



A Window into Latino Financial Well-Being in San Antonio

Using Data and Community Voices to Inform
Post-Pandemic Wealth-Building Strategies



Acknowledgements

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Introduction





March of 2020 changed all of our lives. The COVID-19 pandemic that seemed far away was suddenly right in the heart of our city. It was hard to imagine then how the pandemic would shake the foundations of our economy, our community, and our families. What started as a few weeks of shut downs and stay-at-home orders evolved into a two-plus year shift that has permanently impacted our lives.

We saw, first-hand, the true story behind low unemployment numbers that were touted in 2019—families were working, but many were barely making it. The food bank lines in San Antonio starting in April of 2020, made national and international news. We cannot unsee images of so many people across our community needing basic assistance. We also cannot undo the loss of so many family members, as San Antonio, and Latinos in particular, were disproportionately harmed, not just by the economic impacts of the pandemic, but also the health impacts.

As the community foundation for the City of San Antonio, the San Antonio Area Foundation stepped in to fund basic needs in our city through the height of the pandemic crisis. Being the seventh largest city in the United States and a majority-minority community, it was essential to delve deeply into the Latino community experience - to learn from the past decade - of good times and hard times - to identify and support solutions that move our community forward and allow all people to fulfill their aspirations.

This study is a first step in our work to find and support effective and impactful community solutions to build and enhance financial well-being among Latinos in San Antonio. To shape and guide this study, we partnered with CFLeads through their Connecting Communities in the Americas initiative to better understand the Latino diaspora, and an advisory committee of local leaders deeply connected to the experience of Latinos in San Antonio.

What we have now to share with the community is the result of an expansive analysis. It includes analyses of quantitative data from the U.S. Census and state and local pandemic assistance data, as well as community voices, through a city-wide survey and focus groups. All of the data and stories have been shaped by insights from our advisory committee. This study culminates in a set of short, medium, and long-term recommendations, as well as areas for future research.

These are unprecedented times. The pandemic both compounded challenges and spurred innovative solutions. It separated our community, but also brought us together in a shared feeling, and showed us that more than ever, our futures are connected. We cannot let this learning opportunity pass us by. Our intention is to use this study to influence policy solutions, including how money is spent and distributed in our community. We hope to enhance the economic well-being of Latinos, as part of our focus on closing opportunity gaps, and supporting San Antonio as a thriving city.

Executive Summary



San Antonio is a predominantly Latino city with deeply entrenched economic segregation that can be traced back 100 years. In this study, we focus on the San Antonio Latino population's economic well-being. The COVID-19 pandemic brought into focus financial challenges faced by many in our community and offered insights into how best to mitigate those challenges.

We examine the Latino population's economic well-being, both comparatively over time and during the pandemic. We utilized quantitative data from the U.S. Census Bureau, COVID-19 relief funds from local, regional, and state sources, and qualitative data from a city-wide survey and focus groups.

We used median household income, poverty rates, unemployment rates, educational attainment, and health insurance rates to determine well-being and identify zip codes with high financial need in San Antonio. The following questions guided our research:

1. How has the well-being of the Latino population changed over time from 2012 to 2020?
2. What was the financial impact of COVID-19 on Latino families in San Antonio?
3. What are community financial well-being needs moving forward?

Key Findings from Quantitative Assessment

1. The well-being of Latino residents in San Antonio increased from 2012 to 2020.
2. Despite overall gains, there are persistent pockets of unmet needs.
3. There was great need for COVID-19 relief assistance city-wide.
4. High need zip codes received similar amounts of funding compared to all other zip codes.

Key Findings from Qualitative Assessment

1. People drained savings, took out loans, and relied on financial support from family during the pandemic.
2. While financial assistance reached many people, many did not seek help.
3. Food, rent, and utility assistance were the top categories of assistance received, and were accessed through various intermediaries.
4. Inflation has negatively impacted the well-being of families and has made long-term financial goals feel less attainable.
5. The lack of paid sick leave, income and asset limits for public benefits, mental health support, and child care costs were commonly-cited challenges.
6. Aspirations included building/rebuilding community connections and pursuing new skills to increase income and achieve personal and financial goals.



Census Analysis and Pandemic Assistance

Our analysis of U.S. Census data showed that the financial well-being of Latino residents in San Antonio mostly improved from 2012 to 2020. However, some zip codes continue to have unmet needs. Analysis of pandemic assistance data from 2020 to 2022, showed high need for assistance across many areas of the city.

Key Finding #1: The Well-Being of Latino Residents in San Antonio Increased from 2012 to 2020

From 2012 to 2020, the Latino population of San Antonio saw significant improvement in median household income, high school graduation rates, the percentage of families below the poverty level, unemployment rates, and the percentage of residents lacking health insurance.

Median household income increased from \$43,910 to \$47,744, the percentage of families living below poverty decreased from 20% to 17%, unemployment rates decreased from 9% to 6%, uninsured rates decreased from 24% to 20%, and high school graduation rates increased from 73% in 2015 to 76% in 2020.

Key Finding #2: Despite Overall Gains, there are Persistent Pockets of Unmet Needs

We identified seven high-need zip codes that continue to have unmet needs, including 78202, 78203, 78207, 78208, 78220, 78226, 78237. These zip codes account for 15% of the total Latino population in San Antonio, and have less favorable well-being outcomes than both the overall Latino population and total population of San Antonio.

Key Finding #3: There was Great Need for COVID-19 Relief Assistance City-Wide

During the COVID-19 pandemic, relief funding was provided to support individuals and families. Through our analysis of data provided by the Texas Workforce Commission (TWC), the Texas Department of Housing and Community Affairs (TDHCA), the City of San Antonio, and Workforce Solutions Alamo (WSA), we determined that there was great need across San Antonio for unemployment benefits, rental relief, mortgage assistance, utility assistance, and child care assistance.

TWC provided \$427,081,318 to 122,829 claimants in San Antonio. TDHCA provided \$8,242,807 in rental assistance to 7,701 Latino households in San Antonio. The City of San Antonio provided \$122,609,276 rental, mortgage, energy, water, internet, and direct cash assistance to 61,452 Latino residents. Finally, WSA provided \$54,555,088 in childcare assistance to Latino residents.

Key Finding #4: High Need Zip Codes Received Similar Amounts of Funding Compared to all Other Zip Codes

Most zip codes in San Antonio received similar amounts of funding, including the zip codes identified as high need. However, several high needs zip codes had higher application rates. These zip codes had overall poorer well-being outcomes compared to the rest of the city.

Community Survey and Focus Groups

This project included a community survey with over 200 responses and two focus groups with 18 total participants

to gain insight into community and personal experiences of Latino residents in San Antonio during the pandemic.

Key data findings from the survey include:

1. 80% of respondents experienced greater financial hardship due to the pandemic,
2. 67% indicated hardship paying bills,
3. 43% of respondents asked for help, and among those who asked for help, 78% received some assistance,
4. Rent and utility assistance were the most common types of assistance received,
5. 55% of respondents felt their current financial situation was worse compared to before the pandemic,
6. Based on the Consumer Financial Protection Bureau's financial well-being assessment, 29% of respondents indicated a low or very low financial well-being, compared to 10% at the national level.

Key take aways from the survey and focus groups include:

1. Financial hardship due to the pandemic was widespread in the San Antonio community. Many drained personal savings, took out loans, and relied on financial support from family members to make it through.
2. Financial assistance reached many people, but a substantial number had needs and did not ask for help. Immigrant communities expressed a particular reluctance to access financial help and respondents aged 60+ noted barriers to accessing help, including technology and confusion about the process.
3. Food, rent, and utility assistance were the top categories of assistance that people used. Intermediaries, such as schools, nonprofits, and faith communities were important avenues for access. Challenges people experienced included problems navigating online systems, cumbersome processes, and delayed notification of approval.
4. Inflation has been a major factor wearing away at the well-being of families and making long-term financial goals, like homeownership, feel less attainable.
5. The lack of paid sick leave, income and asset limits for benefits, mental health, and child care costs were commonly-cited challenges.
6. Aspirations included building/rebuilding community and pursuing new skills to increase income and achieve personal and financial goals.

Policy Recommendations

Short-Term Recommendations

- Build on successes of the pandemic assistance distribution by continuing to make direct investments in people, particularly to support rent, utility payments, and other housing-related needs.
- Ensure that San Antonio financial empowerment services are effectively reaching Latino residents of the seven identified high need zip codes, as well as single parents.
- Continue City investments in assistance and benefits navigators.
- Work with Community Development Financial Institutions (CDFIs) to leverage available funding to invest in San Antonio low- and moderate-income communities.
- Continue local investments in youth mental health, building in assessment measures to ensure that support is accessible to youth in need.

Medium-Term Recommendations

- Develop a community-based initiative to expand access to paid sick leave.
- Explore strategies to improve access to child care for low- and moderate-income single parents and families.
- Continue local efforts to address the digital divide in San Antonio.

Long-Term Recommendations

- Continue investments in increasing and preserving affordable housing and homeownership opportunities for low- and moderate- income San Antonio residents.
- Invest in nonprofit capacity building and resilience planning.



Resumen Ejecutivo



San Antonio es una ciudad predominantemente Latina, arraigada en un largo historial de segregación económica que data de hace 100 años. En este estudio, nos enfocamos en el estado del bienestar económico de la población latina de San Antonio. La pandemia del COVID-19 trajo a la luz los retos económicos que enfrentan muchos dentro de nuestra comunidad, y a su vez, también ofreció conocimientos sobre cómo mejor ayudar a mitigar éstos.

Examinamos el bienestar económico de la población latina de manera comparativamente, a través del tiempo y durante la pandemia. Para esto, utilizamos datos cuantitativos de la Oficina del Censo de los EE. UU., recursos de fondos de asistencia del COVID-19 a nivel local, regional y estatal, y datos cualitativos que se obtuvieron como parte de una encuesta y grupos de sondeo que se realizaron a través de toda la ciudad.

Para determinar el estado de bienestar e identificar las áreas con los códigos postales con más necesidad económica en San Antonio, utilizamos el ingreso doméstico mediano, el índice de pobreza, el índice de desempleo, el nivel de educación, y las tarifas de seguros médicos. Las siguientes preguntas guiaron nuestra labor investigativa:

1. ¿Cómo ha cambiado el bienestar de la población latina entre los años 2012 al 2020?
2. ¿Cuál fue el impacto económico del COVID-19 en las familias latinas de San Antonio?
3. ¿Cuáles serán las necesidades de la comunidad para poder establecer su bienestar económico en el futuro?

Hallazgos clave de nuestra evaluación cuantitativa

1. El bienestar de los residentes latinos de San Antonio incrementó del 2012 al 2020.
2. A pesar de los avances favorables que se han dado en general, existen persistentes áreas de necesidades no cubiertas.
3. Hubo una gran necesidad de asistencia de apoyo de COVID-19 en toda la ciudad.
4. Las áreas con códigos postales en donde existe gran necesidad recibieron cantidades de fondos similares junto con todas las demás áreas por igual.

Hallazgos clave de nuestra evaluación cualitativa

1. Las personas vaciaron sus cuentas de ahorros, solicitaron préstamos, y dependieron del apoyo económico de la familia durante la pandemia.
2. Aunque la asistencia económica llegó a muchos, muchos no solicitaron la ayuda.
3. Dentro de las categorías más altas de asistencia proporcionada estuvieron la de alimento, renta, y utilidades, las cuales se obtuvieron a través de varios intermediarios.
4. La inflación está impactando de forma negativa el bienestar de las familias y haciendo que las metas económicas a largo plazo parezcan menos alcanzables.
5. Entre los retos más documentados estuvieron la falta de beneficios en el trabajo para ausentarse en caso de enfermedad con goce de sueldo, restricciones en los ingresos y la cantidad de bienes para calificar para asistencia pública, apoyo de salud mental, y los costos asociados con el cuidado de niños.
6. Entre las aspiraciones para el futuro están el crear y reforzar conexiones dentro de la comunidad y el embarcar en el aprendizaje de nuevas habilidades que ayuden a incrementar los ingresos y a alcanzar metas personales y económicas.

Análisis del censo y asistencia de la pandemia

Nuestro análisis de datos proporcionados por la Oficina del Censo de los EE. UU. demostró que el bienestar económico de los residentes latinos de San Antonio, en su mayoría, mejoró del 2012 al 2020. Sin embargo, existen áreas con códigos postales en donde se continúa con necesidades no cubiertas.

Hallazgo clave #1: El bienestar de los residentes latinos de San Antonio incrementó del 2012 al 2020

Del 2012 al 2020, la población latina de San Antonio vio una mejoría significativa en su ingreso mediano doméstico, en los índices de graduación de preparatoria, en el porcentaje de familias viviendo bajo el nivel de pobreza, en los índices de desempleo, y en el porcentaje de residentes sin seguro médico.

El ingreso mediano doméstico incrementó de \$43,910 a \$47,744, mientras que el porcentaje de familias viviendo bajo el nivel de pobreza disminuyó del 20% al 17%. El índice de desempleo también disminuyó del 9% al 6% y los índices de residentes sin seguro médico bajaron del 24% al 20%. Adicionalmente, los índices de graduación de preparatoria incrementaron del 73% en el 2015 al 76% en el 2020.

Hallazgo clave #2: A pesar de los avances favorables que se han dado en general, existen persistentes áreas de necesidades no cubiertas

Identificamos siete códigos postales de alta necesidad en donde se continúa teniendo necesidades no cubiertas, éstos incluyen 78202, 78203, 78207, 78208, 78220, 78226, 78237. Estos códigos postales conforman el 15% del total de la población latina en San Antonio y experimentan avances menos favorables de bienestar en comparación con la población latina en general y la población total de San Antonio en general.

Hallazgo clave #3: Hubo una gran necesidad de asistencia de apoyo de COVID-19 en toda la ciudad

Durante la pandemia del COVID-19, se proporcionó asistencia de apoyo para ayudar a individuos y familias. A través de nuestro análisis de datos, proporcionados por la Comisión de la Fuerza Laboral de Texas (Texas Workforce Commission), el Departamento de Vivienda y Asuntos Comunitarios de Texas (Texas Department of Housing and Community Affairs), la ciudad de San Antonio, y el Workforce Solutions Alamo (WSA,) determinamos



que hubo gran necesidad a lo largo de San Antonio en beneficios de desempleo, apoyo para asistencia de renta, apoyo para asistencia de hipoteca, apoyo para asistencia con utilidades, y asistencia para cuidado de niños.

La Comisión de la Fuerza Laboral de Texas entregó \$427,081,318 a 122,829 solicitantes en San Antonio. El Departamento de Vivienda y asuntos Comunitarios de Texas entregó \$8,242,807 en asistencia de renta a 7,701 hogares latinos en San Antonio. La ciudad de San Antonio entregó \$122,609,276 en asistencia de renta, hipoteca, energía, agua, internet, y efectivo directo a 61,452 residentes latinos. Finalmente, el Workforce Solutions Alamo entregó \$54,555,088 de asistencia total para residentes latinos.

Hallazgo clave #4: Áreas con códigos postales en donde existe gran necesidad, recibieron cantidades de fondos similares junto con todas las demás áreas por igual

La mayoría de las áreas en San Antonio recibieron cantidades similares de fondos, incluso aquellas con códigos postales en donde existe gran necesidad. Sin embargo, varias áreas de gran necesidad tuvieron índices más altos de solicitantes. Estas áreas tuvieron en su mayoría resultados menos favorables de bienestar comparado con el resto de la ciudad.

Encuesta comunitaria y grupos de sondeo

Este proyecto incluyó una encuesta comunitaria con más de 200 encuestados y dos grupos de sondeo con un total de 18 participantes, con el objetivo de obtener

conocimiento sobre las experiencias comunales y personales de los residentes latinos de San Antonio durante la pandemia.

Los hallazgos de datos clave de nuestra encuesta incluyen:

1. El 80% de los encuestados experimentaron mayores problemas económicos debido a la pandemia,
2. El 67% indicó experimentar dificultad para pagar sus pagos/deudas,
3. El 43% de los encuestados solicitaron ayuda, y de éstos, el 78% recibió algún tipo de asistencia,
4. La asistencia de renta y utilidades estuvieron dentro de los tipos de asistencia más comúnmente recibida,
5. El 55% de los encuestados siente que su actual situación económica es peor comparado a su situación económica antes de la pandemia,
6. Basado en la evaluación del bienestar económico del Buró de Protección Financiera del Consumidor, el 29% de los encuestados indicó tener bajo o muy bajo nivel de bienestar económico, comparado con el 10% que existe a nivel nacional.

Los aprendizajes clave de la encuesta y el grupo de sondeo incluyen:

1. Los problemas económicos derivados de la pandemia se extendieron a lo largo de toda la comunidad de San Antonio. Muchos agotaron ahorros personales, solicitaron préstamos, y dependieron del apoyo económico de la familia para sobrellevar este tiempo.
2. La asistencia económica llegó a muchas personas, pero hubo un número substancial de personas que tuvo necesidades y no pidió ayuda. Las comunidades de inmigrantes expresaron particular renuencia en acceder al apoyo económico, mientras que las personas de la tercera edad identificaron barreras para acceder a la ayuda, entre ellas la tecnología y confusión sobre el proceso.
3. Dentro de las categorías de asistencia que más se solicitaron estuvieron las de alimento, renta, y utilidades. Las escuelas, agencias sin fines de lucro, y comunidades de fe sirvieron como intermediarios para poder acceder a estos recursos. Entre los retos a los que se enfrentaron las personas para acceder a estos recursos estuvieron la dificultad de navegar sistemas en internet, enfrentarse a procesos complicados para solicitar asistencia, y retrasos en las notificaciones de aprobación para la asistencia.
4. La inflación es un factor significativo que contribuye al desgaste del bienestar económico de las familias y hace que las metas a largo plazo tales como la compra de vivienda parezcan menos alcanzables.
5. La falta de beneficios en el trabajo para ausentarse en caso de enfermedad con goce de sueldo, restricciones en los ingresos y la cantidad de bienes para calificar para la asistencia pública, la salud mental, y los costos asociados con el cuidado de niños fueron retos comúnmente citados.
6. Entre las aspiraciones para el futuro estuvieron el crear y reforzar conexiones dentro de la comunidad y el embarcar en el aprendizaje de nuevas habilidades que ayuden a incrementar los ingresos y a alcanzar metas personales y económicas.

Recomendaciones de legislación

Recomendaciones a corto plazo

- Fomentar la inversión directa hacia las personas, particularmente en temas de asistencia de renta, asistencia de pagos de utilidades, y otras necesidades relacionadas con la vivienda, dándole así continuidad a los logros obtenidos con la asistencia distribuida durante la pandemia.
- Asegurarse que los servicios de fortalecimiento económico estén llegando a los residentes latinos de las siete áreas con los códigos postales identificados de alta necesidad de manera efectiva, e incluyendo a la población de madres y padres solteros.
- Continuar con las inversiones de la ciudad en programas de asistencia y en personal que asista a la comunidad a navegar estos recursos.
- Colaborar con las Instituciones Comunitarias de Desarrollo Económico (Community Development Financial Institutions) para impulsar la inversión de fondos existentes hacia comunidades de bajo y mediano ingreso de San Antonio.
- Continuar con las inversiones locales de programas de salud mental que apoyen a jóvenes, integrando medidas que permitan evaluar estos programas para cerciorarse que el apoyo esté al alcance de los jóvenes que lo necesitan.

Recomendaciones a mediano plazo

- Desarrollar iniciativas basadas en la comunidad que promuevan el acceso a beneficios en el trabajo para ausentarse en caso de enfermedad con goce de sueldo.
- Explorar estrategias que promuevan el acceso a cuidado de niños para familias y madres y padres solteros de bajo y medianos ingresos.
- Continuar con los esfuerzos locales que abordan la desigualdad que existe de acceso a la tecnología en San Antonio.

Recomendaciones a largo plazo

- Continuar con las inversiones que incrementen y preserven el acceso a la vivienda asequible y que creen oportunidades para la compra de vivienda para los residentes de bajo y mediano ingreso de San Antonio.
- Invertir en programas sin fines de lucro con el objetivo de fomentar su capacidad de desarrollo y fortalecimiento que los permita avanzar en su misión y mejore su preparación para enfrentarse a los retos a futuro.



Study Overview





San Antonio is a predominantly Latino city (64% of the population), with deeply entrenched economic segregation that can be traced back 100 years. This study examines the San Antonio Latino population's economic well-being before the pandemic (2012-2020), during the height of the pandemic, and in more recent times.

The analysis is based on data pulled from multiple sources: the U.S. Census, COVID-19 relief funds from local, regional, and state sources, and merged with residents' lived-experience. Our overarching questions were:

- 1.** How has the well-being of the Latino population changed over time from 2012 to 2020?
- 2.** What was the financial impact of COVID-19 on Latino families in San Antonio?
- 3.** What are community financial well-being needs moving forward?

