



# Surviving the City

A Reflection Guide

KNOW YOUR NEIGHBOR.



# Introduction

When you think about San Antonio, what do you think about? Many of us might think about the River Walk or the Spurs. The missions and Fiesta come to mind, too.

Unfortunately, San Antonio is also associated with something else: poverty and economic segregation. Our economic divisions are built into the very DNA of our city.

Every year, the United States government releases a list of the most impoverished cities, and every year, San Antonio ranks near the top. We're also ranked as one of the most economically divided cities in the country. In 2016, the Economic Innovation Group compared ZIP codes across the country and found that San Antonio had the widest gap between its wealthiest ZIP code (78258) and poorest (78207).

If you've watched *Making San Antonio* (which you can find on our website!), then you know San Antonio was developed around systems that treated groups of people very differently depending on their ethnicity: land grants, deed restrictions, redlining, urban renewal, and gentrification. From the very beginning, our city was designed to be divided.

So, what does this mean for our city? It means we're still dealing with the consequences of that design. It means the quality of our schools, housing, jobs, healthcare, and so many important resources people need vary widely because they are determined at the level of the neighborhood.

It means that many San Antonians are struggling to overcome a long history of systemic poverty and segregation.

It means that although we all live in San Antonio, some of us are barely surviving the city.



Scan the QR code to watch  
*Making San Antonio*

# Financial insecurity isn't what you think

In Bexar County, close to half of us are what the United Way calls ALICE: asset-limited, income-constrained, yet employed. That acronym represents the growing number of our families who are working but unable to afford the basic necessities to get by—housing, childcare, food, transportation, or healthcare.

According to the United States Census Bureau, the average income for an individual in San Antonio in 2022 was \$31,148 and the average income for a household was \$59,593. The average household in San Antonio has three people. If this household was composed of one parent and two children under five, they would need closer to \$78,000 to cover the cost of living.

This family in San Antonio would need to make over \$14,000 more just to survive.

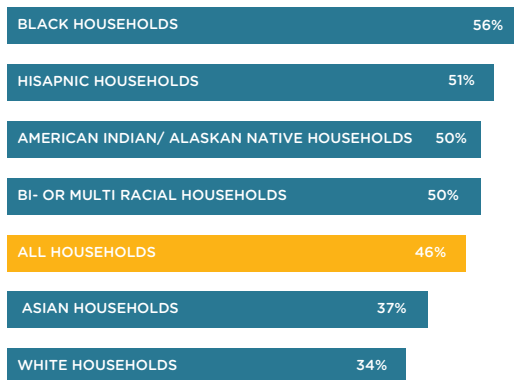
In our city, almost a fifth of us are living in poverty and about another third are earning less than the cost of living. That's almost half of us who, even though we are working, are not able to make ends meet at the end of the month.

# Who is affected?

While financial insecurity affects nearly half of San Antonians, it does not affect us all equally. Depending on our race and the number of adults and children in our household, different groups are affected more than others.

## DISPARITIES IN ALICE

Percentage of households experiencing ALICE or poverty by sociodemographic, Bexar County, 2022



4 OUT OF 5 SINGLE FEMALE-PARENT HOUSEHOLDS EXPERIENCE HARDSHIP



3 OUT OF 5 SINGLE MALE-PARENT HOUSEHOLDS EXPERIENCE HARDSHIP



These patterns mirror the patterns of development in San Antonio. The majority of families struggling from economic hardship fall into the groups who experienced segregation through redlining and deed restrictions and were affected by urban renewal. These policies and practices may have been years ago, but the generational impacts and effects are still very felt today.



### Reflection:

What do you need? Think of the basic necessities your family depends on each month. What can you not live without?

**Exercise: Visit “Making Tough Choices,” an online simulation of what it’s like to live paycheck to paycheck.**





# When you can't afford a raise

It's easy to think all of this would be better if people could just earn a bit more. But it turns out that earning a bit more can push people into deeper hardship.

Families of four making \$49,500 or less per year are eligible for SNAP food benefits in the amount of \$973 per month, bringing their total income to \$61,176 per year. That is slightly above the average median income of a household in San Antonio but still below the amount needed to get by.

To receive a subsidy for childcare, your household can make up to 85% of the median income for the state, which is \$62,079.75. The average family in San Antonio qualifies for this type of assistance in the amount of \$2,900 per year.

In case you were wondering, you must be working to be eligible for any of these programs! But what happens if your boss offers you a raise? What if that raise puts you over the limit and you can no longer qualify for these programs?

This is when you hit what we call *the benefits cliff*, receiving a small raise but losing access to all public assistance programs. When you hit the cliff, you lose more than you've gained.

For the average family, if one parent is offered a raise of \$1.25 an hour, they could lose the family childcare benefits they'd relied on to make ends meet. Their income would raise by \$2600 a year, but their childcare subsidy alone was worth \$2900.

In one fell swoop, with one small raise, they will actually have LOST their family \$300 a year. They will have pushed their family off the cliff.



## Reflection:

Can you afford a raise? How would your family be impacted if you were offered a raise today? What if your sister, your cousin, or your coworker was offered a raise?

**Exercise: Watch our short video on the benefits cliff to better understand the issue.**



# Finding ways forward

There are many ways to address these issues. One of the groups getting creative about this problem is UpTogether, a national nonprofit that gives unrestricted cash gifts to families each month.

Unlike traditional assistance programs that tell families how to spend money and make them fill out mountains of paperwork each month to qualify, UpTogether gives families the power to decide what they need most. They also offer community support groups for the families.

Many of us who experience financial insecurity feel alone and isolated. UpTogether makes sure every parent in the program has a support system and access to the resources they need to take care of themselves and their families.



## Reflection:

After listening to these neighbors' stories, what surprised you?  
What parts of their stories do you relate to?

**Exercise: Listen to the stories of five neighbors receiving support from UpTogether.**









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