Anti-Poverty Community Roundtable:
A Conversation with Local Experts on the Bay Area’s Innovative Roadmap to Cut Poverty
San Francisco, CA
Friday, August 5, 2016

Rise Together was honored to be invited by the American Bar Association in the summer of 2016 to curate a team of partners engaged in addressing the complexities of poverty in the Bay Area to participate in a rich discussion with the legal community. Rise Together works with over 200 partners across 9 counties in the Bay Area to build the capacity, trust, power and opportunities for action to strategically shift policies and norms that currently embed inequality in education, employment and basic needs. Committed to creating a Bay Area that thrives with opportunity and shared prosperity for all, Rise Together is proud to work with the partners represented here, stakeholders with the courage to change the status quo, ask challenging questions and push our region to be the best it can be. We appreciate the opportunity the ABA gave us to connect, reflect and collaborate through the unique contribution that the legal field brings to the fight to end poverty. We hope this discussion inspires and informs other communities as much as it did us, because indeed solving any complexity "always seems impossible until its done" - Nelson Mandela

BACKGROUND ON CURRENT LANDSCAPE OF POVERTY AND HOMELESSNESS IN SAN FRANCISCO

Despite being one of the world’s wealthiest regions, one in four Bay Area residents live in poverty. In 2015, more than 800,000 people were living below the poverty line. San Francisco has the highest poverty level in the area at 13.8%, while Alameda County’s poverty rate is 12.9%. Contra Costa County’s poverty rate is 10.5% and San Mateo County is the lowest in the region at 7.8%. The poverty threshold for the Bay Area is an annual income of $11,490 for an individual and $23,550 for a family of four. Sadly, like in many communities, children have the highest rate of poverty. In the Palo Alto Unified School District, just 4.2% live in poverty, while an alarming 27.9% of children in the Oakland Unified School District live in poverty.

Affordable housing is a major issue in the Bay Area. Currently, 60% of all leases signed in San Francisco are for tech companies. While more jobs have entered the region, the influx of high-paid tech workers has driven up housing prices and made it increasingly unaffordable for low wage workers. The Brookings Institution recently found the income gap between San Francisco’s rich and poor is growing faster than in any other city in the nation. Many San Francisco families are surviving by living doubled-up with another family in one unit.

Another major cause for concern, raised by participants at this roundtable, is financial literacy. Payday loan can carry annual interest rates as high as 459 percent and often trap borrowers into years and years of harrowing debt. With financial literacy training, residents can learn how to better manage their money, improve savings, save on taxes and invest strategically. Programs such as Cal CPA’s High School Financial Planning Program work to preventatively combat poverty, targeting students in 8th-12th grade. This program discusses topics such as money management, borrowing, earning power and insurance.

While the Bay Area has a variety of services ranging from financial literacy to housing to food security, there is always room for additional collaboration in order to more effectively and efficiently provide for those in need. The participants at this roundtable the issues in need of attention and ways in which to collaboratively work towards solutions.

SUMMARY OF ROUNDTABLE DISCUSSION
Welcome and introductions

Ted Small (Chair of the Commission) explained that the Commission on Homelessness and Poverty organized this roundtable as part of our Anti-Poverty Initiative: Lawyers and Communities Working to End Poverty. The goal of the initiative is to identify and help promote and implement best practices for eliminating legal and justice system-related policies, practices and procedures that unfairly perpetuate or worsen the harmful effects of poverty on low-income people and communities, including obstacles and barriers to public benefits, employment, housing, treatment and services needed by people experiencing homelessness or living in poverty. We focus on 10 manifestations of poverty: (1) substandard and unaffordable housing and homelessness, (2) disproportionate involvement in criminal and civil justice systems, (3) food inadequacy, (4) inadequate healthcare and poor health outcomes, (5) inadequate education outcomes, (6) lack of opportunity for full employment at a living wage, (7) living through an unending and continuous cycle of crises, (8) lack of personal and physical safety, (9) stigma and lack of personal dignity, and (10) isolation from community and political infrastructure. Ted explained that all of these manifestations overlap and intersect and there is no one solution.