To assess financial well-being, we examined income, poverty, employment, education, and health insurance rates using U.S. Census data. To examine the financial impact of COVID-19 on Latino families, we analyzed COVID-19 relief funding and heard from Latino families themselves. Specifically, we pulled COVID-19 relief funding from the state, county, and city to determine whether Latino families were able to access and use COVID-19 relief funds. First, we analyzed the overall well-being of Latinos by zip code. We compared five key indicators of financial well-being across all zip codes in San Antonio and identified seven zip codes with consistent high need.¹ While this report examines funding in all San Antonio zip codes, we were particularly interested in analyzing how these seven zip codes fared compared to others.

Additionally, we wanted to hear from Latino residents in San Antonio to determine what issues they were facing to supplement and provide context to our data analysis. A survey of Latino residents, conducted in partnership with SA SpeakUp, and community focus groups also allowed us to get an understanding of the issues facing Latino residents in 2022, after much of the COVID-19 relief funding streams were exhausted.

Throughout our research we sought feedback from an advisory committee of key stakeholders in San Antonio to help guide the research and to ensure that our insights aligned with what they saw in their community.

¹ See Appendix A for a detailed methodology.

Part I: U.S. Census Data & Pandemic Assistance Data Analysis



U.S. Census Data 2012-2020

The U.S. Census offers a window into the financial well-being of Latino residents of San Antonio over time. The pandemic created a major disruption, one that was unprecedented in our lifetimes. Looking at data over time allows us to assess trends leading up to the pandemic.

This analysis highlights overall data for the city of San Antonio, and then delves deeper, looking at zip code level data to assess geographic-based trends.

The well-being of Latino residents in San Antonio increased from 2012 to 2020.

U.S. Census estimates over time show that the financial well-being indicators for Latino residents in San Antonio improved. From 2012 to 2020, median household income increased from \$43,910 to \$47,744, the percentage of families below poverty decreased from 20% to 17%, the unemployment rate decreased from 9% to 6%, and uninsured rates decreased from 24% to 20%.²

From 2015 to 2020, the percent of people 25 and older with at least a high school education increased from 73% to 76%.³ These data points were selected as they reflect a range of factors impacting financial well-being, including financial, education, and health-related data points.

Table 1: Financial Well-Being Indicators in San Antonio Over Time

	Base Year* Latino Population San Antonio	Base Year* Total Population San Antonio	2020 Latino Population San Antonio	2020 Total Population San Antonio
Percent Latino Population	63.0%	–	64.7%	–
Median Household Income Adjusted to 2020 Dollars	\$43,910	\$50,755	\$47,744	\$53,420
% Families Below Poverty Level	20.4%	15.9%	16.8%	13.5%
% High School Graduation or Higher	73%	81.4%	75.7%	82.7%
Unemployment Rate	9.1%	8.1%	6.1%	5.9%
Uninsured Rate	23.58%	19.58%	20.2%	17.1%

*Note: Base year indicates 2012 ACS 5-Year Estimates except for education data, which is from ACS 2015 5-year Estimates. This is because data broken out by ethnicity was only available starting in 2015 for education.

² 2012 median household income is adjusted to 2020 dollars. All differences are significant at $p < .05$.

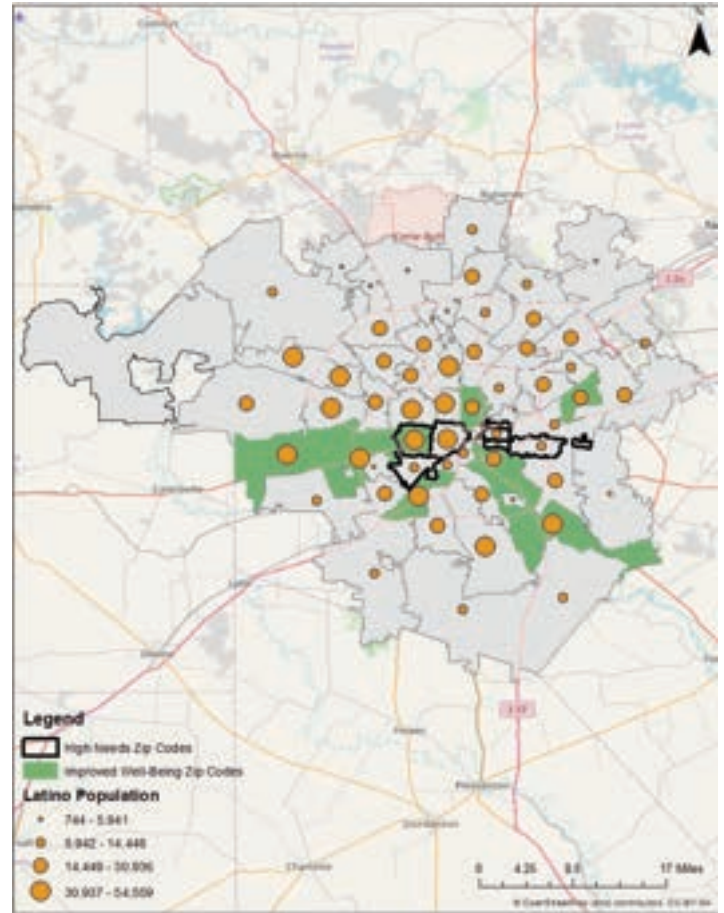
³ Education data is from ACS 2015 5-year Estimates because data broken out by ethnicity was only available starting in 2015. Difference is significant at $p < .05$.

When diving into the data further, there are areas that have had substantial increases in well-being over time. Eight zip codes in San Antonio significantly improved in at least three of the five categories of well-being: median household income, poverty, high school graduation, unemployment, and uninsured rates.⁴ These eight zip codes are 78210, 78211, 78212, 78223, 78227, 78237, 78244, and 78245. However, it is important to note that our analyses do not consider any migration changes or gentrification because the data is not available at the individual level. Thus, any generalizations should reflect neighborhood-level changes and not necessarily individuals over time.

Map 1 highlights the eight zip codes that have had significant increases in well-being, with most of the zip codes in central San Antonio. Table 2 shows the changes in each of the categories of well-being for the eight zip codes. These eight zip codes account for 23% of the Latino population in San Antonio and 18% of the San Antonio population overall. The zip codes have a high Latino population, ranging from 48% to 95% Latino.

While there were no zip codes that had significant decreases in multiple categories of well-being over time, it is important to note that there were zip codes that remained stagnant in all the well-being indicators, including all but one of the seven high-need zip codes that are introduced and discussed in the following section.

Map 1: Zip Codes with Improved Well-Being Over Time⁵



⁴ A z-score analysis was conducted on each zip code comparing their values in 2012 (or 2015 for the education data) to its value in 2020. A zip code was considered significant with a 90% confidence interval, as is standard for the U.S. Census.

⁵ Analysis examined changes from 2012 to 2020 for median household income, poverty rates, uninsured rates, and unemployment rates. High school graduation rates were examined from 2015 to 2020.

Table 2: Key Outcomes for the Latino Population in Zip Codes with Improved Well-Being

Zip Code	Median Household Income		Family Poverty Rate		High School Graduation or Higher		Unemployment Rate		Percent Uninsured	
	2012	2020	2012	2020	2015	2020	2012	2020	2012	2020
78210	\$36,600	\$41,373*	25.3	22.2	65.9	69.1	9.4	5.6*	29.6	21.4*
78211	\$35,907	\$41,921*	21.6	23.4	60.5	59.4	14.2	6.2*	33.9	25.6*
78212	\$35,515	\$44,671*	22.0	15.4	68.6	76.5*	8.7	6.4	29.9	21.9*
78223	\$40,490	\$45,800*	19.0	18.1	71.1	75.2*	10.4	5.3*	26.8	22.0*
78227	\$42,594	\$39,855	25.5	18.6*	67.2	72.3*	8.2	8.3	27.9	23.7*
78237	\$30,362	\$33,932*	30.0	25.2	51.8	61.1*	11.8	8.7	32.2	25.2*
78244	\$56,223	\$54,523	18.9	9.9*	79.9	72.3*	13.2	5.5*	27.2	18.5*
78245	\$63,694	\$69,395*	14.4	7.1*	83.4	84.6	6.1	6.0	18.8	14.5*

*Indicates a significant difference with a 90% confidence interval.

Note: Median household income in 2012 is reported in 2020 dollars. Education data used 2015 5-year ACS estimates because data was not available by ethnicity for 2012. The zip code 78244 had mixed outcomes but saw statistically significant improvement for three important financial well-being indicators. Though the percent of adults 25 or older with a high school degree or higher decreased in 78244 during the study period; there were statistically significant improvements in the family poverty rate, unemployment rate, and uninsured rate.



Despite overall gains, there are persistent pockets of unmet needs.

Financial well-being outcomes improved for Latino residents across the city based on the U.S. Census data, including those for some higher poverty areas. Despite improvements, a spatial analysis based on zip code level data shows several zip codes where Latino residents have persistently lower outcomes over time compared to Latino residents of other zip codes in San Antonio.⁶

Seven zip codes stand out as facing consistent financial well-being challenges (78202, 78203, 78207, 78208, 78220, 78226, and 78237).⁷ These zip codes had poorer well-being outcomes for the Latino population compared to both the total Latino population and the population as

a whole in San Antonio in 2020. It is important to note that the zip code 78237 was also a zip code that had significant increases in well-being over time, however, relative to other zip codes in San Antonio it had poorer well-being outcomes.

The seven high need zip codes account for 15% of the total Latino population in San Antonio, and 10% of the San Antonio population overall. The zip codes all have high Latino populations - ranging from 47% - 95% of the total zip code population. Table 3 shows the key outcomes for each of our indicators of well-being for the seven high needs zip codes.

Table 3: Key Outcomes for the Latino Population in Each High Need Zip Code (2020)

Zip Code	Total Population	Percent Latino Population	Median Household Income	Family Poverty Rate	High School Graduation or Higher	Unemployment Rate	Percent Uninsured
78202	11,675	63%	\$28,577	38.3%	59.8%	11.1%	28.0%
78203	6,162	80%	\$36,383	26.8%	64.1%	-	29.7%
78207	57,707	90%	\$26,909	34.5%	53.8%	11.7%	27.0%
78208	4,549	71%	\$20,370	37.3%	57.5%	-	31.7%
78220	17,095	47%	\$34,198	24.3%	59.4%	7.3%	26.0%
78226	8,012	93%	\$27,361	29.6%	58.7%	-	25.6%
78237	41,247	95%	\$33,932	25.2%	61.1%	8.7%	25.2%
Weighted Average of High Needs Zip Codes	146,440*	86%	\$29,981	30.5%	57.7%	10.2%	26.6%
San Antonio Population ⁸	1,529,133	65%	\$53,420	13.5%	82.7%	5.9%	17.1%

*Total population is summed across all high needs zip codes and not averaged.

Note: Some estimates are unavailable either because the Census did not provide the estimate or because it was unreliable (see Appendix A for a detailed methodology).

⁶ We included any zip codes that were fully or partially within the City of San Antonio, as designated by the Census.

⁷ A series of z-score analyses was conducted for each well-being factor: median household income, percent below poverty, percent of residents with at least a high school diploma, unemployment rate and percent uninsured. A z-score indicates how many standard deviations a value is from the mean. A zip code was determined to be high needs if, for at least three of the listed data categories, it had a z-score of -1 standard deviation below the mean for median household income and high school graduation or +1 standard deviation above the mean for unemployment rate, poverty rate, and percent uninsured. See Appendix A for a detailed methodology.

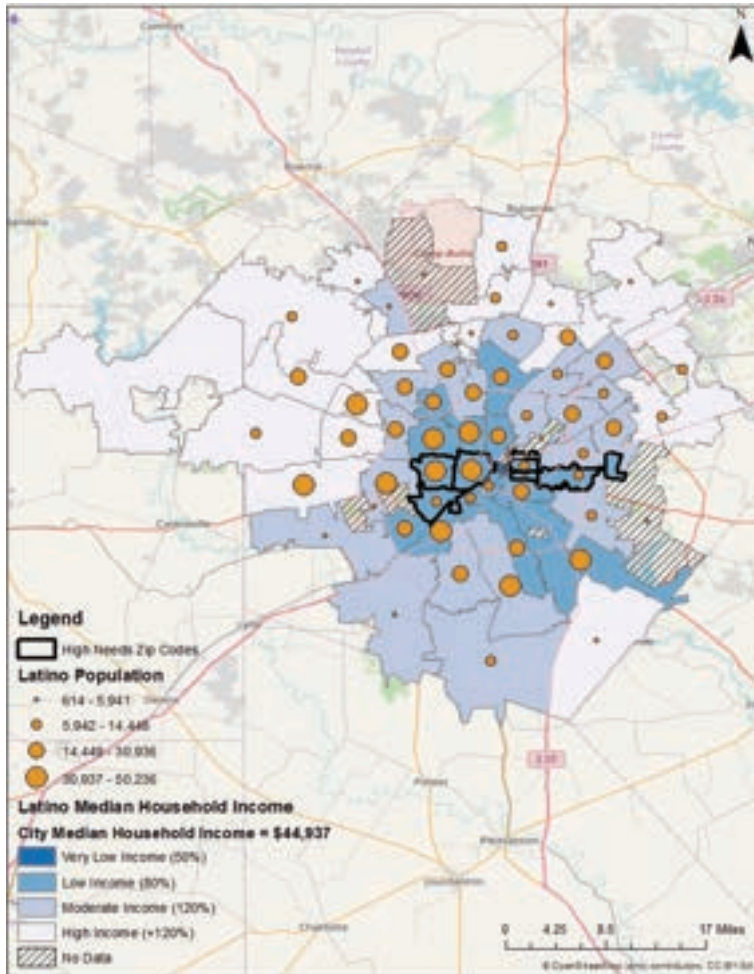
⁸ The San Antonio totals are based on the total population while the reported values for each high need zip code is based on only the Latino population for each zip code.

The following maps show each well-being indicator spatially from 2012 to 2020. While there have been improvements city-wide in well-being for Latinos across all indicators, these maps show that the high needs zip codes in particular still have unmet needs.

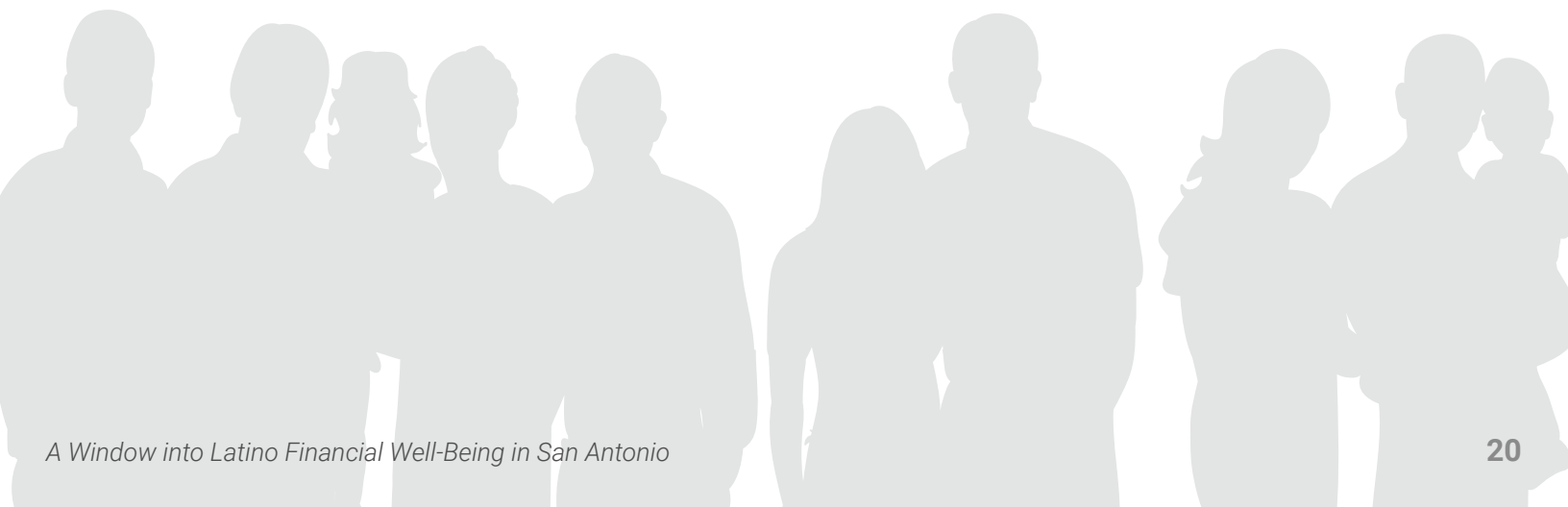
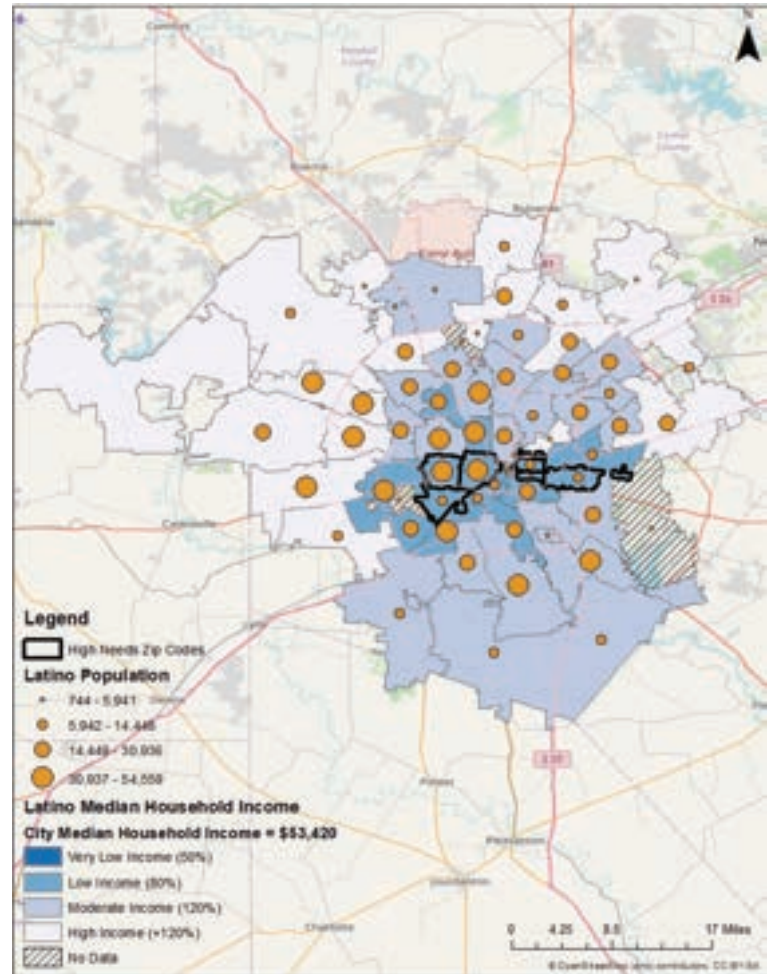
Comparing Latino median household income in 2012 (Map 2) to Latino median household income in 2020 (Map 3), all of the high needs zip codes remained in the low-income

category (with the exception of 78208, which increased from very low income to low income from 2012 to 2020). The average median household income of Latino residents in the high needs zip codes was \$29,981, well below the median household income of the city.

