 18% Latino and only 7% Black.

The Prosperity Now Scorecard assesses every city, county, metro area, Congressional district and tribal area in the United States on 26 measures of household wellbeing and financial health, with dozens of additional outcome and policy measures assessed at the state level.³ Using this wealth of data, this brief focuses on the 476 U.S. cities with


³ The data analyzed for this brief comes from the local data published in the Prosperity Now Scorecard as of June 2018, which is primarily sourced from the 2012-2016 American Community Survey 5-year estimates. Due to data availability constraints, the Prosperity Now Scorecard only publishes data for geographies with a household count of 1,000 or greater. The rankings in the Prosperity Now Scorecard are derived by calculating an average rank across every outcome measure for each geography type. While the raw data provided on the website and associated report are only at the state level, similar rankings have been calculated for cities for the purpose of this brief. In the instance that data is not
Where You Live Matters

- Cities with the best resident outcomes are suburban with a population that is majority White.

- Cities with the worst resident outcomes are former industrial centers with a population that is predominantly Black or Brown.

### Income Poverty Rates

<table>
<thead>
<tr>
<th></th>
<th>Low</th>
<th>Median</th>
<th>High</th>
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</thead>
<tbody>
<tr>
<td><strong>Fishers, Indiana</strong></td>
<td>2.1%</td>
<td>11.7%</td>
<td>35.5%</td>
</tr>
<tr>
<td><strong>Flint, Michigan</strong></td>
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### Health Insurance from Employer

(people under the age of 65)

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<th>Low</th>
<th>Median</th>
<th>High</th>
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<tbody>
<tr>
<td><strong>Camden, New Jersey</strong></td>
<td>25.8%</td>
<td>54.8%</td>
<td>84.6%</td>
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<tr>
<td><strong>O'Fallon, Missouri</strong></td>
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### Homeownership Rates

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<th></th>
<th>Low</th>
<th>Median</th>
<th>High</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Newark, New Jersey</strong></td>
<td>22.8%</td>
<td>35.8%</td>
<td>84.8%</td>
</tr>
<tr>
<td><strong>Livonia, Michigan</strong></td>
<td></td>
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</tbody>
</table>

Source: 2013-2017 American Community Survey
Why does the racial wealth divide matter?

The racial income gap is a big problem, but the racial wealth gap is an even bigger problem.

**Median Household Income and Wealth, 2016**

**Income Gap**
- Income = The wages earned from a job or from capital gains
- 42% Black: $35K
- 37% Hispanic: $39K
- 17% Other/Multiple Races*: $51K
- 61K White

**Wealth Gap**
- Wealth = The sum of one's assets minus their debts
- 90% Black: $17K
- 88% Hispanic: $21K
- 62% Other/Multiple Races*: $65K
- 171K White

*According to the Federal Reserve, the 'Other/Multiple Races' racial category listed throughout this document includes those identifying as Asian, American Indian, Alaska Native, Native Hawaiian, Pacific Islander, other race, and all respondents reporting more than one racial identification. The White racial category listed throughout this document refers to non-Hispanic Whites.
Why does the racial wealth divide matter?

The Racial Wealth Divide in America

**MEDIAN HOUSEHOLD WEALTH (2016)**

**WITH DURABLE GOODS**

- **White**: $171,000
- **Latino**: $20,920
- **Black**: $17,409

**WITHOUT DURABLE GOODS**

- **White**: $140,500
- **Latino**: $6,300
- **Black**: $3,400

**SOURCE**
- 2016 Survey of Consumer Finances, Board of Governors of the Federal Reserve System (wealth with durable goods);
- Running in Place: Why the Racial Wealth Divide Keeps Black and Latino Families From Achieving Economic Security (wealth without durable goods), Prosperity Now

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Public Policies Have Historically Excluded Households of Color

- **1790-present**: The exclusion of communities of color along with many others from immigrating and/or becoming citizens to soothe both the cultural and economic concerns of White Americans.