Ted went on to note that we are visiting your community because in comparison to many other communities across the country you have already experienced numerous programmatic challenges and challenges involved in implementation. We would like to know how you overcame these challenges collaboratively through initiatives such as Rise Together. He recalled a story once told to him in which the story-teller asked, “In America, where there are so many empty houses, why does anyone have to live on the street?” Ted suggested that we think about this question as we talk about the Bay Area programs as they exist and how they can be improved. When the Commission visited Selma, AL earlier this year, we discovered that the community doesn’t have school buses. This is an example of how poverty has different ways of manifesting itself across the country. Ted emphasized his hope that through this discussion we can identify what’s been successful in this community, consider the concepts and programs that are transferable and focus on the work that still needs to be done in order to eradicate poverty in the Bay Area, as well as the rest of our country.

What does poverty look like in the Bay Area? What is Rise Together?

Megan Joseph (MA, Executive Director, Rise Together) Rise Together was established about 5 years ago with the knowledge that many organizations exist in the Bay Area to address poverty and economic inequality, but there was no connectivity, information sharing or capacity building. During the time of its launch, there were staggering statistics indicating that 1 in 4 Bay Area residents were living in poverty. Rise Together declared the goal of lifting 328,500 families out of poverty and into prosperity, with the overarching mission of ending poverty in the Bay Area for good. Through continual engagement with a multi-sector Steering Council and affiliates in each county, the initiative focuses on addressing issues related to basic needs, employment and education through policy, system change and collective action. Since its founding, Rise Together has engaged over 200 partners by using a multi-sector, interdisciplinary approach and its interdisciplinary and holistic initiative model is worth replicating in communities across the country.

According to research conducted in the Bay Area, the critical populations that are affected by poverty are families headed by a single female, families with young children, women and men of color, and seniors. Research found that, not surprisingly, prosperity is linked to race and place and certain critical populations are disproportionately affected by economic insecurity. She mentioned that if you have affordable housing in a district with quality education, then there is a fighting chance for prosperity. The more densely populated areas suffer from the most poverty, but also the
most opportunities. However, data showed that there is growing poverty in our suburban areas as well. Megan then listed the tested model practices to put into place. She explained that implementing just one of these practices does not help, but rather we must implement a suite of the following practices in order to effectuate change:

- Raising minimum wage to at least $15/hour and advocating for related supports such as minimum hours and set schedules
- Decreasing rent
- Providing transitional jobs
- Increasing education strategies
- Funding universal, quality, affordable child care and preschool
- Training for high wage jobs

Rise Together’s strategies include: (1) developing a communications plan, as it’s important to raise awareness and promote public discourse and action, (2) building capacity, specifically technical assistance that supports partners, (3) implementing the policy agenda based on the key drivers at the local, regional and state levels, and (4) collecting and assessing data to provide information for decision making and to track change.

Ted thanked Megan and her Rise Together partners for the work they have done to develop this model and promised that the Commission would promote this model nationally.

**What are the root causes of poverty, and what are the best strategies to address them?**

Mariana Moore (Director, Ensuring Opportunity Campaign to End Poverty in Contra Costa County) began by describing the Ensuring Opportunity Campaign, which is a collaborative effort to end poverty in Contra Costa County. This cross-sector initiative engages local elected officials, social sector organizations, businesses, local government, faith-based programs, academia and the philanthropic sector in a collective effort to eliminate poverty by addressing structural causes at the policy level—including public policies that address poverty at the root causes. Megan explained that the policy priorities include: high-quality early childhood education, higher education, sufficient wages, affordable housing, health care, and quality food, among others. The campaign goals are to improve economic security and well-being, raise awareness of unfair policies that are detrimental to residents, and bring diverse stakeholders together to create practical, lasting solutions. Megan also described the diversity within the community. She said that there are wealthy white residents, predominantly black areas, as well as Latino areas. The East County is rural and agricultural and has very few social services, which in turn causes a transportation issue.

Ted asked Megan how her organization has been able to facilitate collaboration among such diverse interests within the regional community. Megan responded by explaining that we all are working towards some aspect of economic opportunity and we connect on common challenges, opportunities etc. She often focuses on what are the common threads, and what are we working towards. She added that a lot has to do with building trust and relationships, rather than competition among efforts.

Oscar Chavez (Assistant Director, Sonoma County Human Services) added the importance of development around the policy framework. He said the challenge is finding the common ground and the avenues where social services and the government can come together on issues. He gave the example of universal preschool. It had the potential to be set aside because there was no consensus on how to provide it and in an environment of competing priorities it wasn’t possible to get a consensus.