Map 2: Latino Median Household Income (2012)



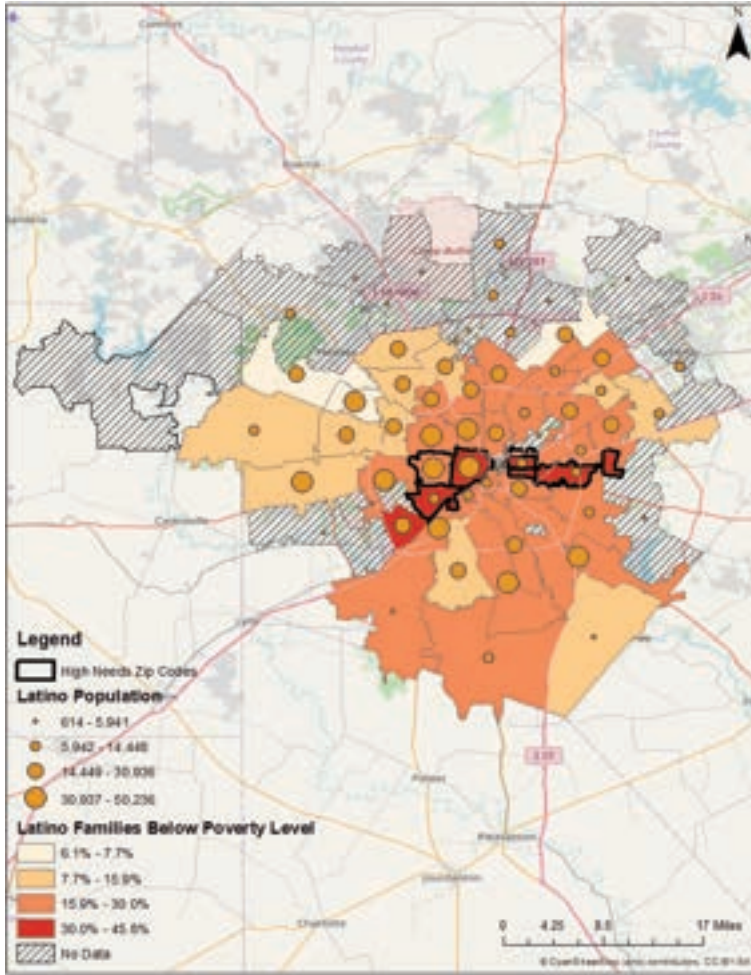
Map 3: Latino Median Household Income (2020)



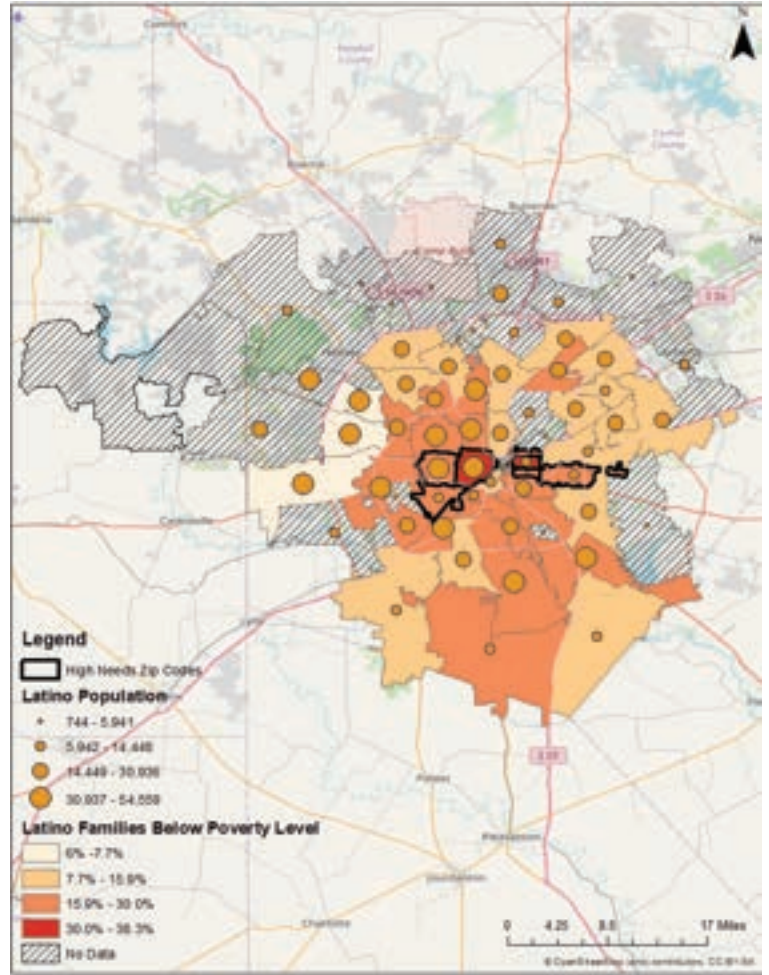
Additionally, the percentage of Latino families below the poverty level decreased over time from 2012 (Map 4) to 2020 (Map 5), even in most of the high needs zip codes (with the exception of 78208). However rates of Latino families below the poverty level remain high in high needs zip codes compared to other zip codes in the city, with

a weighted average of 30% of Latino families below the poverty level. Moreover, poverty appears to have remained concentrated in the zip codes surrounding the high needs zip codes, particularly immediately north and south of the high needs zip codes, as shown in Map 5.

Map 4: Latino Families Below Poverty Level (2012)



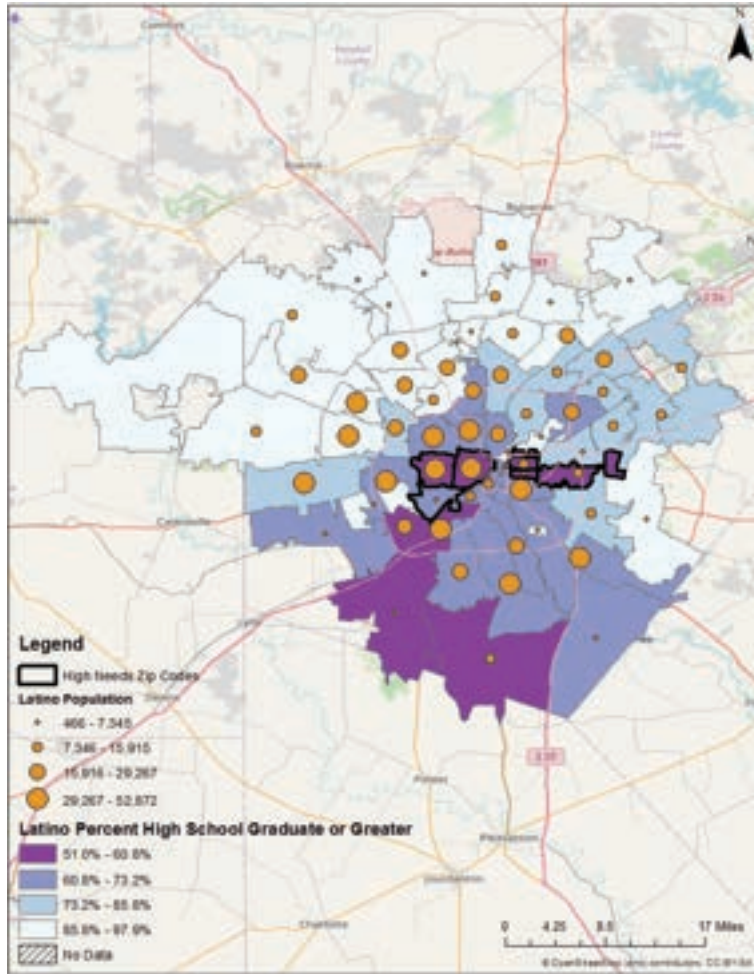
Map 5: Latino Families Below Poverty Level (2020)



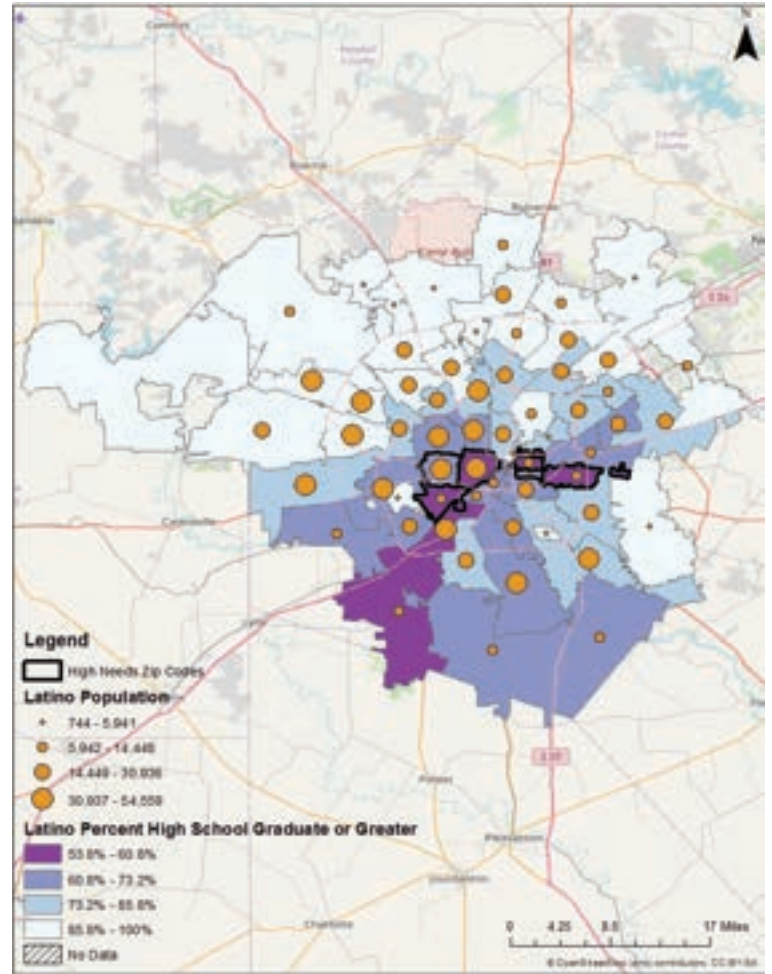
While there have been gains in the percentage of people 25 and over with at least a high school education, these gains have been relatively small and concentrated outside

of the high need zip codes. All the high need zip codes have continued to have some of the lowest educational attainment rates compared to Latinos in other zip codes.

Map 6: Latino High School Graduate or Greater (2015)



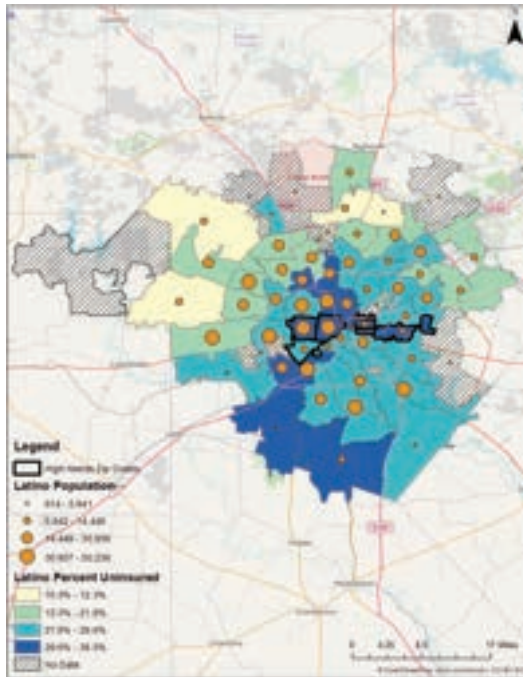
Map 7: Latino High School Graduate or Greater (2020)



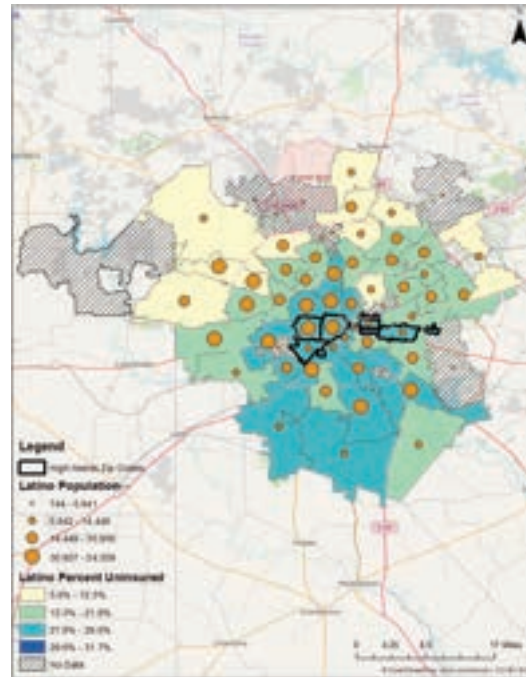
For both the uninsured rate and unemployment rate, there have been substantial improvements over time, even among the high needs zip codes. In particular, the percentage of people who are uninsured decreased. There were only two zip codes (78208 and 78203) whose uninsured rates did not decrease. Those zip

codes continued to have among the highest percentage of uninsured, as shown in Maps 8 and 9. Similarly, unemployment rates overall decreased from 2012 to 2020, as shown in Maps 10 and 11. Though again several high needs zip codes continued to have higher unemployment rates than surrounding zip codes.

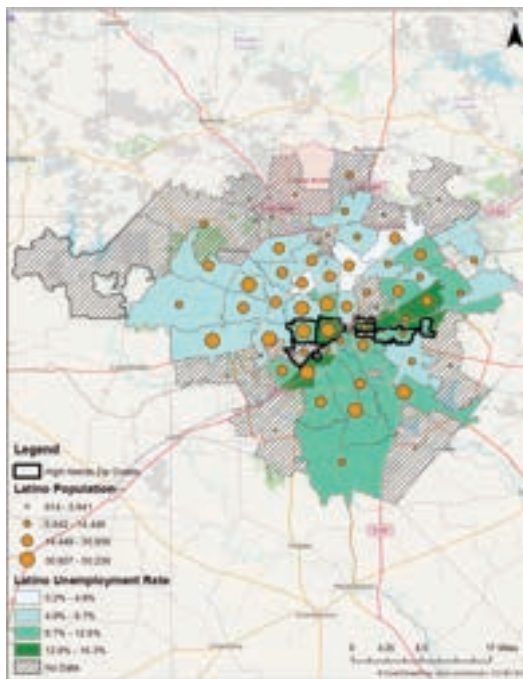
Map 8: Latino Percent Uninsured (2012)



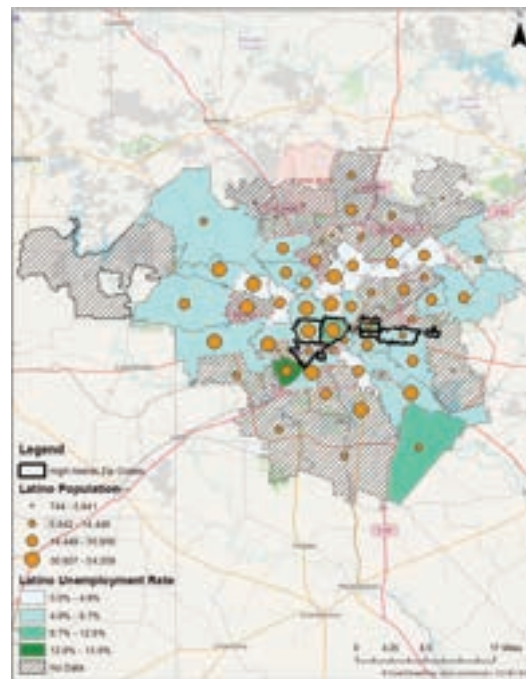
Map 9: Latino Percent Uninsured (2020)



Map 10: Latino Unemployment Rate (2012)



Map 11: Latino Unemployment Rate (2020)



Taken together, these maps identify areas where targeted and specific outreach should be made, given the continued amount of need over time. While there have been some improvements, particularly around access to health

insurance and decreased unemployment rates, entrenched poverty and lower educational attainment are on-going challenges, particularly for the identified high needs zip codes.



Pandemic Financial Assistance Data Analysis

The period from the stay-at-home orders and business closures in March of 2020 through the end of 2021 marked a period of substantial public investment in the well-being of families, with hundreds of millions of dollars for rent and utility assistance, unemployment benefits, child care subsidies, and other direct assistance to help families stay housed and healthy.

COVID-19 relief funding data was received from four sources: unemployment benefits from the Texas Workforce Commission, rental relief from the Texas Department of Housing and Community Affairs, rental and utility assistance from the City of San Antonio, and child care assistance from Workforce Solutions Alamo. Data requests covered the time period from March 15, 2020 to the end of September, 2021 with the exception of the City of San Antonio rental and utility assistance data which covered the time period of April 1, 2020 through

March 1, 2022. Though not all applicable funds were fully expended in this time period, it covers a crucial time of high financial need.

It is important to note that this information was difficult to gather. Most agencies took months to produce information and some never produced responsive data.⁹ The difficulties and delays in receiving data requested point to a systemic barrier that hinders timely analysis of the pandemic response from public institutions. Additionally, the information we gathered is only a snapshot of the varied funding streams that were available during the pandemic.

Below we outline the specific types of assistance and how they were distributed throughout the city. The seven high needs zip codes are outlined throughout the following maps.

There was great need for COVID-19 relief assistance city-wide.

The analysis of all categories of assistance data used in this study show that the need for all categories of financial help was spread across zip codes in San Antonio. Importantly, however, though the analysis provides information about the use of assistance funds and the amount of funds received, it does not shed light on the levels of need that existed either prior to or during the pandemic. The survey and focus groups, in Part II of this study, were designed to better understand the level of

need that Latino residents of San Antonio faced during the pandemic and through 2022.

The following analysis looks at each category individually, including the total numbers of dollars disbursed by zip code, regardless of ethnicity, as well dollars disbursed based on population, as zip codes have varying numbers of residents. The analysis differs among the assistance categories based on the level of detail available in the data.

⁹ For example, Bexar County did not release responsive data, and the unemployment benefits data from the Texas Workforce Commission took approximately six months from the date of the first open records request to receive responsive information.



Unemployment Benefits from the State

The Texas Workforce Commission (TWC) provides unemployment benefits and other workforce development services to Texans. During the pandemic, TWC provided Pandemic Unemployment Assistance (PUA) to workers who were affected by COVID-19.¹⁰ If qualified, workers could receive up to 39 weeks of unemployment benefits and an additional \$600 per week from Federal Pandemic Unemployment Compensation (FPUC).¹¹ Both PUA and FPUC were available through June 26, 2021.¹²

We received unemployment claimants and benefits data disbursed by month and zip code; however, because claimants could be duplicated across months, we decided to examine the month within our time frame that had the highest number of claimants in San Antonio zip codes – July 2020. Table 4 shows that nearly 123,000 people received \$427 million in unemployment benefits, amounting to \$3,477 per applicant.¹³

Table 4: TWC Unemployment Benefits Disbursed for July 2020

	San Antonio*	Statewide
Number of Claimants	122,829	1,869,249
Unemployment Funds Disbursed	\$427,081,318	\$6,730,605,320

*Note: Data were provided by zip code, therefore San Antonio data represent all zip codes that are partially or fully within the City of San Antonio.

Looking at the data spatially, Map 12 shows there were unemployment benefits disbursed throughout the city of San Antonio, however, a greater concentration of funds were disbursed in north San Antonio. Map 12 (and the

following Maps 13-15) only gives us a sense of where funds were going. It does not account for amount received per claimant, which will be discussed later in the report.

¹⁰ Texas Workforce Commission. Pandemic Unemployment Assistance and \$600 Federal Pandemic Unemployment Compensation Available for Eligible Workers. (2020, April). <https://www.twc.texas.gov/news/pandemic-unemployment-assistance-and-600-federal-pandemic-unemployment-compensation-available-eligible-workers>

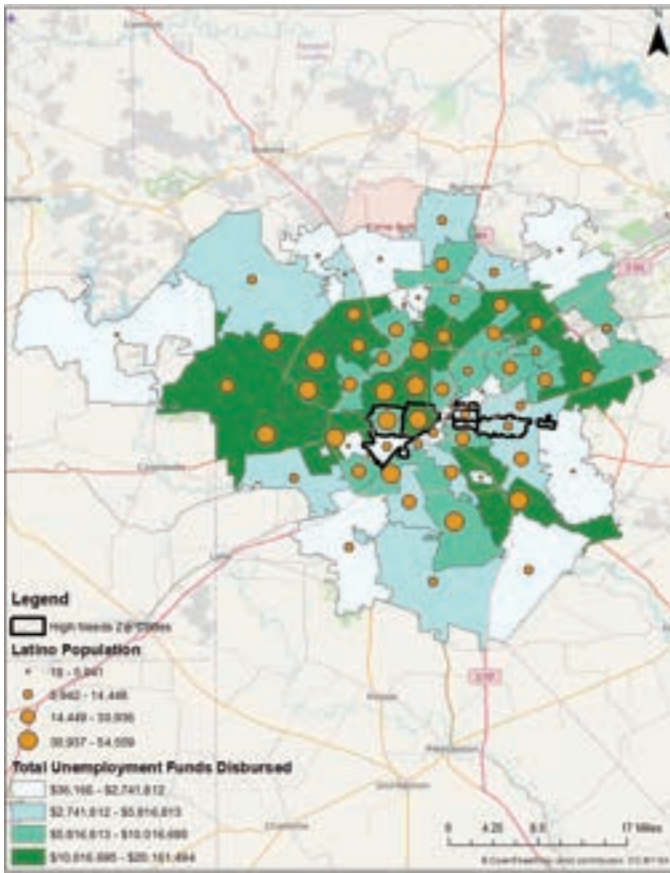
¹¹ Federal funding was reduced to \$300 per week.