- **1934-1960s**: Federally-sanctioned housing discrimination through the practice of “redlining”, which shut out households of color from the opportunity to purchase and invest in the largest driver of wealth in this country: a home.

- **1935**: The exclusion of farmworkers and domestic workers—who were predominately people of color—from coverage under the Social Security Act of 1935.

- **1938**: The exclusion of a number of tip-based professions predominantly held by Black workers—such as servers, shoe shiners, domestic workers and Pullman porters—from the first minimum-wage protections enacted as part of the Fair Labor Standards Act of 1938.

- **1944**: Biased distribution of G.I. Bill benefits by officials within the Department of Veterans Affairs, which resulted in an unequal distribution of benefits—such as low-cost home mortgages and tuition assistance—for service members of color.
By understanding and addressing the significant barriers facing communities—and communities of color, specifically—local leaders can strengthen social and economic ties and provide the foundation needed for all families to build key assets.
Data-Informed Policy Change at the Local Level

- Boosting Income
- Protecting Consumers
- Enabling Homeownership
- Increasing Ownership of Assets
Local Approaches and Strategies

- Lead by acknowledging racial disparities
- Policies should be data driven, reflective of local challenges and strengths of communities of color, and evaluated through data collection
- Determine the appropriate role for city government to play on specific policies
- Centralize financial security with dedicated city staff
- Pilot integration of services
- Collaborate, Collaborate, Collaborate
- Determine the best means to fund programs through budgets of partnerships
Nothing About Us Without Us

- Information is power, but only if it drives action.
- Your community matters, and the challenges it faces do not happen in a vacuum.
- Representation matters, and the way forward is through advocacy and coalition-building.
Audience Q & A

What questions do you have?

Share them in the Questions box!
POP QUIZ!
Practitioners’ Panel – Going Beyond the Numbers: How Service Providers Can Effect Systemic Change

Liz Gutierrez
Founder and CEO
Enterprising Latinas

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Q1: How do we shift the narrative around poverty as a consequence of personal choices versus institutional/systemic policies and decisions?
We connected with Cathy through a community partner. Cathy shares her experiences with the criminal justice system and how the New Hope Act would impact her life. HB 1041 would allow people with certain criminal convictions the chance to re-enter their communities and rebuild their lives with fewer barriers.

https://www.youtube.com/watch?v=6SdxqietNv4
We Can Do It!

ENTERPRISING Latinas
Who and Where We Serve?

Wimauma

- **Total Population**: 6,373
- **44.6% Living in Poverty**
- **49.8% of Women Live in Poverty**
- **Just 5% Have a Bachelor’s Degree**
Our Approach to Women’s Economic Empowerment

At the individual level

Providing ACCESS

- Cultural Celebration
- Advocacy
- Family Support
- Family economics & self-sufficiency

Discovering ASSETS

- Community Capacity
- Access to Technology
- Entrepreneurship Training
- Life Skills Development
- Family Literacy and Education Support

300 Women
Writing Their Own Story of Success
Q2: How did your organization address this narrative and engage partners around a call to action?
Wimauma, FL is transforming

Our Community

Agriculture Community  Suburb
Create opportunities for community members to flex their leadership

SHARE YOUR STORY | BUILD POWER | CHANGE THE NARRATIVE

Be the change you want to see at our Day of Action at the Capitol!
Q3: How do connect or incorporate policy into your broader organizational efforts to increase financial security for LMI families?
Keep It Simple and Relevant

- We think about policies that help get money into people’s pockets and prevent money from being extracted
  - Basic Needs
  - Consumer Protections
  - Revenue
  - Criminal Justice

Practice  Policy
Q4: How do we translate community need into policy insights?
Wimauma NOW! a community campaign to develop blueprint for community change.

Space + Framework = Community Change
Community Listening Sessions

Our Listening Sessions directly inform the policy that we advocate for in Olympia.