Carla Javits (CEO, Roberts Enterprise Development Fund) said the challenge is you drift towards the lowest common denominator and we want to do better than that! We want to advocate for things that will actually make a difference. She added that it takes trust building and willingness to give a little and be honest.
Marilyn Harbur (Commission) asked about affordable housing. Does it help to have a multi-county conversation, or not? Oscar responded by indicating that there is a consensus that we need more housing. He added that we are changing the terminology from affordable housing to “work force housing.” Many people are concerned about where they are going to build and the impact on their home.

Mariana reminded everyone that solving poverty does not have a silver bullet solution and many of the solutions require policy change and funding through many levels of government – local, state and national. Right now we need to use the power of numbers to our advantage, increase information sharing, thus amplifying the conversation. She then went on to speak about the Minimum Wage Campaign. She said that the first step is to be data informed. She emphasized the importance of bringing more people to table, not just your normal allies. This could include local businesses. Mariana said that in order to be effective we must be inclusive and strategic.

Robert R. Planthold (Bay Area Legal Aid Board of Directors) shared his story as a single parent with a life-long disability. He explained that people with disabilities are the most unemployed and underemployed in the country. 70% of the blind are unemployed. There is general lack of attention by many agencies across the board and we need to be asking agencies who is tasked to serve people with disabilities to ensure they are a part of the conversation. He mentioned that San Francisco has an initiative to increase diversity and there has been no improvement in terms of representation by people with disabilities. He cautioned that we must “pay attention to who is left out – who isn’t at the table.” He said that the best strategy moving forward is to ask agencies if they have staff tapped to assist people with disabilities. It is also important to ensure board representation by people with disabilities.

Carla Javits (CEO, Roberts Enterprise Development Fund) explained that REDF creates jobs and employment opportunities for people facing the greatest barriers to work by investing capital and expertise in mission-driven organizations. REDF helps them build their business, expand their markets, measure the results, and reinvest in programs to employ more people. There was a lot of debate in the early days of the Rise Together initiative involving how much we should focus on high risk individuals and those that are low risk. There are lot of people in and out of poverty and we must acknowledge these people. Poverty is such a broad and complex topic. Carla emphasized the importance of helping businesses to provide a first job to someone in poverty. She mentioned that involves preparing them for work and then transitioning them to a first time job. We must consider and treat those with mental health issues, addiction issues, and those formally incarcerated as valued members of society.

Carla also mentioned that benefits programs don’t work in this country (don’t provide right incentives). She also pointed out that there is still employment discrimination by education, disability, race etc. She emphasized the need for various employer incentives for individuals to clear up their records, and incentives for public and private agencies that work with the government (affirmative procurement, various incentives for affirmatively hiring and helping those trying to clean up their records). Both Renato Izquieta (Commission) and Steven Weiss (Bay Area Legal Aid) mentioned the burdens placed on individuals related to outstanding child support payments and the importance of thinking strategically and collaboratively with child support enforcement officials. Amy Horton-Newell (Commission) mentioned the work she has done on the pilot program for homeless veterans. She mentioned that now several communities have collaborative, non-adversarial groups that serve to identify the friendly face of child support. She added that the ABA fosters these connections to come up with solutions.

How are your respective programs integrating the needs involved with disabilities? What about the information gap?
Josephine McNeil (Commission) turned the conversation back to housing and asked if San Francisco has accessible housing and whether it was a major issue in this community. Bob responded by saying that it is an issue and explained that there are several different types of accessible housing and those who are temporarily disabled are not counted in the population. He added that the disabled population is likely to increase with the increasing aging population. Arlene Hipp (Bay Area Legal Aid) introduced herself as a former client and board member at Bay Area Legal Aid. She suggested that there should be increased publication of resources and information to the homeless and at-risk population. Arlene also mentioned that taxes are a barrier to those seeking housing after lengthy period of financial chaos caused by trauma and particular life events. She added that there is no connection to the behavioral health community and that there needs to be a transition to work aid. She said there is little information on services available. However, in Berkeley they have a health van that travels through communities and that it is effective. She said she would like to see a similar mobile office in Oakland and reiterated the need to go out to communities in distress. Mariana thanked Bob and Arlene for their input and said she would bring the information back to her organization and partners.