See: <https://www.twc.texas.gov/news/emergency-coronavirus-relief-further-extend-unemployment-assistance-texans>

¹² Governor Abbott Announces End to Federal Pandemic-Related Unemployment Benefits. (2021,

May). <https://gov.texas.gov/news/post/governor-abbott-announces-end-to-federal-pandemic-related-unemployment-benefits>

¹³ One zip code was dropped from analyses because TWC masks any data that reflects fewer than six claimants.

Map 12: Unemployment Benefits Disbursed by TWC

Rental and Utility Assistance from the State

The Texas Department of Housing and Community Affairs (TDHCA) is responsible for the state's affordable housing and energy assistance programs. TDHCA provided rental and utility assistance through their Rent Relief Program and Texas Eviction Diversion Program during the pandemic. Under the Rent Relief Program, Texans could receive past due, current, and up to two months of rental and utility expenses and up to three additional months of assistance if funds were available.¹⁴ The Texas Eviction Diversion Program sought to help tenants who were already in the process of eviction by putting a hold on the eviction and providing payment. The application process for the rent relief and the eviction diversion program initially ended on November 5, 2021. The program briefly re-opened in March of 2023 for 52 hours, and then closed again.

As of the end of September 2021, 14,232 households in San Antonio received \$152.3 million in total assistance. There were 1,365 applications for the Texas Eviction Diversion Program during this time. Table 5 provides a summary of the assistance provided to residents in San Antonio.

Table 5: TDHCA Rental Relief Program Funds as of September 2021

	San Antonio*	Statewide
Number of Households	14,232	168,109
Rental Arrears Funds Disbursed	\$66,438,284	\$862,935,050
Rental Prospective Funds Disbursed	\$66,632,717	\$876,210,301
Utility Arrears Funds Disbursed	\$12,690,159	\$59,111,265
Utility Prospective Funds Disbursed	\$6,544,456	\$53,835,523
Total Assistance	\$152,330,234	\$1,852,399,941
Texas Eviction Diversion Program Applications	1,365	20,761

*Note: Data were provided by zip code, therefore San Antonio data represent all zip codes that are partially or fully within the City of San Antonio.

¹⁴ See <https://texasrentrelief.com/> for more information.



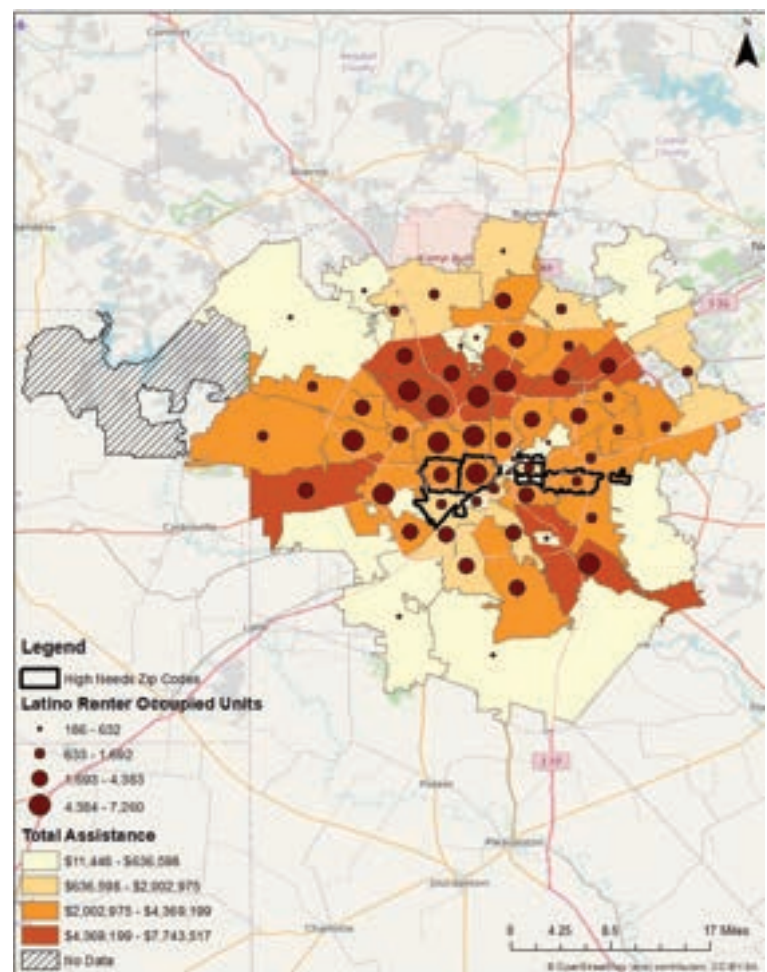
TDHCA data provided total assistance and number of households by ethnicity. In San Antonio, 7,701 Latino households received \$8,242,807 in total assistance, amounting to about \$10,702 per household. Map 13 portrays the concentration of total TDHCA assistance (regardless of ethnicity), showing that there was a greater concentration of total funds in north San Antonio, and relatively fewer total funds in the high needs zip codes, but that there was assistance provided throughout the city of San Antonio.

Rental, Mortgage, and Utility Assistance from the City of San Antonio

The City of San Antonio provided rental, utility, and mortgage assistance until October 17, 2022, through their Housing Assistance Program (HAP).¹⁵ Through this program San Antonio residents could receive up to three months of rent or mortgage payments and utility assistance. Utilities included water, energy, and the internet. Residents could also receive assistance from UpTogether (formerly Family Independence Initiative) which provided additional cash assistance. UpTogether is a national nonprofit launched in 2001 that aims to reduce poverty by providing cash assistance directly to individuals and families. During the pandemic they distributed over \$130 million nationwide.

Table 6 shows the breakdown of assistance by city program. Overall, Latino residents in San Antonio received \$122 million in assistance, amounting to \$3,144 per recipient, with the bulk of assistance being rental or mortgage assistance.

Map 13: Total Assistance Provided by TDHCA



¹⁵ Importantly, this analysis does not cover all possible funding streams available from the city. Future research should address all streams of funding to determine whether there were any challenges or other barriers to receiving aid across each program.

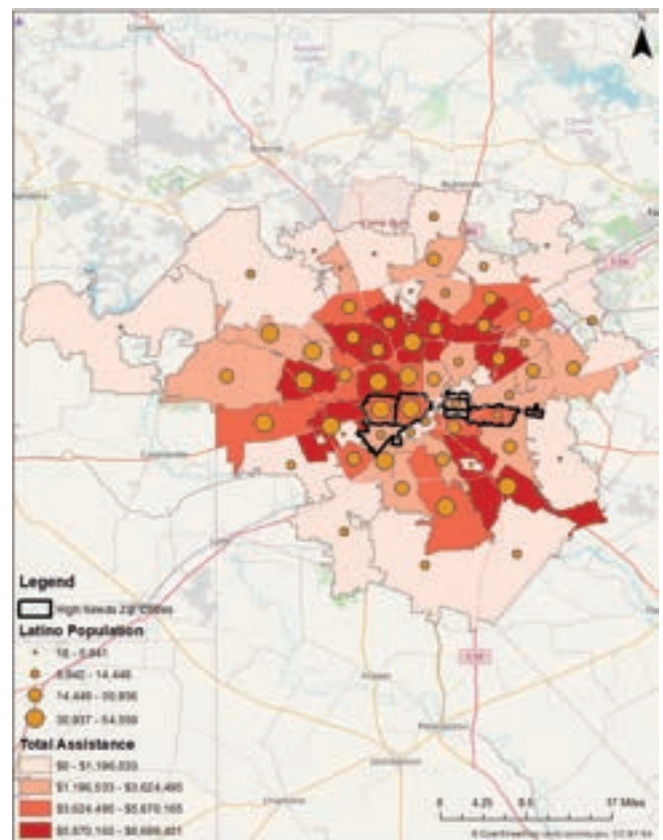
Table 6: Rental, Mortgage, and Utility Assistance from the City

	Total - All Residents	Per Approved Applicant	Total - Latino Residents	Per Approved Latino Applicant
Applicants	98,293	-	61,452	-
Household Members	254,031	-	169,754	-
Rejected Applicants	36,751	-	22,456	-
Rental or Mortgage Assistance	\$166,235,587	\$2,701	\$103,319,600	\$2,649
Energy Assistance (CPS)	\$17,305,746	\$281	\$11,333,265	\$291
Water Assistance (SAWS)	\$2,753,889	\$45	\$2,136,323	\$55
Internet Assistance	\$642,532	\$10	\$406,688	\$10
Family Independence Initiative Assistance (FII)	\$8,037,700	\$131	\$5,413,400	\$139
Total Assistance	\$194,975,454	\$3,168	\$122,609,276	\$3,144

*Note: data was provided by zip code, therefore San Antonio represents all zip codes within San Antonio

Map 14 shows the concentration of total assistance distributed throughout the city (regardless of ethnicity). While there was a greater concentration of total assistance to zip codes north and south of the high needs zip codes, there was a clear need for assistance city wide.

Map 14: Total Rental, Mortgage, and Utility Assistance from the City





Child Care Assistance

Workforce Solutions Alamo (WSA) provides job assistance and child care assistance to thirteen counties, including Bexar County. WSA disbursed funds to local agencies to provide child care assistance during the pandemic, using a combination of federal funds (Child Care Development Block Grant, CCDBG), state funds (Department of Family and Protective Services), and COVID-19 relief funds (Coronavirus Aid, Relief, and Economic Security Act

and Coronavirus Response and Relief Supplemental Appropriations Act).

Table 7 provides the breakdown of funding received in each program for San Antonio residents and Latino residents. Approximately 7% of households with children in San Antonio received assistance.¹⁶ Latino parents received \$54 million dollars in assistance, amounting to \$8,780 per parent, with most assistance coming from the Child Care Development Block Grant, followed by the Department of Family and Protective Services.

Table 7: Child Care Assistance from Workforce Solutions Alamo

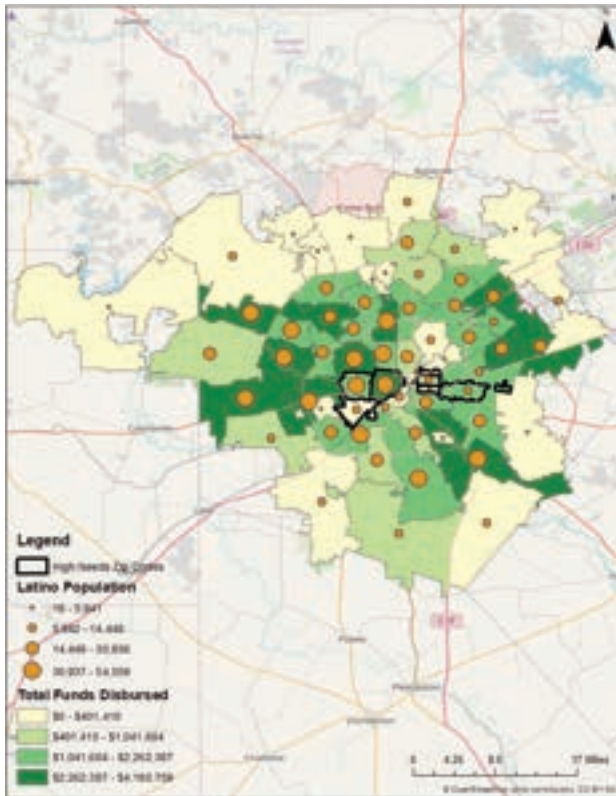
	Total - All Residents	Per Parent	Total - Latino Residents	Per Latino Parent
Parents	9,396	–	6,213	-
Children	12,870	–	7,907	-
Child Care Development Block Grant Assistance (CCDBG)	\$69,227,143	\$7,368	\$47,544,167	\$7,652
Department of Family and Protective Services Assistance (DFPS)	\$6,389,914	\$680	\$4,179,593	\$672
COVID Essential Worker Assistance (through CARES)	\$4,158,287	\$443	\$2,661,127	\$428
Service Industry Recovery Assistance (through CRRSA)	\$263,184	\$28	\$170,201	\$27
Total Assistance	\$80,038,528	\$8,518	\$54,555,088	\$8,780

*Note: data was provided by zip code, therefore San Antonio represents all zip codes within San Antonio

¹⁶ WSA provided the total number of parents who received assistance therefore we used the number of parents as a proxy for households. Thus, the estimate was calculated using the total number of parents who received assistance in San Antonio (n = 9,396) out of the total number of households with own children of the householder under 18 years old (n = 143,836, ACS 2020 5-Year Estimates).

Map 15 portrays the concentration of total funds disbursed (regardless of ethnicity), showing a similar trend to other assistance categories. The distribution reflects a city-wide need for funds, with concentrations of funding north and south of the high needs zip codes.

Map 15: Total Child Care Assistance Provided by Workforce Solutions Alamo



High needs zip codes received similar amounts of funding compared to all other zip codes.

While there appeared to be a need for COVID-19 relief across the city, we additionally sought to determine whether there was inequity in how the funds were disbursed. Using the same funding data, we conducted an analysis to assess:

1. How the application rate for assistance in high needs zip codes compared to other zip codes in San Antonio; and
2. How much assistance applicants in high needs zip codes received compared to other zip codes in San Antonio.

These two analyses can tell us whether there are areas that had fewer residents apply and receive assistance and whether applicants received similar amounts of funding. We used a z-score analysis to determine whether there were zip codes that had about average, more than average, or less than average applications rates and assistance. These analyses do not address whether individuals received enough funding to cover their needs because the data we received was de-identified and only included the amount of assistance an individual or zip code received with no indication of how much need the individual had. We sought to address this issue by hearing from residents themselves in our survey and focus groups.

Additionally, we only analyzed total amounts for each funding stream and not individual programs within the funding stream (e.g., for the city rental and utility assistance, we did not analyze inequity in any specific category of funds, but rather the total amount of assistance received). Future research should examine whether there were inequities in specific assistance programs under each entity to determine whether there should have been more targeted outreach efforts for specific programs (e.g., for internet specifically, or energy specifically).

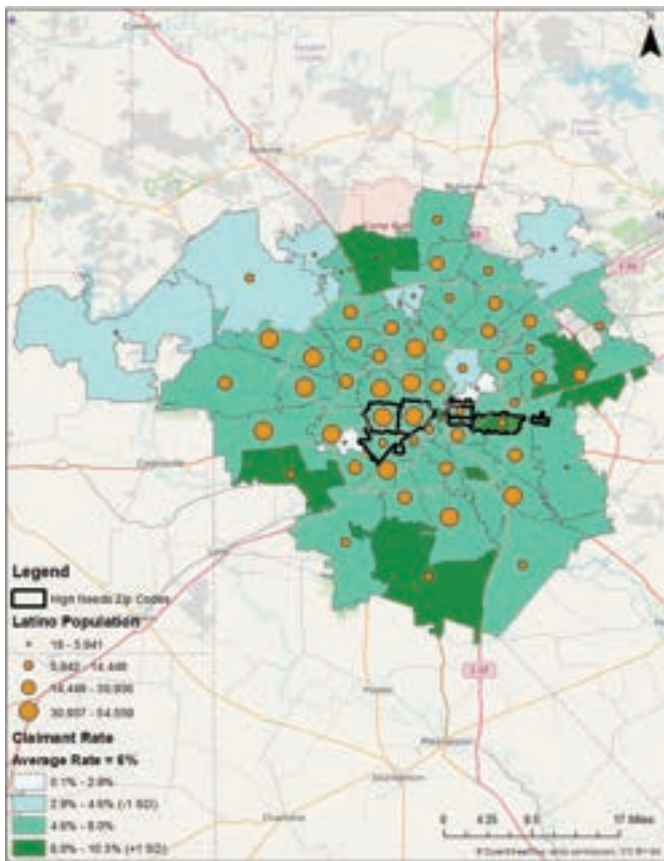


Unemployment Benefits from the State

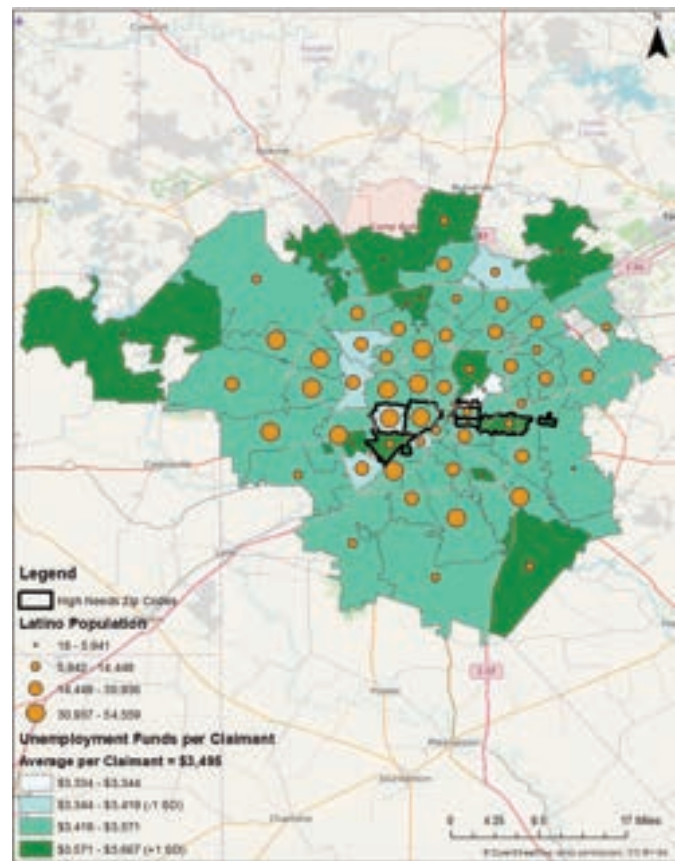
Because the data from the Texas Workforce Commission was not broken out by ethnicity, the following analyses are for all claimants in San Antonio.¹⁷ In order to assess the rate of claimants for unemployment in high needs zip codes compared to other zip codes, we conducted a z-score analysis of the rate of claimants (i.e., total claimants out of the total population). The average claimant rate was 6%. Map 16 shows unemployment claimant rates by zip code, any rate below 4.6% was at least one standard deviation below the mean and any rate above 8% was at least one standard deviation above the mean. Most zip codes were at about the average claimant rate, including the high needs zip codes. The high needs zip codes applied for unemployment at about the same rate as other zip codes, ranging from 5% to 9%. There were several zip codes on the outskirts of the city that had a higher than average claimant rate.



Map 16: Unemployment Claimant Rate, July 2020 (TWC)



Map 17: Unemployment Funds per Claimant, July 2020 (TWC)



¹⁷ To streamline the process of obtaining data from the Texas Workforce Commission, only data in the public dashboard was requested. That data did not include any information about race and ethnicity of the benefit applicants and recipients.

In order to assess the amount of unemployment assistance high needs zip codes received compared to other zip codes in San Antonio, a z-score analysis was conducted on the amount of unemployment received per claimant. The average amount of unemployment received per claimant in San Antonio was \$3,495.¹⁸

Map 17 shows unemployment funds per claimant by zip code. Any zip code that had an amount per claimant that was less than \$3,419 was one standard deviation below the mean whereas any zip code that had an amount per claimant that was more than \$3,571 was one standard deviation above the mean. Most zip codes in the city had about the average amount per claimant, with areas in the outskirts of the city receiving more per claimant than average.

Overall, nearly all high needs zip codes received about the same as the average amount per claimant, ranging

from \$3,431 to \$3,599. Two high needs zip codes (78208 and 78237) received an amount per claimant that was one standard deviation less than the mean – though this difference was not large as they each received \$3,402 and \$3,386 per claimant, respectively. Additionally, two high needs zip codes (78220 and 78226) received an amount per claimant that was one standard deviation above the mean.

Taken together these analyses suggest that there was great need across the city, with similar rates of unemployment benefits claims city-wide, and most individuals received a similar amount of unemployment benefits. Future research should examine whether there were any racial disparities in unemployment benefit claims and assistance and whether the unemployment benefits that were disbursed met the needs of the individuals applying for aid.

¹⁸ One zip code (78243) was dropped from the calculation of the average amount per claimant because it was masked (it had fewer than 6 claimants).