Each community that we held a Listening Session in has its own set of unique challenges and strengths. However, it is clear that low-income families across the state struggle to meet their basic needs, pay off debt, and if they have criminal convictions, rebuild their lives after leaving prison.
Q5: Given that attention and resources are scarce in policy-making, how do you make sure your issues are heard? How do we make sure real people are brought to the table and we’re not solely relying on data?
Advocacy is effective…

…When you make concerted noise and keep the issue on lawmakers’ radar.

@ProsperityNow
prosperitynow.org
Wimauma NOW! a community campaign to develop blueprint for community change.

Community Engagement
Control of Redevelopment of the community
Bring new investments
Q6: How do you establish legislative champions around issues of economic inequality?
POP QUIZ!
Audience Q & A

What questions do you have?

Share them in the Questions box!
Stay in Touch!

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Robin Danner | Native CDFI Network
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Email: robin@hawaiianhomesteads.org

Omar Cueves Vega | Washington SPAN
Twitter: @PovertyActionWA
Email: omar@povertyaction.org
Next Steps

▪ Please **complete the survey**!

▪ Attend our **next webinar** in the Camp Prosperity series on August 6!

▪ **Schedule a meeting** with a legislator in August!

▪ Look for **Camp Prosperity Daily Tips**!

▪ Explore the Camp Prosperity website for resources, events, and more: [https://prosperitynow.org/join-us-camp-prosperity](https://prosperitynow.org/join-us-camp-prosperity)
Keep the Conversation Going - Join our Advocacy Listserv!

Link to join can be found in recent Camp Prosperity newsletters!

Subscribe to Pncommunityadvocacy by filling out the following form. You will be sent email requesting confirmation, to prevent others from gratuitously subscribing you. Once confirmation is received, you moderator's decision by email. This is also a private list, which means that the list of members is not available to non-members.

Your email address:  
Your name (optional):  
You may enter a private password below. This provides only mild security, but should prevent others from messing with your subscription. **Do not use a valuable password** as it will occasionally be emailed back to you in cleartext.

If you choose not to enter a password, one will be automatically generated for you, and it will be sent to you once you've confirmed your subscription. You can always request a mail-back of your password when you edit your personal options.

Pick a password:  
Reenter password to confirm:  
Which language do you prefer to display your messages?  
English (USA)  
Would you like to receive list mail batched in a daily digest?  

I'm not a robot

Subscribe
Plug into the Prosperity Now Community

Sign up for listservs and working groups, volunteer to facilitate peer discussions, serve in a leadership role and more!

- Financial Coaching Network
- Racial Wealth Equity Network
- Affordable Homeownership Network
- Financial Coaching Network
- Adult Matched Savings Network
- Taxpayer Opportunity Network
- Campaign for Every Kids Future — Children’s Savings Accounts
- Medical Financial Partnerships (Health/Wealth)
- Innovations in Manufactured Housing (I’M HOME) Network

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Take action with Prosperity Now Campaigns!

Sign up to stay informed about the latest developments and opportunities to take action by joining one of our four federal policy campaigns.

**HOMEOWNERSHIP**

Homeownership is key to building wealth. Together, we will advocate for products and policies that provide more affordable homes to more people.

**CONSUMER PROTECTIONS**

Consumer protections create fairer, more transparent financial markets. Together, we will ensure consumers keep the safeguards they deserve.

**SAFETY NET**

Safety net programs help protect vulnerable individuals and families from falling deep into poverty. Together, we will protect programs like SNAP, IDAs and more to help those in need when they need it most.

**TURN IT RIGHT-SIDE UP**

The vast majority of tax incentives go to those at the top, not to those who need it most. Together, we will turn our upside-down tax code right-side up.

Visit any of the Campaigns above at [https://prosperitynow.org/take-action](https://prosperitynow.org/take-action) to learn more and join.

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Thank You!

Please complete our survey and we’ll see you July 30 for our next webinar!