Steven Weiss (Staff Attorney and Regional SSI Advocacy Coordinator for the Bay Area, Bay Area Legal Aid) specializes in administrative advocacy with the Social Security Administration. He spoke about general assistance projects and how they were once limited to those they felt were employable, but they really were not. Data shows that it is much cheaper to give people money than invest in services. If you are disabled or unemployable, you are getting almost as much as you would if you had SSI. Now, they have increased the number of case managers which has been bridging the information gap and they have increased loan money up front to house people. They also have increased number of attorneys to represent people with disabilities – meaning they now have people who are giving them information (they don’t have to find the info on their own). Ted mentioned that the Commission has a website (referenced in your materials) where we spotlight news and innovative programs. Steven will send write-up on this initiative to the Commission to share on our website. Ted also asked if they are making sure that race, population etc. is considered when deciding where to serve? Kari Rudd (Bay Area Legal Aid) responded affirmatively emphasizing that they always consider where and what they are providing.

Arlene brought up the issue of applying to rent a home or apartment when you owe arrearages and/or taxes. She has found that many people are denied because of the money they owe. Renato mentioned that there are ways to discharge the debt. There are programs within the IRS. This issue more broadly goes back to your point about lack of information. Ted ensured participants that the Commission will follow up with this issue on a national level.

What are the root causes of poverty, and what are the best strategies to address them?

Allison Pratt (Chief of Partnerships and Strategy, Alameda County Community Food Bank) explained that the Alameda County Community Food Bank was established in 1985 as the hub of a vast collection and distribution network that provides food for 240 nonprofit agencies (food pantries, soup kitchens, child-care centers, senior centers, after-school programs and other community-based organizations) in Alameda County—providing 540,000 meals weekly. In 2014, the Food Bank distributed 25 million meals—more than half of the food was fresh fruits and vegetables. Since moving into our permanent facility near the Oakland Airport in 2005 and leading the national food bank movement for a ban on the distribution of carbonated beverages, the Food Bank has ramped up distribution of fresh fruits and vegetables by more than 1,000%. The systematic approach to alleviating hunger includes: one of California’s busiest – and most efficient – emergency food helplines; a multilingual CalFresh (formerly known as food stamps) outreach program which serves as the blueprint for programs across the nation; dynamic hunger and
nutrition education programs; and, an innovative advocacy program that promotes policies to benefit low-income residents.

Allison went on to explain that California has the second lowest participation in SNAP benefits in the country. She said 15 billion dollars were cut from safety net programs and the state SSI benefit amount was slashed to the minimum. The roots of poverty are embedded in economic inequalities and soaring income disparities. Allison mentioned that nearly half of the people she serves have incomes of less than ten thousand dollars a year. She said that her organization believes that hunger is a symptom of poverty. It’s a solvable problem, but we can’t solve it alone. It takes a coordinated system. There needs to be policy change to end poverty and hunger. She said her organization is working to improve access to nutrition safety net programs and working with CalWorks and policies that can help people to get and keep jobs, as well as subsidized childcare and improvements to paid family leave programs.

**Collaboration: Innovations and Solutions**

Oscar Chavez (Assistant Director, Sonoma County Human Services) explained that his organization serves residents in need of assistance—including job seekers, adults, children, teens, families, veterans, people with disabilities and the elderly. Sonoma County Human Services provides eligible residents with job training and job search services, enrolls eligible individuals and families in CalFresh or Medi-Cal, supports veterans, helps foster children and teens, and foster parents, protects abused or neglected children and helps keep seniors and dependent adults safe. Oscar mentioned that Rise Together has become a great vehicle to bring people together. He said that a lot of money only address the symptoms and fails to address the root causes. He explained that if we only treat the symptoms, we find ourselves perpetuating a system that in the long term doesn’t work. Oscar says that whenever possible, we must focus on what are the effective prevention practices/programs. As examples, he listed: early childhood education, strengthening family support systems, and addressing traumatic experiences early on. As a local example, he explained that the local Board of Supervisors opted to forgo building a 250 million dollar new jail to instead focus on preventing people from landing there in the first place.