Rental and Utility Assistance from the State

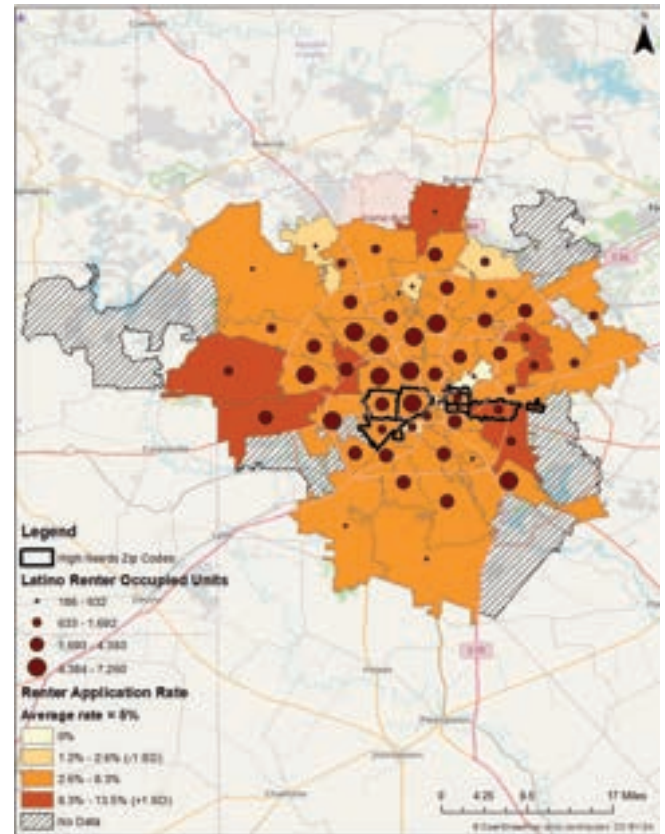
To assess application rates for rental and utility assistance from TDHCA in high needs zip codes compared to other zip codes, we conducted a z-score analysis of rental and utility assistance application rates (i.e., the total number of Latino applicants out of total Latino renter occupied housing units). The average application rate for Latino renters was 5%.¹⁹ Map 18 shows the renter application rate by zip code, any rate that is below 2.6% was at least one standard deviation below the mean and any rate that was greater than 8.3% was at least one standard deviation above the mean. Most zip codes in San Antonio had about the average application rate, with the exception of a few zip codes on the outskirts of San Antonio that had application rates higher than average. Overall, application rates among Latino renters in high needs zip codes were about the same as the average application rate among Latino renters in other zip codes, ranging from 3.6% to 7.3%. One high needs zip code (78220) had an application rate that was more than one standard deviation above the average application rate among Latino renters, with a rate of 12.5%.

In order to assess the amount of rental and utility assistance that high needs zip codes received from TDHCA compared to other zip codes in San Antonio, a z-score analysis was conducted on the amount of rental and utility assistance received per Latino applicant. The average amount of rental and utility assistance received per Latino applicant in San Antonio was \$10,914. Map 19 shows the rental and utility assistance per Latino applicant by zip code, any zip code that had an average amount per applicant that was below \$7,422 was at least one standard deviation below the mean and any zip code that had an average amount per applicant that was above \$14,400 was at least one standard deviation above the mean. Most zip codes received about the average amount per applicant, with just a few zip codes in north San Antonio that received more than average per applicant. All high needs zip codes received about the average amount per applicant compared to other zip codes in San Antonio, ranging from \$8,282 to \$12,483.

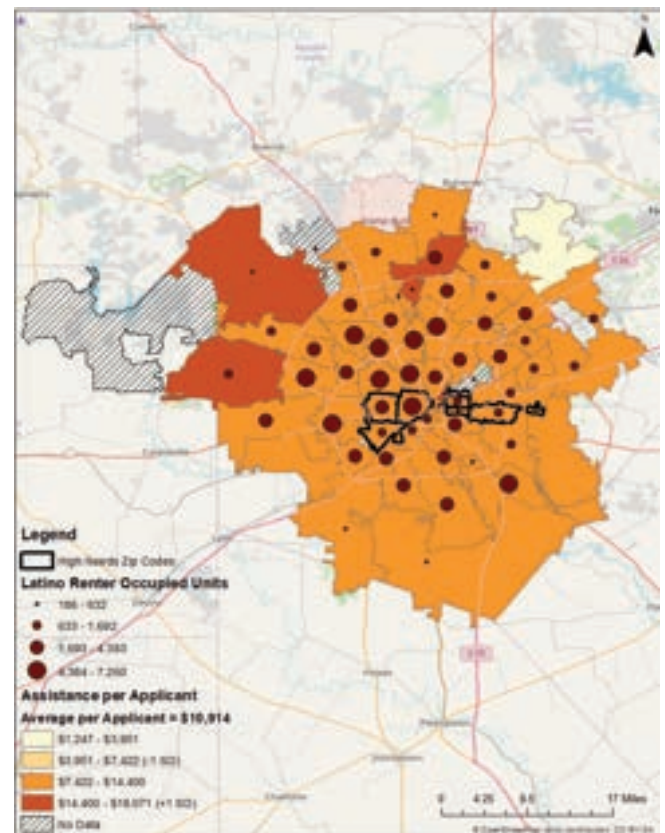
Similar to the analysis of unemployment benefits, these analyses suggest that there was a great need city-wide for assistance, with similar application rates and similar funding provided per applicant.

¹⁹ Seven zip codes were dropped from these analyses because the estimate of Latino renter occupied units was unreliable (i.e., a coefficient of variation above 30%)

Map 18: Rental and Utility Assistance Application Rate among Latino Residents (TDHCA)



Map 19: Rental and Utility Assistance per Latino Applicant (TDHCA)



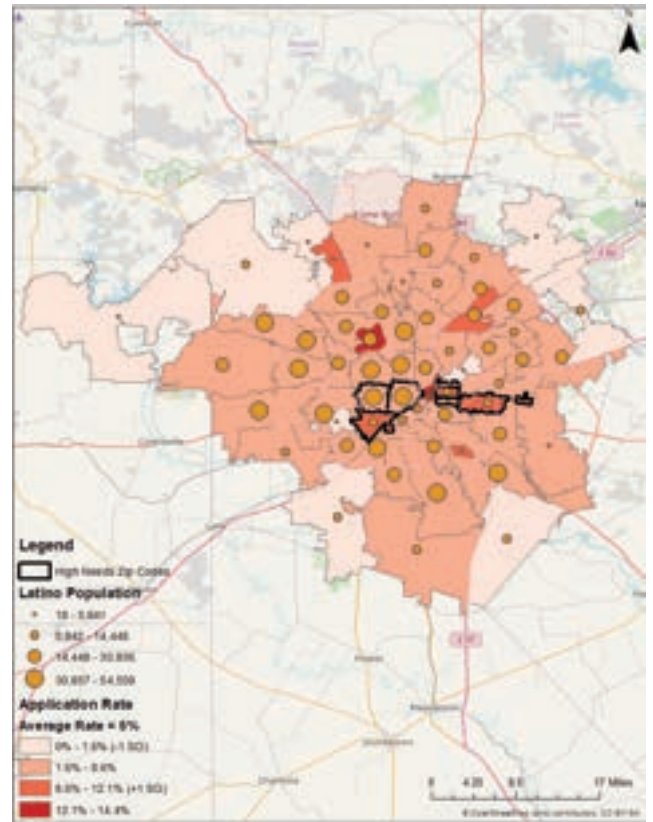
Rental, Mortgage, and Utility Assistance from the City of San Antonio

In order to assess the application rate among Latino residents in high needs zip codes compared to other zip codes, we conducted a z-score analysis of rental, mortgage, and utility assistance application rates among Latino residents (i.e., total Latino applicants out of the total Latino population). The average application rate among Latino residents was 5%. Map 20 shows the rental, mortgage, and utility application rate among Latino residents by zip code. Any rates that were below 1.6% were at least one standard deviation below the mean and any rates that were above 8.6% were at least one standard deviation above the mean. Most zip codes in San Antonio had about the average application rate, with the exception of several high needs zip codes. Three of the high needs zip codes (78203, 78207, and 78237) had application rates that were similar to the average application rate among Latino residents ranging from 5.2% to 7.7%. However, four high needs zip codes (78202, 78208, 78220, and 78226) had application rates at least one standard deviation above the average application rate, ranging from 8.7% to 11.8%.

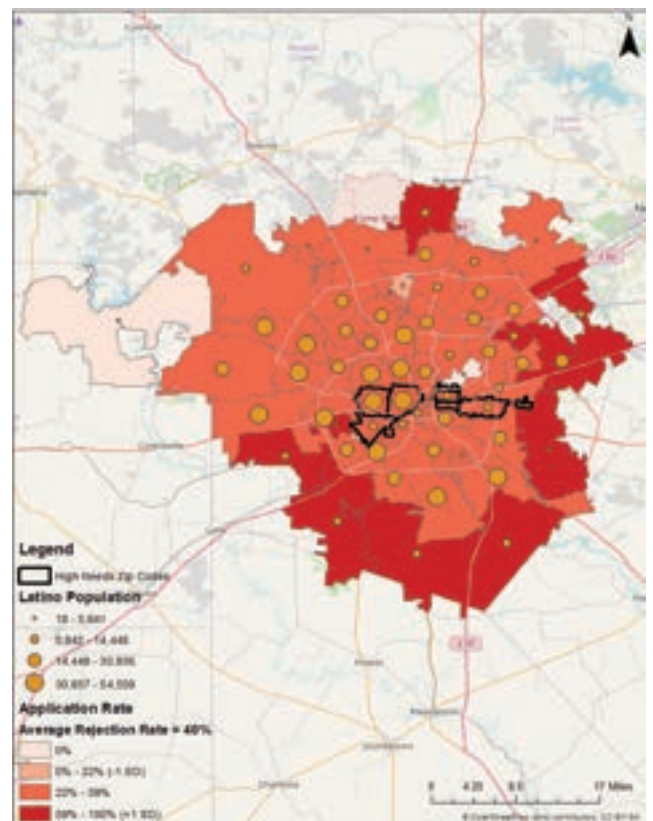
We were also able to calculate the percentage of Latino applicants that were rejected for each zip code (i.e., the total number of Latino applicants rejected out of the total number of Latino applicants). The average rejection rate for Latino applicants was 40%.

Map 21 shows the rejection rates among Latino residents by zip code, any rate that was below 22% was at least one standard deviation below the mean and any rate that was above 59% was at least one standard deviation above the mean. Overall, all high needs zip codes were rejected at the average rate of rejections compared to all other zip codes in San Antonio, ranging from 32% to 39%. Most zip codes in San Antonio were rejected at about the average rate, however, zip codes to the south of San Antonio had higher than average rejection rates. It is possible that individuals in these zip codes received funds elsewhere or were otherwise able to meet their needs. Future research should examine the reasons for rejection in further detail.

Map 20: Rental, Mortgage, and Utility Assistance Application Rate among Latino Residents (City Funds)



Map 21: Rental, Mortgage, and Utility Assistance Application Rejection Rate among Latino Residents (City Funds)

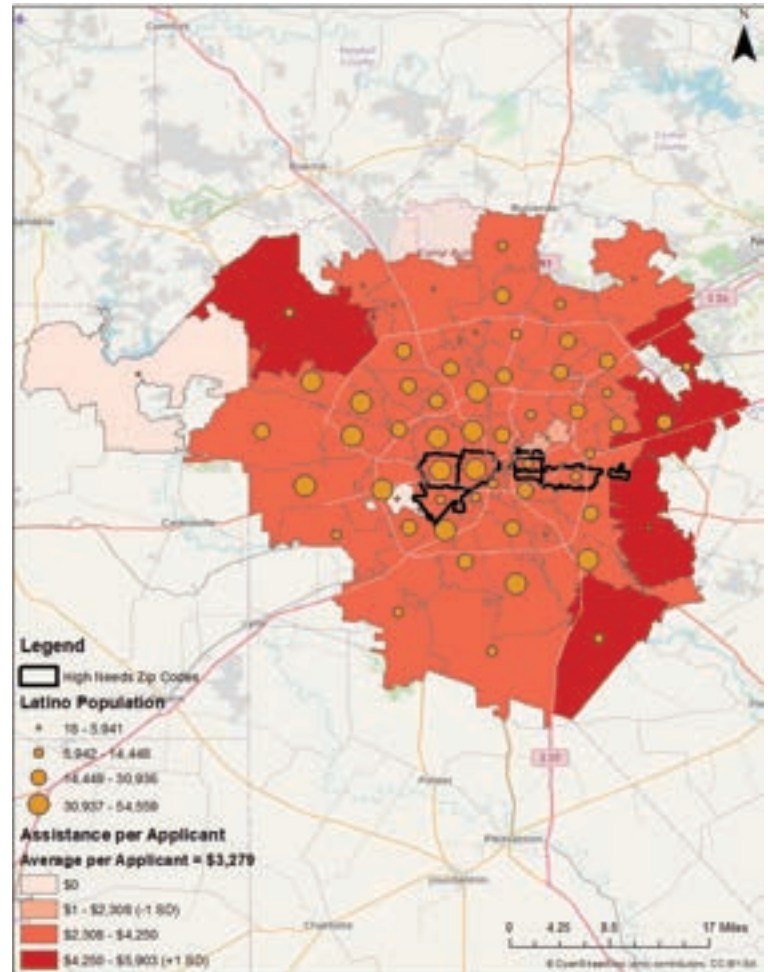




In order to assess the amount of rental, mortgage, and utility assistance high needs zip codes received from the city compared to other zip codes, a z-score analysis was conducted on the amount of rental and utility assistance received per applicant (regardless of approval or rejection). The average amount of rental, mortgage, and utility assistance received per Latino applicant in San Antonio was \$3,279.

Map 22 shows rental, mortgage, and utility assistance per Latino applicant by zip code, any zip code that had an amount per Latino applicant below \$2,308 was at least one standard deviation below the mean and any zip code that had an amount per Latino applicant greater than \$4,250 was at least one standard deviation above the mean. Most zip codes received about the average amount per applicant, with the exception of a few zip codes in the outskirts of San Antonio that received more than the average amount per applicant. Overall, all high needs zip codes received about the average amount per applicant compared to other zip codes in San Antonio. The amount per applicant that the high needs zip codes received ranged from \$2,531 to \$3,400.

Map 22: Rental, Mortgage, and Utility Assistance per Latino Applicant (City Funds)



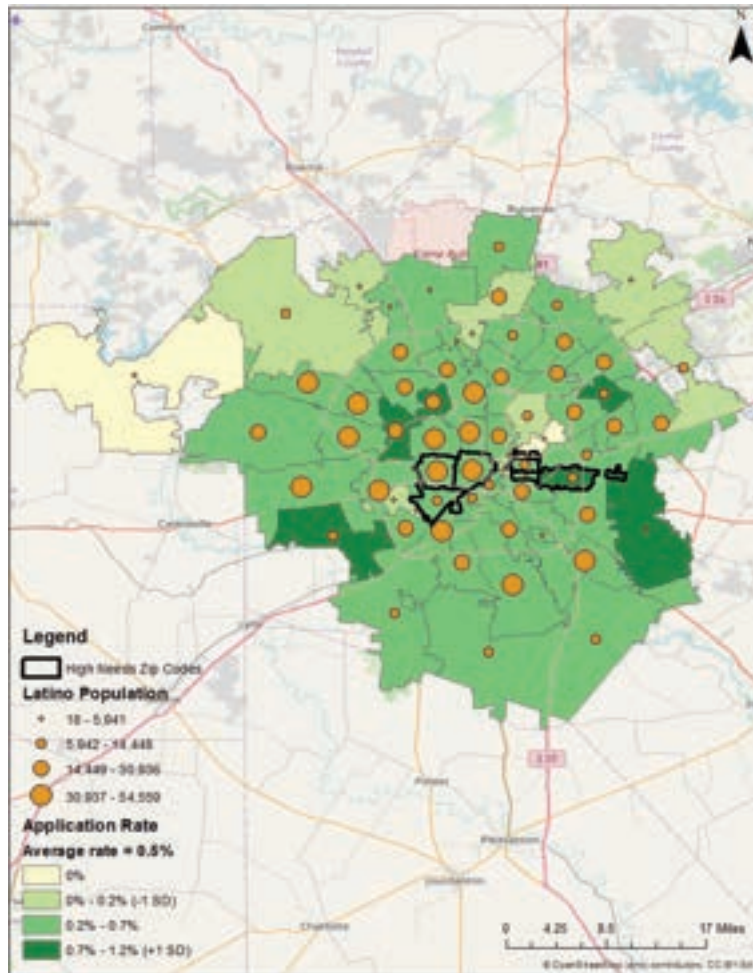
Child Care Assistance

In order to assess the child care assistance application rate among Latino residents in high needs zip codes compared to the application rate among Latino residents in other zip codes, we conducted a z-score analysis of child care assistance application rates among Latino applicants (i.e., total Latino applicants out of the total Latino population).²⁰ The average application rate among Latino residents was 0.5%. Map 23 shows the child care assistance applicant rate among Latino residents by zip code, any rate that was below 0.2% was at least one standard deviation below the mean and any rate that was above 0.7% was at least one standard deviation above

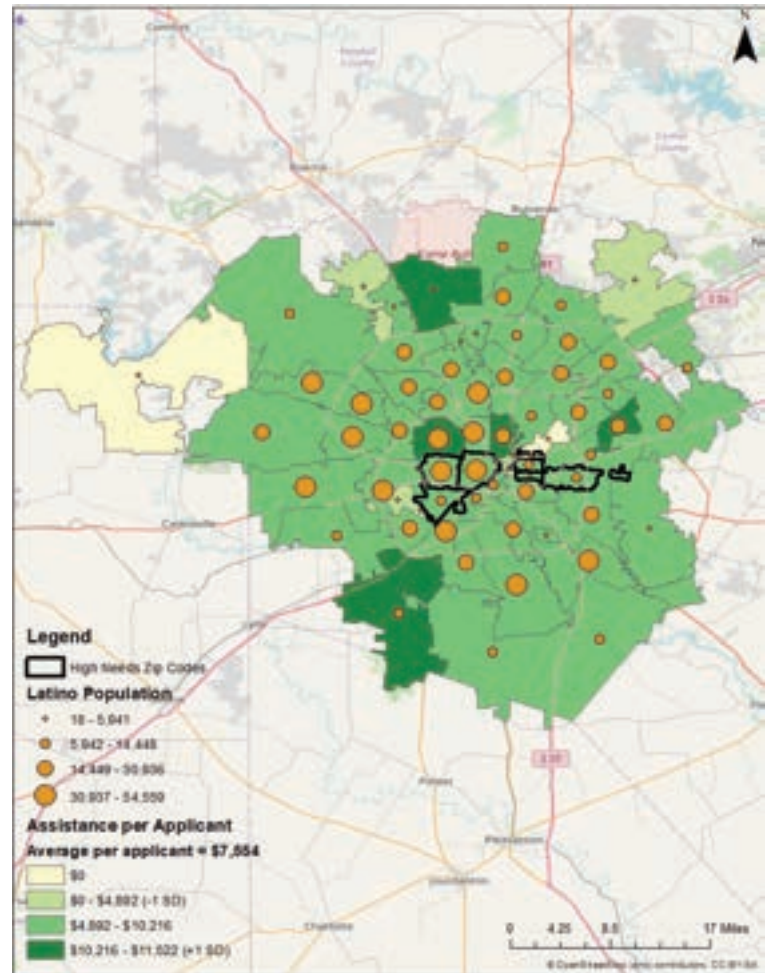
the mean.

Most zip codes had about the average application rate, and there were only a few zip codes that had application rates above average. Six of the seven high need zip codes had an average application rate among Latino residents, ranging from 0.4% to 0.7%. One high needs zip code (78220) had an application rate of 1.2%, which was three standard deviations above the average application rate. Child care assistance overall had the lowest number of applicants compared to other funding programs, potentially indicating that greater outreach was necessary. Future research should examine whether child care assistance funding met the needs of the residents of San Antonio.

Map 23: Child Care Assistance Application Rate among Latino Residents



Map 24: Child Care Assistance per Latino Applicant



²⁰ We removed zip codes that were outside of the city of San Antonio (n = 50 zip codes, n=310 parents, n=377 children). These zip codes accounted for \$2,233,857.09 in total funding. Additionally, we used the total Latino population because we did not have a dataset of Latino parents by zip code.

In order to assess the amount of child care assistance high needs zip codes received from the city compared to other zip codes in San Antonio, a z-score analysis was conducted on the amount of child care assistance received per approved applicant (we did not receive data on applicants who did not receive assistance). The average amount of child care assistance received per Latino applicant in San Antonio was \$7,554. Map 24 shows child care assistance per Latino applicant by zip code, any zip code with an amount per Latino applicant that was below \$4,892 was at least one standard deviation below the mean and any zip code with an amount per Latino applicant that was greater than \$10,216 was at least one standard deviation above the mean.

Most zip codes in San Antonio received about the average amount per Latino applicant. Overall, the high needs zip codes received about the average amount of assistance per Latino parent, ranging from \$7,630 to \$10,098 per

applicant (with the one zip code, 78220, receiving at least one standard deviation above the average amount of assistance).

In summary, although the high needs zip codes appeared to receive about the same amount of funding as other zip codes in San Antonio it is possible that these zip codes did not receive enough funding relative to their need. Our analysis indicated that these zip codes had overall poorer well-being outcomes compared to the rest of the city even before the pandemic, and several high needs zip codes had higher than the average application rate. Further research is needed in order to determine whether there is any additional unmet need in these zip codes in order to make sure that they are not further impacted by the pandemic.



Part II: Community Survey & Focus Groups Analysis

The U.S. Census and assistance data provide insights into financial trends and experiences of Latinos in San Antonio over the past decade and during the pandemic period. The survey and focus group analysis adds to the data by providing a look at individual experiences during the pandemic as well as more recent insights into current financial well-being trends.

Pandemic Experiences & Current Financial Well-Being of Latinos in San Antonio: Results of a City-wide Survey

The community survey was designed to offer a window into individual pandemic experiences, as well as current trends in financial well-being.²¹ The survey was administered online in partnership with SASpeakUp. It went live on June 21, 2022 and remained open through August 31, 2022. In addition to collecting surveys online, hard copies were distributed to six senior centers in the city and through two community focus groups.²² Due to over-representation of older residents in the overall survey sample, the senior center survey is analyzed separately from the overall sample, and the overall sample was weighted to better reflect the age distribution in San Antonio.²³

This analysis focuses on Latino survey respondents living in a zip code within the City of San Antonio. The city-wide survey analysis is based on 160 respondents,

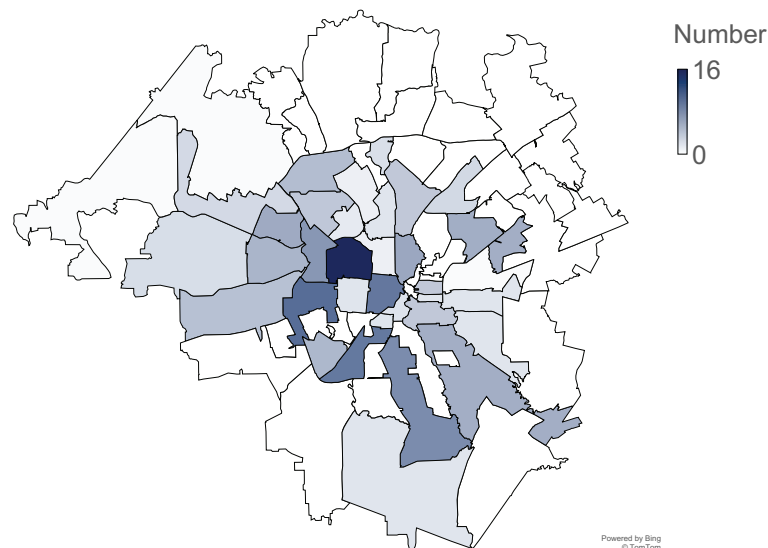
except where specified in the charts, and the senior center analysis is based on 43 respondents. The senior center analysis is presented at the end of this section.

The survey included three primary groupings of questions:

- Demographics;
- Pandemic financial hardship and access to financial assistance; and
- Financial well-being trends.

Survey respondents self-selected to participate, so it is not a statistical representation of Latinos in San Antonio, but the results offer insight into the experiences of many city residents navigating these unique times.

Map 26: City-wide Survey Participants by Zip Code, Weighted



²¹ See Appendix B for the English and Spanish versions of the survey.

²² Surveys were collected from Northeast Senior Center, Normoyle Senior Center, District 2 Senior Center, Alicia Trenviño Lopez Senior Center, and Willie Cortez Senior Center.

²³ See Appendix A for details on the survey and weighting methodology.

Demographics

The demographic data for the survey respondents reflect a diverse snapshot of the community. Just over half of people in the weighted data analysis were in the 35 to 59 age group. The sample was predominantly lower and moderate income, with 68% having annual household incomes below \$50,000. Most of the sample, 62%, had no degree beyond high school, and 16% did not have a

high school diploma. People who identified as female represented 78% of the sample. We did not weight for gender, because females largely answered for households that were larger than one person. A little over one-third of the sample answered the survey in Spanish and 64% of the households had three or more people.

Figure 1: Demographic Data Overview

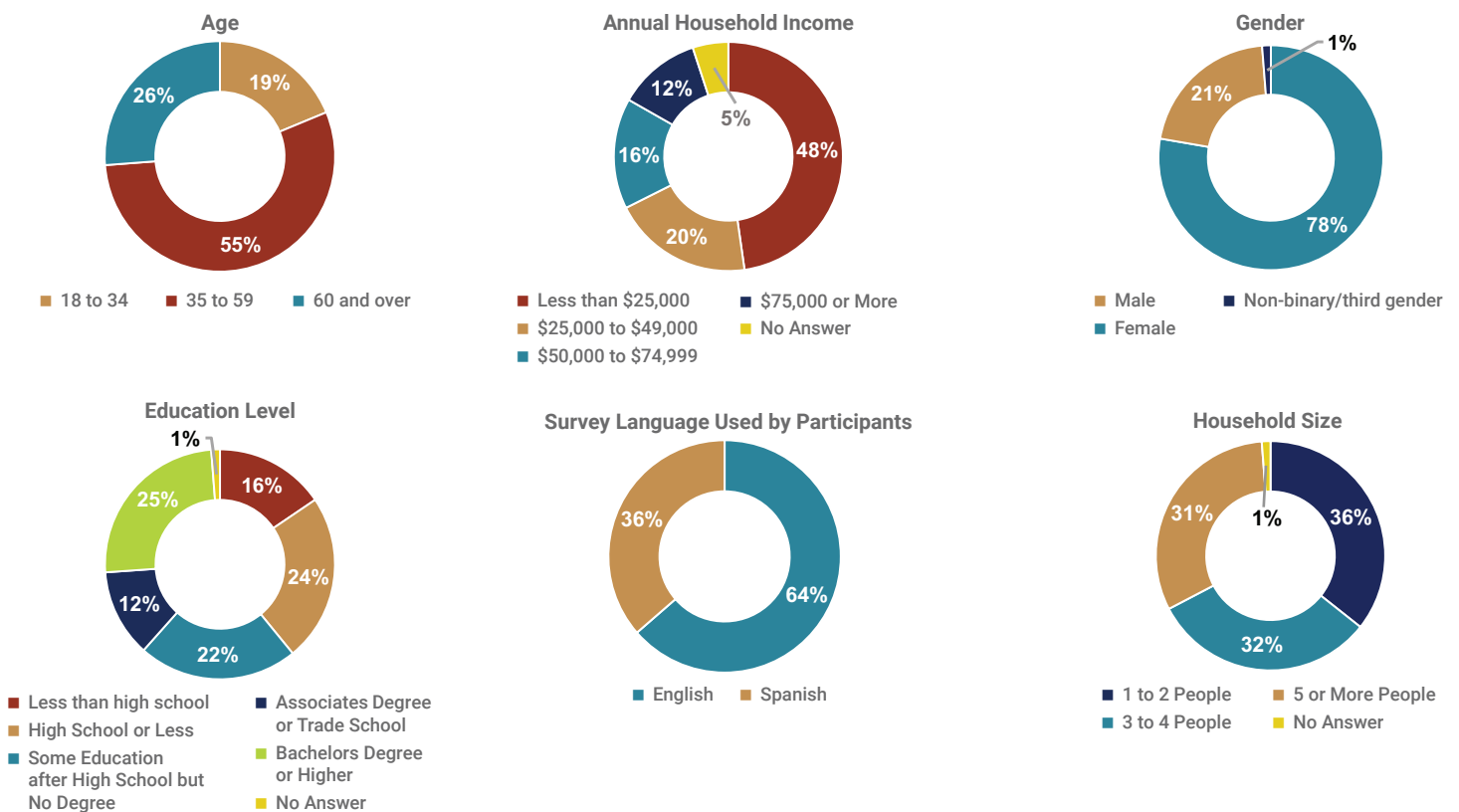
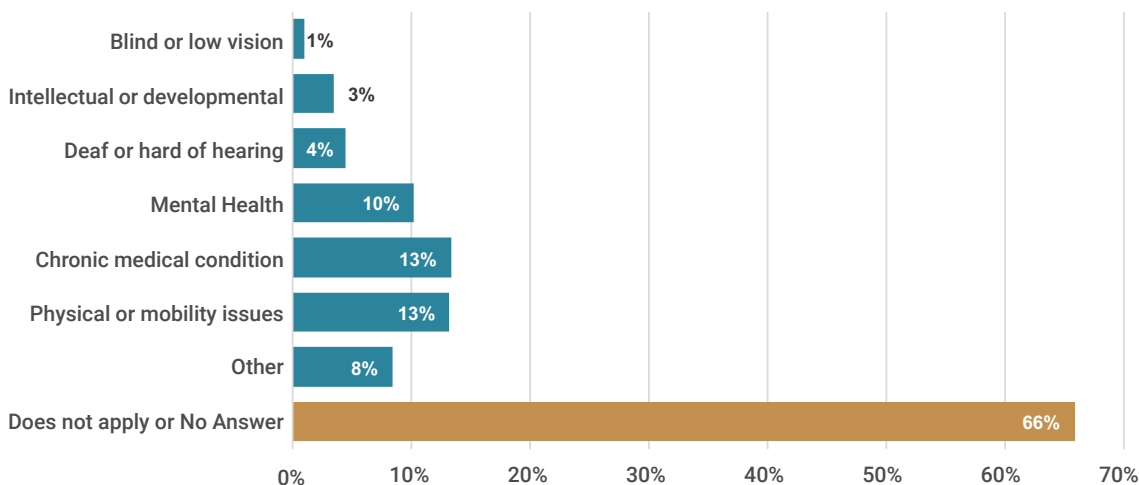


Figure 2: Disabilities Impacting Households of Survey

34% Indicated at Least One Disability





Just over one in three survey respondents indicated that one or more disabilities impact members of their household. Chronic medical conditions and physical or mobility issues were the most cited, with mental health close behind. Other disabilities shared included cerebral

palsy, autism, special education needs, problems with anger management, asthma, and disabilities resulting from brain surgery. It is important to understand disability status as it can compound barriers to access support and economic mobility opportunities.²⁴

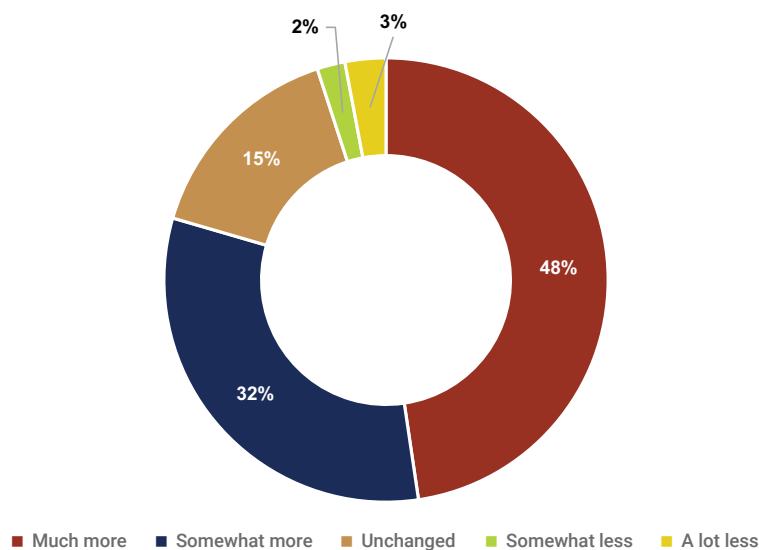
Pandemic Financial Hardship & Access to Financial Assistance

The first section of the survey focused on financial hardship experienced because of the pandemic, as well as access to a variety of financial assistance programs. The survey found that 80% of those responding indicated that they experienced greater financial hardship due to the

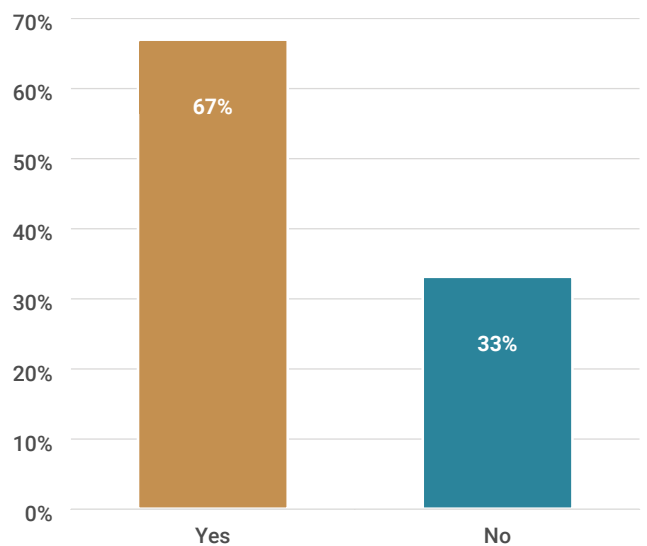
COVID-19 pandemic, as compared to the pre-pandemic period. We then drilled down further and asked about struggles people had paying household bills. A lower percentage (67%) indicated struggles paying day to day household bills.

Figure 3: COVID-19 Financial Hardship

Financial Hardship Due to COVID-19 Pandemic, Compared to Pre-Pandemic
80% Experienced an Increase in Financial Hardship



67% of Surveyed Households Struggled to Pay Bills Due to the Pandemic Economic Impacts

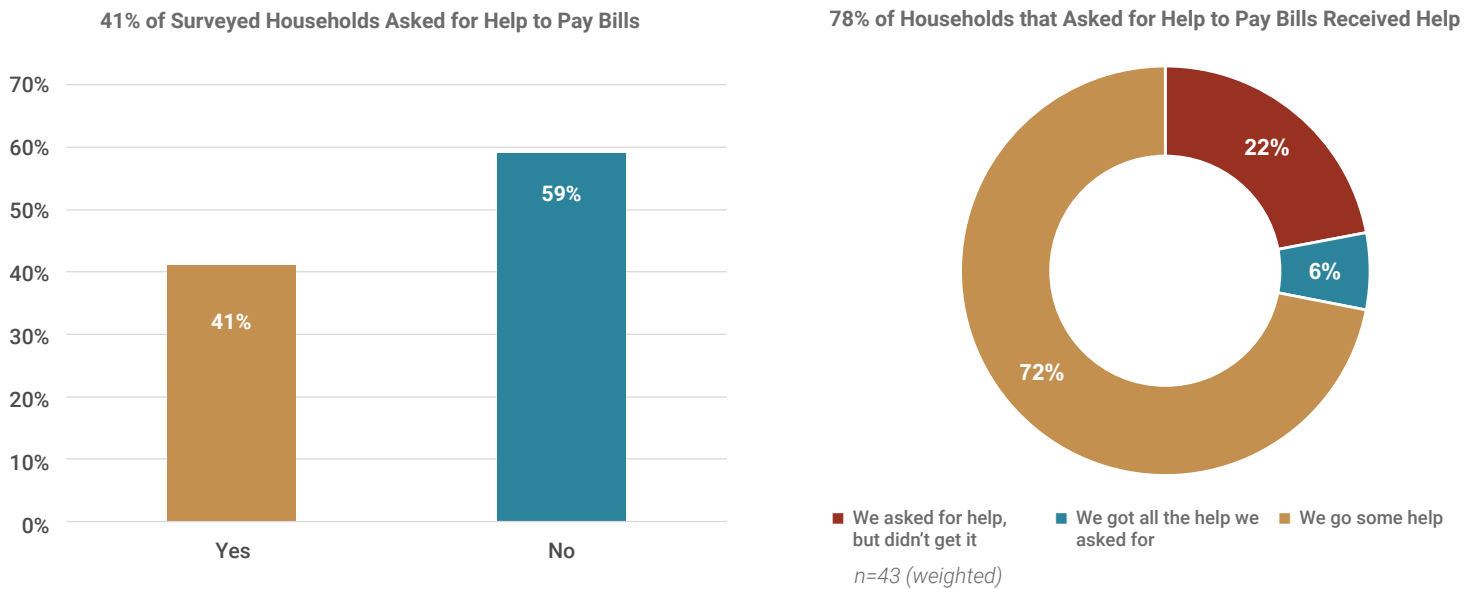


²⁴ According to a City of San Antonio survey documenting the experiences of people living with disabilities during the COVID-19 pandemic expressed feelings of isolation, barriers accessing healthcare and food insecurity as the top three challenges, with employment, housing, and transportation as other less cited but impactful challenges due to the pandemic. See: Gathering the Experiences of People Living with Disabilities During COVID 19 (2022), available at: <https://www.saspeakup.com/Customer/File/Full/d0ff734a-3a1f-4c40-bcd6-df8d4ed9a92f>

More than three quarters of the sample, 76%, indicated that they had received at least one federal stimulus payment, but for those who answered the survey in Spanish, it was just 46%. This discrepancy is likely due to the payments being inaccessible for many immigrant and mixed status households.

Though 67% indicated hardship paying bills, just 41% indicated that they asked for help to pay bills from the city, county, nonprofits, or other resources. Among those who asked for help, 78% received at least some assistance.

Figure 4: Help to Pay Bills Due to COVID-19 Financial Hardship

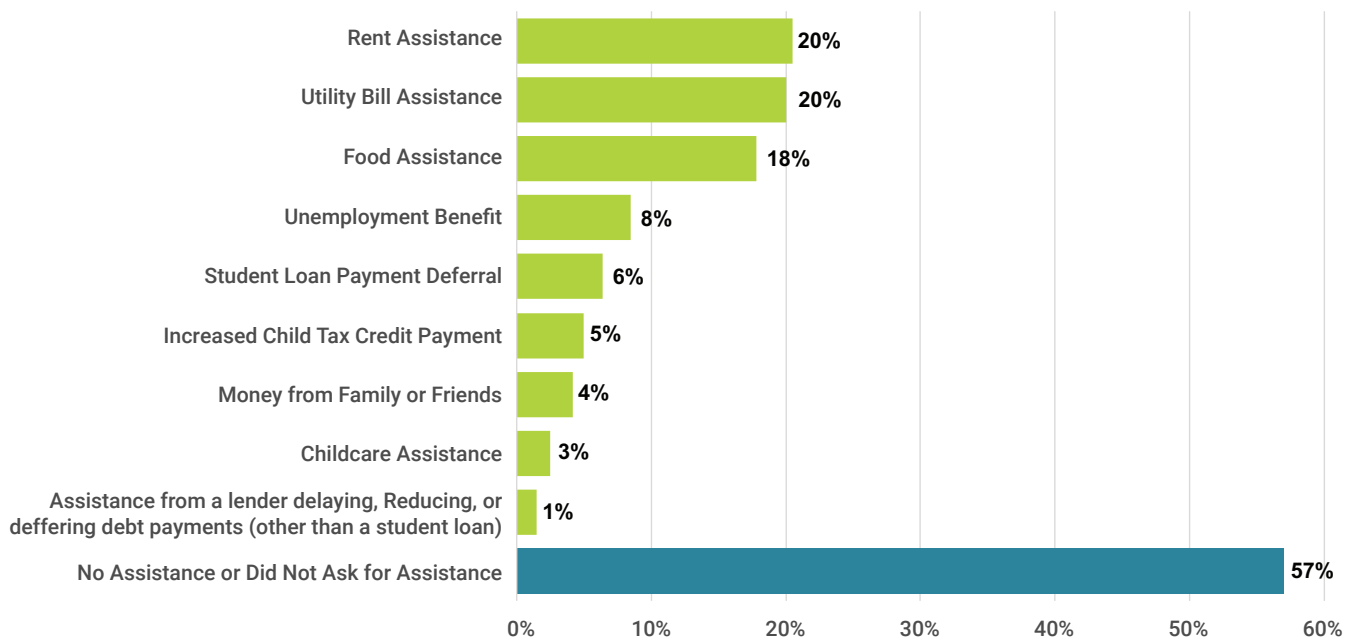


To further understand experiences with assistance, the survey included questions about the type of assistance received and the sources of the assistance. A somewhat higher percentage than those who said they asked for help to pay bills (43% vs 41%) indicated receiving some

financial assistance. This discrepancy could be due to a misunderstanding of the earlier questions, or perhaps, upon seeing categories of assistance, people recalled that they had received some help.