Oscar went on to explain how his organization created a local clearing house of effective practices including literature reviews and program manuals. He also mentioned how they committed to an evaluation in 3 years. He wants to focus on how we can incentivize and support organizations to bring about better practices. Oscar said that it’s important to build the infrastructure and mitigate a lot of the more costly intervention down the line. However, he made sure to emphasize that it’s a collective effort by a lot of organizations and that we are not looking for a program, but rather an opportunity. He mentioned that those in positions of power have to be willing to share that power and must provide the tools to close the gaps. He also mentioned the importance of being trauma informed.

Ted asked Oscar if he is involving attorneys in his model. Oscar responded by saying they are involving lawyers from legal aid groups to tackle issues surrounding guardianships, child support, and diversion programs among other things. He then reemphasized that more money needs to be invested in prevention. If we can mitigate costs, we can capture that savings and reinvest – the goal is that we have to get to the front of these issues and not treat them symptomatically. Paul Freese (Commission) commented by saying that it is refreshing to hear an agency speak about early intervention and prevention. He also mentioned the importance of incorporating medical-legal partnerships.

Anthony Rodriguez (CARO) mentioned that his mother was 16 when she became pregnant and was the youngest in family of four. Her father suffered from alcohol addiction and her grandmother had the education of 3rd grader. He says that education is what "saved" him and that "education is a springboard out of poverty." He was the recipient of great services and programs. He
mentioned a non-profit called Breakthrough that provides intensive year-round academic enrichment for those with limited educational opportunities. He also mentioned an organization called Minds Matter, which prepares low-income students for college success. It’s 100% volunteer and mentor based, with a 100% college acceptance rate for Minds Matter students. Lastly, he mentioned difficulties faced by immigrants experiencing poverty. Carla agreed with Anthony that this is an issue and suggested an increase in programs on entrepreneurship and more social enterprises targeting undocumented people. Ted pointed out that federal aid to immigrants experiencing poverty will depend a lot on the incoming administration.

Josephine suggested incorporating pro bono as a way to increase legal services in the area. Ted went on to explain the Koko Challenge, which is an annual challenge where the Bay Area United Way teams up with local general counsel groups and law firms to raise money to combat poverty. Over the past 29 years, more than 50 Bay Area law firms have contributed more than $32 million. Steven agreed that pro bono is great, but added that not all attorneys do pro bono, some firms replace it with money, which is not great for us is when we have attorneys to train and they take one case and then never come back. It’s more effective to focus on the legal needs of people before they are in poverty. Kari Rudd added that conflicts of interest can sometimes present challenges in pro bono cases. Kellye Clarke (Commission) informed the group of a project the Virginia Bar is implementing in order to increase access to justice that involves an online system that answers legal questions. Amy Horton-Newell added that an online system might help folks that don’t qualify for legal aid.

Ted thanked the attendees and remarked that we have learned a lot from all you have done. He mentioned that to the extent you want to continue this discussion, you have a ready-made vehicle to continue it. We will make available the email addresses of everyone here to aid in the ongoing collaboration and we look forward to staying in contact and seeing how things develop.

**How would you and your organization like to collaborate further?**

Kari mentioned the lack of high quality financial education and services and how it’s hard to blame someone for getting a payday loan because it’s convenient and seemingly necessary to survive. Another issue is transportation to high quality financial services. Arlene suggested that we should collaborate to provide mobile financial services, as well as promote an information campaign to educate people on smart financial planning. We can also encourage service providers to make financial literacy a part of the services they offer. Carla suggested that this should not just be a state or local issue, but something that should be implemented nationally. She mentioned a national group called the Corporation for Enterprise Development (CFED) which helps folks achieve financial security. Paul also mentioned Imagine LA which is an organization dedicated to ending the cycle of family homelessness, poverty and neglect through mentoring, housing assistance, and financial counseling generationally by engaging the whole family. Steve also added that SparkPoint Centers are another great resource for financial training and assistance. Ted noted the importance of collaborating with banks to provide financial trainings. He asked if anyone would be willing to initiate a conversation between Wells Fargo and the United Way. Megan responded by saying that we need a systematic solution and that Silicon Valley has an initiative to address pay day loans.

**Next Steps:**

Ted thanked everyone for their participation and encouraged on-going collaboration. Bob Planthold offered to write a position paper on the difficulties associated with disabilities and poverty. He will discuss how we can further integrate the needs of the disabled into our services. Other participants
committed to keeping this conversation alive through Rise Together. They plan to continue to work towards closing the information gap and inform those in need of services that are available.