Figure 5: Type of Financial Assistance Received

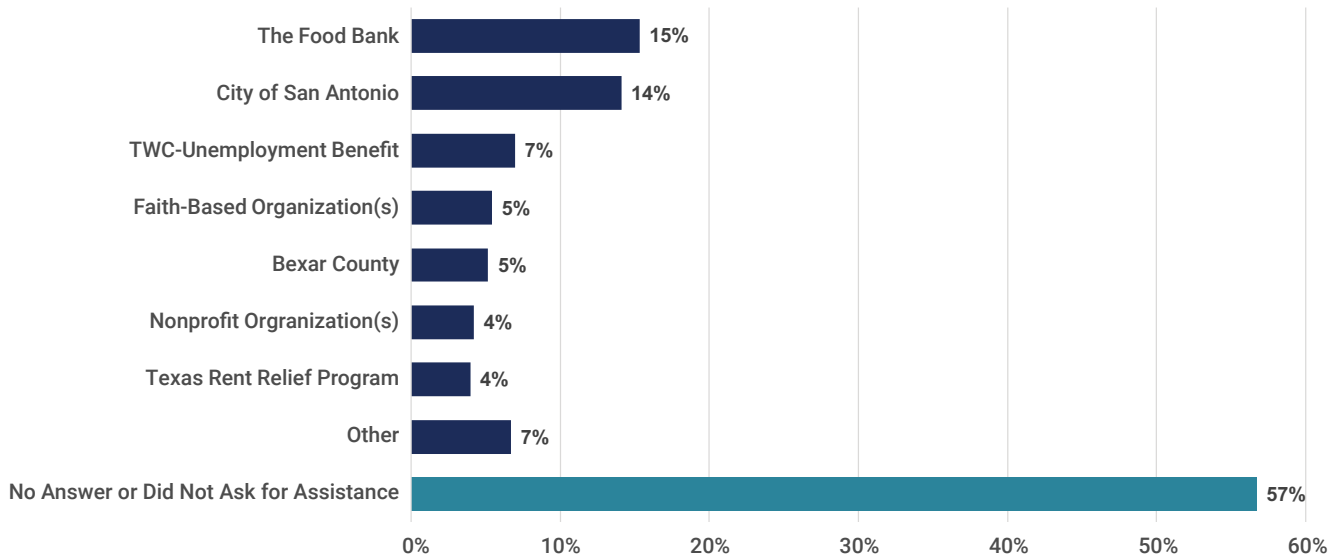
43% Received Assistance



Rent assistance and utility assistance were the most common types of assistance received, followed by food assistance. Regarding the sources of assistance, the food bank was the most cited, followed by the City of San Antonio. Other sources of assistance cited included

SNAP and the Alia National Domestic Workers Alliance. On average, those who responded rated their ease of accessing financial assistance as 6 out of 10, with 1 being very easy and 10 being very hard.

Figure 6: Where Survey Participant or Members of Their Households Went for Financial Help



People had an opportunity to share general comments about the experience of accessing assistance during the pandemic. Twenty-five individuals chose to share additional comments. Below is a selection of comments that capture the range of sentiments shared. Some challenges people highlighted included:

- “ The city needed to train people better in handling people to assist.
- “ I am worried, because the response to my aid request was delayed.
- “ [I] need more digital assistance, access to printers, computers and wi-fi..
- “ I was trying to get onto the web sites on the internet and I wasn't able to get to the page where I had to ... I also called places and they did not call me back. I tried to solve my eviction problem, but they also did not call me back. I am very sad that I lost my home.
- “ The help never came.

- “ Sometimes it was hard getting the needed information to apply for assistance. My husband's company would take their time getting his pay stub information. It would also take a while to get feedback from the places we were trying to get assistance from especially when we needed the help as soon as possible, so we knew what we had to do to get rent/bills paid.
- “ I was not able to submit application due to site not uploading SSI documents.
- “ Places were only open for short periods of time. Documents needed to be hand delivered not emailed. Responses for help ... were emailed to us after long period of time.
- “ So much information is asked and not enough help in the end

People participating in the survey also shared positive comments about their experience:

“ Bexar County assisted with paying my CPS light bill which I appreciated. It took a while. Also the increase in Food Stamps also helped very significantly.

“ No problems.

“ It for me was an easy process to apply online and send information of documents. The only downside was waiting for an answer to see if I qualified on time before bills came in that were due.

There were also several general comments about the assistance process and qualifying to receive assistance:

“ There is never help for middle class.

“ The only assistance I received was unemployment benefits and that ceased because I was unable to find employment within a specific period of time. As a 64-year-old woman, I applied to many positions that I was overqualified for but was not even granted an interview. In my opinion, this is in reference to my age because I have over 40 years of work experience in an office environment.

“ No help for Single Adult with no children.

“ I have been trying to get assistance for relocation... I am working but [not] getting enough money. Trying to get a 2 job but no luck. I am waiting for my food stamps application to see if I can get some food. I am in need of everything for my apartment too... I lost my car apartment and job.

“ I am struggling to pay my bills and rent.

“ Myself, I can say, it was very hard. I lost my job, I lost my mother, and it was just me and my four kids that worked together. Thank you.

“ It has been very difficult.

Based on the findings of this section of the survey, many of those who applied for financial assistance due to pandemic-related economic hardship had a positive experience. The vast majority received at least some assistance. Delays in receiving assistance and the resulting difficulty in planning finances were key challenges. For those who applied and were not successful, the digital divide appeared to play a role. People also expressed frustration that, though they had substantial financial need, their income was not deemed low enough or there were other barriers to qualify. There was also a large proportion of people who had need and did not apply for assistance.

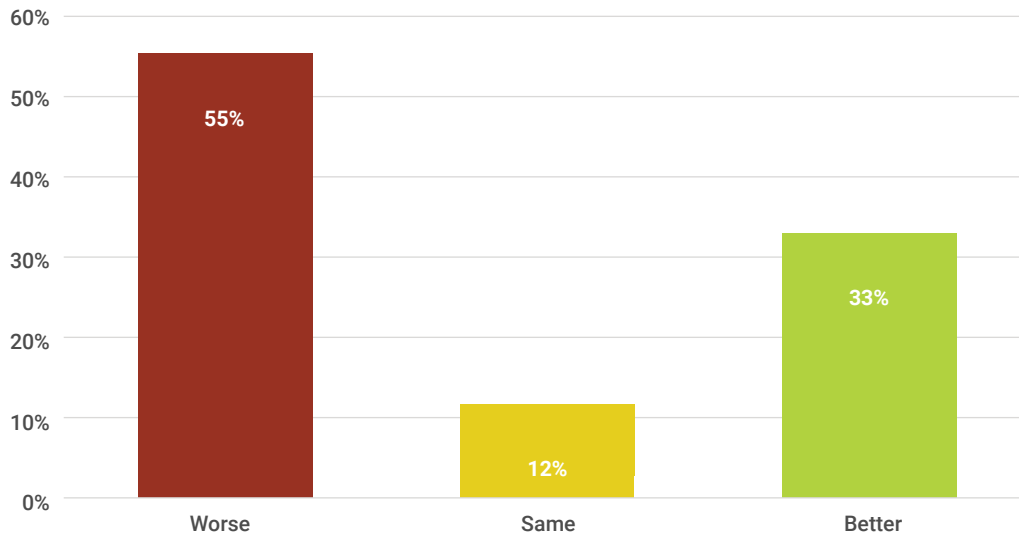


Financial Well-Being Trends

The final section of the survey asked a series of questions about current financial well-being and whether financial well-being is improving, staying the same, or decreasing. Over half of the survey sample—55%—felt that their current

financial situation was trending worse compared to the pre-pandemic period. One-third felt things were better, with the remaining 12% unchanged.

**Figure 7: Financial Well-being Trends For Survey Participants
Current Financial Situation Compared to Pre-Pandemic**



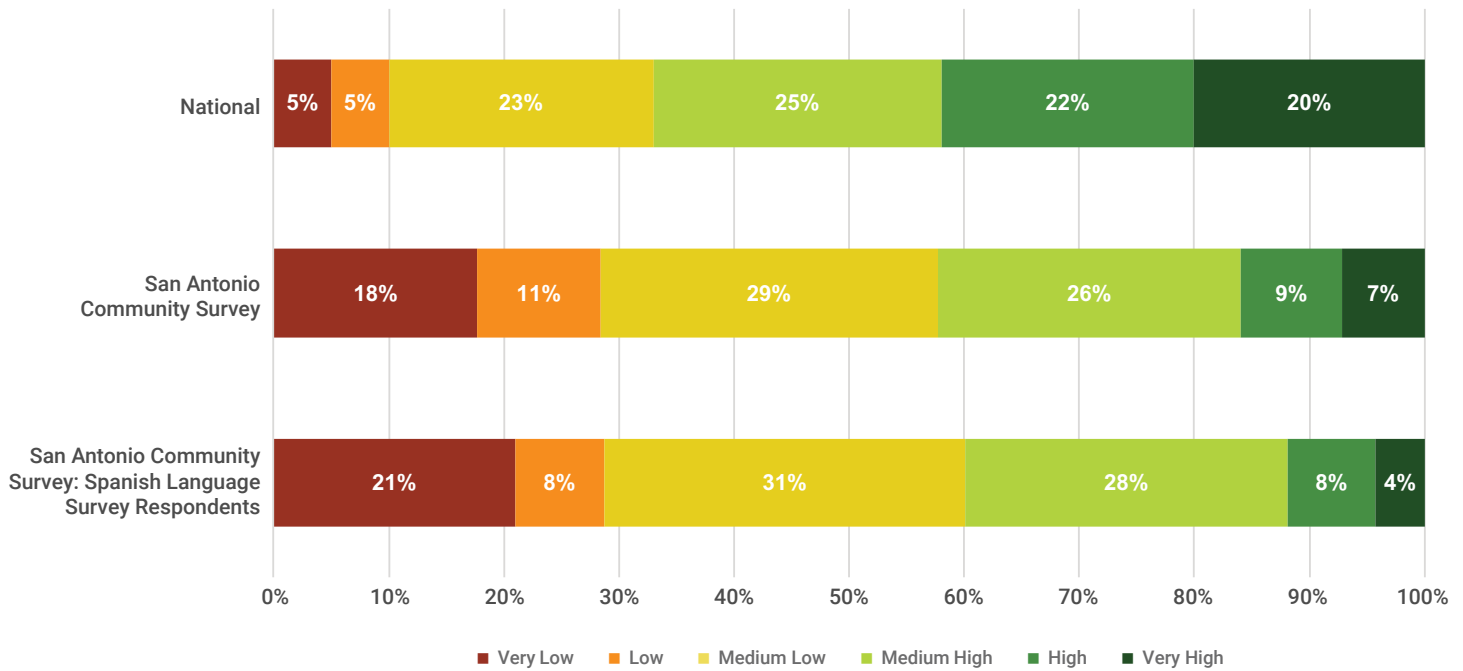
To further assess financial well-being, the survey included a series of questions developed by the Consumer Financial Protection Bureau.²⁵ Based on answers to five questions, each respondent was given a financial well-being score ranging from very low to very high. Responses were weighted in the same manner as other survey responses. Those responding to the San Antonio community survey were more likely to indicate very low or low financial well-being compared to the national sample, and less

likely to have high or very high well-being. The national sample is based on 2020 data, which could contribute to the discrepancy, but it still provides a helpful frame of reference.²⁶ Those who responded to the San Antonio survey in Spanish reflected similar patterns of financial well-being to the overall San Antonio community but were more likely to have very low financial well-being and less likely to have very high well-being, indicating some additional financial hardship.

²⁵ See: Consumer Financial Protection Bureau, [Measuring Financial Well-Being: A Guide to Using the CFPB Financial Well-Being Scale](#) (December 2015) and the [Abbreviated Version Questionnaire and Scoring Sheet](#).

²⁶ Consumer Financial Protection Bureau, ["Data Spotlight: Financial Well-Being in America from 2017 to 2020"](#) (June, 2022).

Figure 8: CFPB Financial Well-Being Assessment Distribution: 2022 San Antonio Community Survey Compared to National Data



2022 San Antonio Community Survey Compared to 2020 National Data
 San Antonio Survey: n=156 (weighted)
 Spanish: n=56 (weighted)

At the end of the survey, respondents were provided space to offer additional comments related to financial impacts of the pandemic. Half of the respondents offered comments. The comments ranged from feeling grateful to have made it through the height of the pandemic without harmful outcomes, to desperation and ongoing struggles.

The word cloud (Figure 9) offers a sense of the full body of comments. Many words in the word cloud reflect the financial impacts of inflation, including higher costs for food and energy, and generally higher prices. Some people felt blessed and did not face financial or health challenges, for example, one person shared.

“ I remained employed full-time during the pandemic and was able to work from home saving me money on transportation and food on a daily basis. The stimulus payments helped to create a buffer of savings at that time. I also own a rental property and my tenant was able to continue to make rent payments during the pandemic. ”

Most people spoke of persisting struggles.



The second grouping of common experiences centered around spending savings and taking on debt to make ends meet:

“ I am using credit just for basic necessities like gas and food. I am further into debt and I don't see any relief in the near future.

“ I spent all of my savings during the pandemic.

“ My husband was suffering from mental health, and it didn't help that he lost his job... He was the breadwinner, and I've been working part-time and was fortunate to be still employed. But it wasn't enough to make ends meet, but we managed... We borrowed money from relatives and paid them back. We took out loans and have been struggling to pay them back.

“ Since this all started my savings account has been completely annihilated. I have nothing to fall back on in case of emergencies. I can't find a landlord in Bexar county that will assist me in accepting my section 8 voucher... My family and I are on the brink of homelessness and may need to find a shelter that will accept us;.. I have no money for my vehicle registration to go put application for apartments. My energy bill is over \$5000.00 and my health has declined physically and mentally... I don't have a solid foundation to stand on or stepping stones to remove myself from this sinking platform. I can only keep think that things get worse before they get better.

The third grouping dealt with challenges maintaining employment and full-time hours:

“ When my daughter got COVID twice within the year and I had to be off work with no pay, I fell behind with bills.

“ I feel that I am not able to advance in life right now my family and I truly try to stay safe from COVID but it's something that has affected us so much and my work not providing sick leave or COVID compensation has not help because when my kids or I have COVID I am unable to work and lose that pay completely it has been so hard to keep up with bills when money is not coming in.

“ My mobility was tough with bus and health risks. It was tough getting hours at work with my children being sent home so much. Any little sniffle left us waiting for another test before they could return to school & I work. Husband was let go for months. Thank goodness for the unemployment benefits. Getting the different programs to help didn't always work.

“ My husband... assaulted me... which left me able to work part time. He left me without money and the attorney I hired Failed.

Senior Center Survey Data

Survey data was collected from five senior centers in San Antonio.²⁷ These surveys were not included in the overall survey analysis due to the already disproportionate representation of people over 65 in the survey sample. The data is analyzed separately here to offer some insight into specific financial well-being impacts of the pandemic for older Latino adults. The analysis is based on 43 surveys from respondents living in 22 zip codes within the City of San Antonio. Survey respondents from the senior centers were largely low-income. Seventy percent had annual incomes under \$25,000 and 71% had a high school education or less. They tended to live in smaller households, with 88% in a one- or two-person household. A majority, 60%, had a household member with a disability. The most common disabilities shared were chronic medical conditions and physical or mobility issues.

Respondents were somewhat less likely to struggle paying bills due to the pandemic. Fifteen of the respondents (35%) indicated struggling compared to 41% in the broader community survey. Ten (23% of respondents) received some assistance to help with financial shortfalls. Six of the ten received help from the Food Bank, three from Bexar County, and one each from the Texas Workforce Commission and nonprofits.

Map 27: Senior Center Survey Respondents by Zip Code of Residence

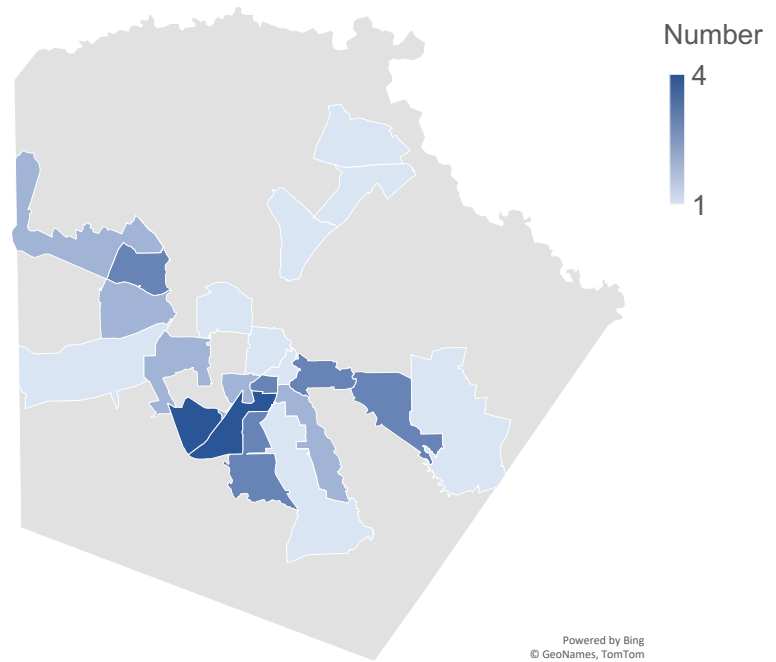
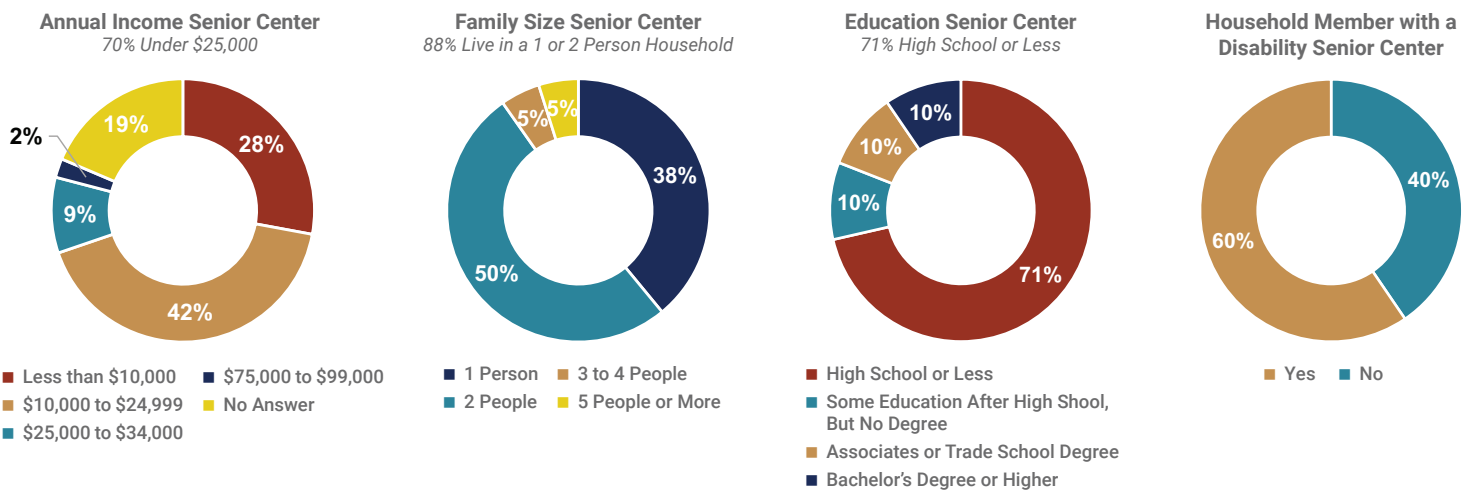


Figure 10: Demographics of Senior Center Survey Participants



²⁷ Surveys were collected from Northeast Senior Center, Normoyle Senior Center, District 2 Senior Center, Alicia Trenviño Lopez Senior Center, and Willie Cortez Senior Center. Individuals visiting the senior centers were provided with the opportunity to fill out the survey. Surveys were delivered to the senior centers July 20 to 22 and picked up August 10 to 12 of 2022. A total of 56 English surveys and 17 Spanish surveys were collected. A total of 43 surveys met the study criteria, from people who identify as Latino or Hispanic and live in a zip code in the City of San Antonio, including 33 in English and 10 in Spanish.

Senior center respondents appeared to face greater challenges accessing assistance compared to the broader population of survey respondents. Senior Center respondents rated the difficulty of obtaining benefits at an average of 7, with 10 being very difficult. Comments included: “No contact or know where to apply.”; “Help to pay light and water. They did not help me.”; and “I had to fill out all the paperwork. Too time consuming.”

Among Senior Center respondents, one in three indicated that they were worse off financially compared

to before the pandemic. None scored very low and a greater percent scored high or very high in the financial well-being assessment.

Despite somewhat better outcomes, many senior center respondents faced financial hardship and remain worse off as a result of the pandemic. Given their age and the fixed income status of many older adults, it is harder to recover financially and for finances to keep up with inflation. In addition, senior center respondents faced particular challenges accessing assistance.

Figure 11: Assistance Received by Households of Senior Center Respondents

23% Received Some Assistance

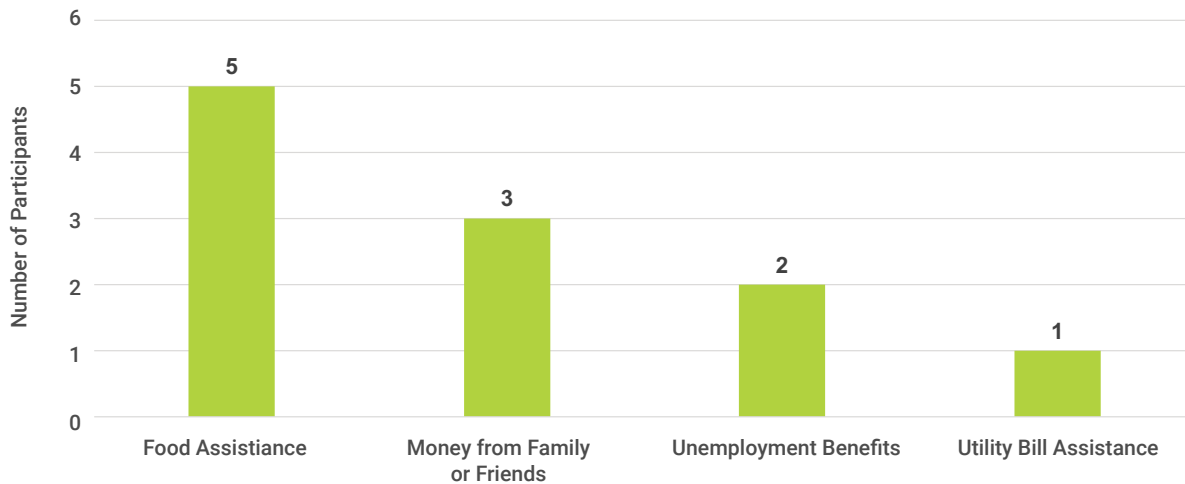
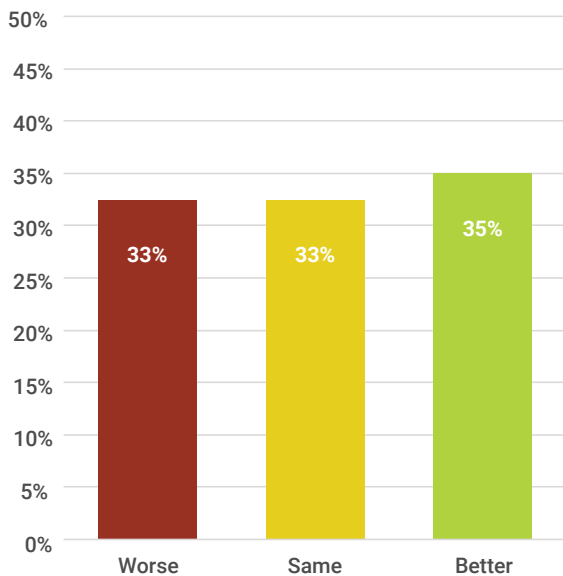
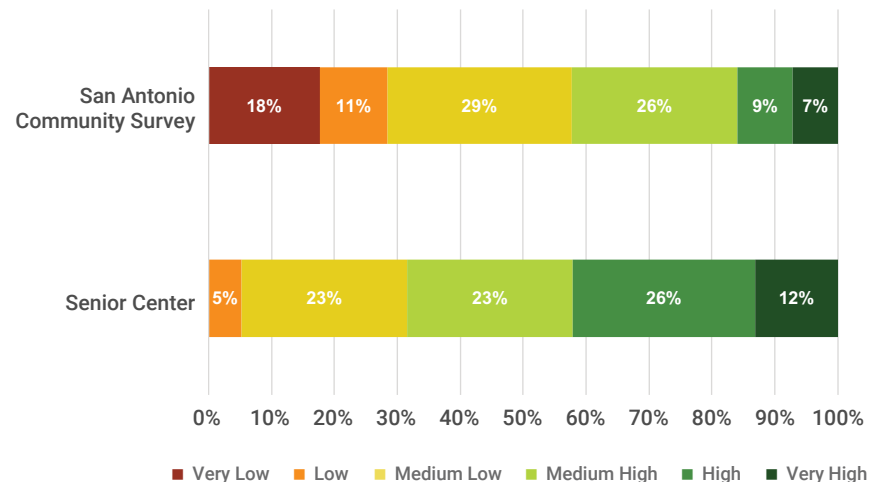


Figure 12: Financial Well-Being Outcomes

Senior Center Respondents Trend in Financial Condition Compared to Pre-Pandemic Period



CFPB Financial Well-Being Distribution: 2022 San Antonio Community Survey Compared to Senior Center Respondents



Insights from Two Community Focus Groups

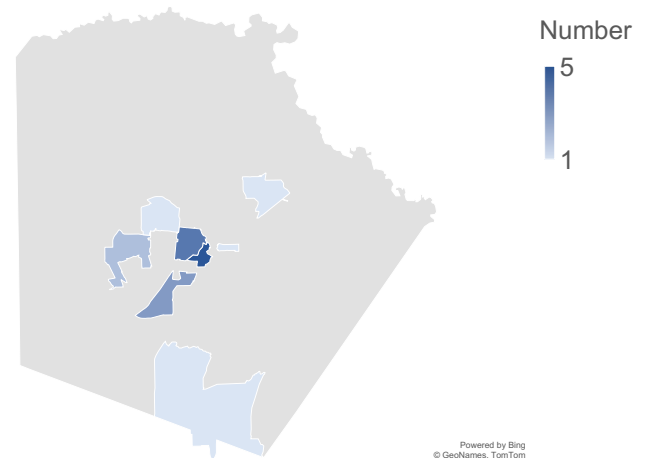
To build deeper insights into the financial experiences of Latinos in San Antonio during the height of the pandemic and in more recent months, two local organizations hosted community focus groups. The focus group participants, all of whom identified as Latino or Hispanic, filled out the same survey that was administered in partnership with SASpeakUp²⁸, and engaged in a one-and-a-half-hour conversation with the facilitators.²⁹ As part of the conversation where they shared experiences and insights regarding four primary areas:

- The impacts of the pandemic on financial well-being;
- The pandemic impacts on personal and family well-being;
- Attitudes and experiences regarding accessing COVID-19 financial assistance; and
- Aspirations and needs to build a strong financial future.

To engage diverse Latino voices and experiences, one of the focus groups was conducted in Spanish and included

many immigrant families, and the other focus group was conducted in English.³⁰ COPS Metro and Good Samaritan Center recruited focus group participants and supported the facilitation of the groups. The 18 participants live in eight different zip codes in San Antonio.³¹

Map 28: Zip Code Where Focus Group Participants Live



²⁸ A copy of the survey is available in Appendix B

²⁹ Leaders from COPS Metro facilitated the Spanish-language focus group. Texas Appleseed staff, in partnership with staff and leadership from Good Sam facilitated the second group.

³⁰ We held two focus groups on August 30 and August 31, 2022. One focus group, which was conducted in Spanish, was held in partnership with COPS Metro at the St. Philip of Jesus Catholic Church. The second focus group was conducted in English at the Good Samaritan Center, in partnership with the Good Samaritan organization. A total of 18 individuals participated.

³¹ Sixteen of the 18 participants live in a zip code that is either one of the high need zip codes highlighted in this study or on a list of San Antonio zip codes that are targeted for investment by the San Antonio Area Foundation.

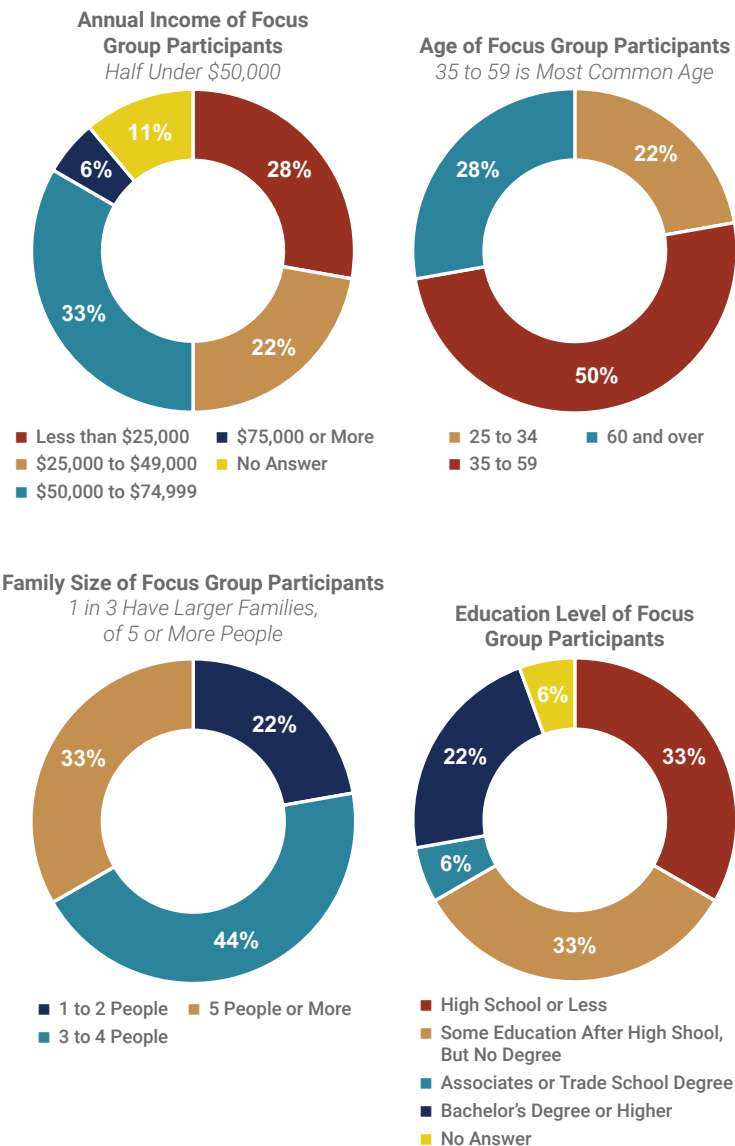


Overview of Focus Group Participants

Focus group participants, including three men and 15 women, were majority lower to moderate income, with half having annual incomes below \$50,000. Half of the participants were in the 35 to 59 age range and one-third had a high school education or less, with another third having some college, but no degree. One in three had larger families, with five or more people. One in five had someone in their household with a disability, including cerebral palsy, mental health issues, autism, chronic medical conditions, and asthma.



Figure 13: Demographics of Focus Group Participants



Impacts of the Pandemic on Financial Well-Being

Focus group participants had varying financial experiences:

1. Profession and source of income was a principal factor in the level of hardship people experienced; and
2. Though some did not experience hardship, the majority did and many drained personal savings and relied on financial support from family members to make it through.

Based on the conversation, those who struggled found themselves in survival mode.



1. Profession and source of income were important factors in the level of hardship people experienced.

Those in the construction trades and professionals experienced less hardship than others. One participant noted,

“My family had more work during the pandemic, and we didn’t have money problems.”

Another person shared, “We’re retired so our financial situation didn’t change much during the pandemic.”

Some of those who maintained financial stability themselves, gave support to family:

“Luckily my husband didn’t lose his job, but all four of my five kids that do not live at home lost their jobs immediately. I had to help my kids with food and other expenses.”

2. The majority experienced economic hardship and many drained personal savings and relied on financial support from family members to make it through.

Overall, more than 77% of focus group participants experienced financial hardship due to the COVID-19 pandemic as illustrated in the chart below. Additionally, 44% said that they struggled to pay bills.

People dealt with the struggles in different ways, such as, spending down savings, reducing spending, and using financial assistance. There was a strong spirit of self-reliance expressed across both focus groups, as one participant shared,

“It made us women stronger because we had to react. We had to work.”

A focus group participant whose husband lost his job because he works in a restaurant that closed due to the pandemic shared,

“We know how to live on just a little bit. So, I wouldn’t say that we suffered greatly just because we went into like survival mode ... But it was still tough.”

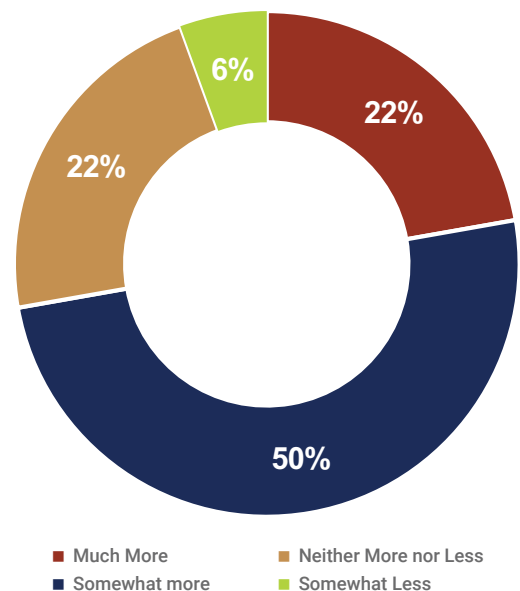
Another noted, “As our income decreased, we no longer had savings left.”

On a similar note, a participant shared that instead of asking for assistance,

“I spent the savings that I had.”

Based on participant comments, networks contributed greatly to resilience. Those who had church and family communities were often able to find ways to fill financial gaps and to navigate the periods of greatest challenge and hardship.

Figure 14: Financial Hardship for Focus Group Participants Due to COVID-19 Pandemic, Compared to Pre-Pandemic
77% Experience an Increase in Financial Hardship



Pandemic Impacts on Personal and Family Well-Being

Though the focus group questions centered on financial impacts of the pandemic, participants also shared experiences and feelings associated with living through the pandemic. Common experiences included:

1. Fear and anxiety about the pandemic;
2. Experiences of family togetherness paralleling broader social isolation; as well as
3. Mental health challenges and the digital divide.

One focus group participant commented, “[Our] community suffered more than others,” referring to the many people who died because of the pandemic.

1. Fear and anxiety about the pandemic

Some focus group participants worked front-line jobs at grocery stores and in healthcare and expressed anxiety about getting sick as well as challenges related to paid sick leave.

“I work at [a grocery store] and with the whole pandemic, it was scary, but I was still trying to work my 40 hours... Customers [were] waiting...all fighting for eggs, milk, bread, it was crazy, waiting in a line for an hour or an hour and a half on the truck to get there.” said a focus group participant.

A single mother commented, “My daughter got sick twice. The first time I had to miss 14 days. I got paid for one week and the second time, I didn’t have any paid leave.”

Another shared, “[I had] a lot of days missed for work... any runny nose or cough [my kids] have to come home. You know, we had to really juggle. How are we going to get to work?”

Focus group participants noted that some employers had offered extended paid sick leave during the pandemic, to cover the mandatory 14-day period of isolation for people exposed to COVID-19, but that these discretionary benefits have ended even though COVID continues to affect people’s health and ability to go to work

2. Experiences of family togetherness paralleling broader social isolation

Participants also shared about the experience of isolation

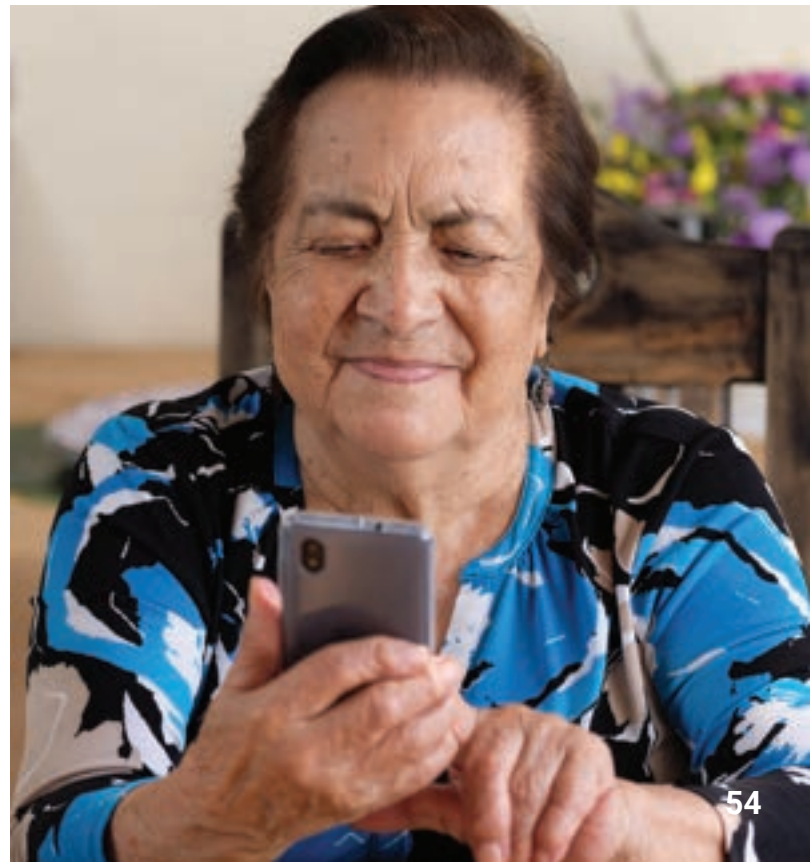
and children not being able to go to school. For some, it brought togetherness and pushed them to enjoy outdoor experiences. One participant talked about purchasing a miniature pony and art supplies for her children and how those experiences brought the family together,

“I think it also brought a lot of families closer with their immediate family because now we only had each other to do things with.”

Another participant spoke of hiking during the pandemic, “We did hit the trails... And there’s the one behind the Ingram Bus Station...we loved going to that one because, you know, you’re not around people.”

For others, online school and the isolation brought struggles. One spoke of the hardship of her son being home from school. Because her job required a long commute, and she could not be with her son for many hours of the work day, it meant she had to leave him during the week,

“That’s what I struggled with when the pandemic hit. I didn’t have my son with me at all because I couldn’t. I had to go to work in the morning. And he was doing the virtual out of the room with my aunt during the week... I only had him on the weekends. I hated it.”



3. Mental health challenges and the digital divide

Parents also shared the struggles faced by their children. The digital divide was apparent in comments, as one participant shared,

“Online classes were difficult because we only have one device and I have four kids.”

Though families appreciated the work of the school districts, many felt that online education was not effective,

“I wish the schools would offer better virtual programs.”

Others spoke of the lasting mental health impacts of the pandemic. One noted,

“My son didn’t like doing zoom classes and he got very depressed. He lost all motivation and didn’t finish school, even though he only lacked 10 hours to graduate.”

Another shared,

“[The pandemic] impacted a lot of my family members’ mental health – including anxiety and depression.”

The lack of access to community supports, such as faith and nonprofit organizations also impacted general mental health, as many people felt isolated.

These challenges, though not immediately connected to financial well-being, have important future implications. Many young people are struggling to engage with education and are left with barriers to reach their full potential.

Attitudes and Experiences Regarding Accessing COVID-19 Financial Assistance

Focus group participants shared a range of attitudes and experiences regarding COVID-19 financial assistance:

1. Among immigrant participants, there was reluctance to access assistance;
2. Schools, churches, community organizations and networks were key sources of information about assistance and often served as intermediaries to help people access services; and
3. There was a great appreciation for available benefits; challenges included the time it took to hear back about assistance, as well as income and asset limits.

Overall, based on the feedback, for those who accessed assistance, it made a meaningful difference in their ability to navigate the financial harms caused by the pandemic.

1. Among immigrant participants, there was reluctance to access assistance

Attitudes about requesting COVID-19 financial assistance varied among focus group participants. Those who were immigrants generally felt there was shame in taking money. One participant expressed that,

“Hispanics do not have a lot of information and we’re not accustomed to asking for help. We’re used to working.”

Others shared similar sentiments:

“We don’t like to depend on the government,” and, “I had money saved and I didn’t dare ask for help when I thought I needed it...”

That spirit was grounded in a feeling that,

“We came here with the idea that we are going to work.”

Some also expressed fear of reaching out for help,

“I didn’t ask for help. I was scared because Trump was still president.”

They also felt that the assistance was not accessible for them,

“[There] was a lot of help, but for the people who don’t have a social security number, there were no benefits.”

2. Schools, churches, community organizations and networks were key sources of information about assistance and often served as intermediaries to help people access services.

Focus group participants used different resources to learn about and access available COVID-19 financial assistance. Schools, churches and nonprofit organizations were the most common resources cited, and they often served as intermediaries, helping people to apply for city, county, and state financial assistance. Any Baby Can, Avance, Good Sam, and local schools and churches were specific organizations that people mentioned as places they went to for financial assistance and help to access available resources. Some also applied directly with the city, county, or state. Remote parenting classes that offered free diapers to participants were also noted as both helpful and informative. One of the biggest challenges people cited is that churches and nonprofits were closed to in-person

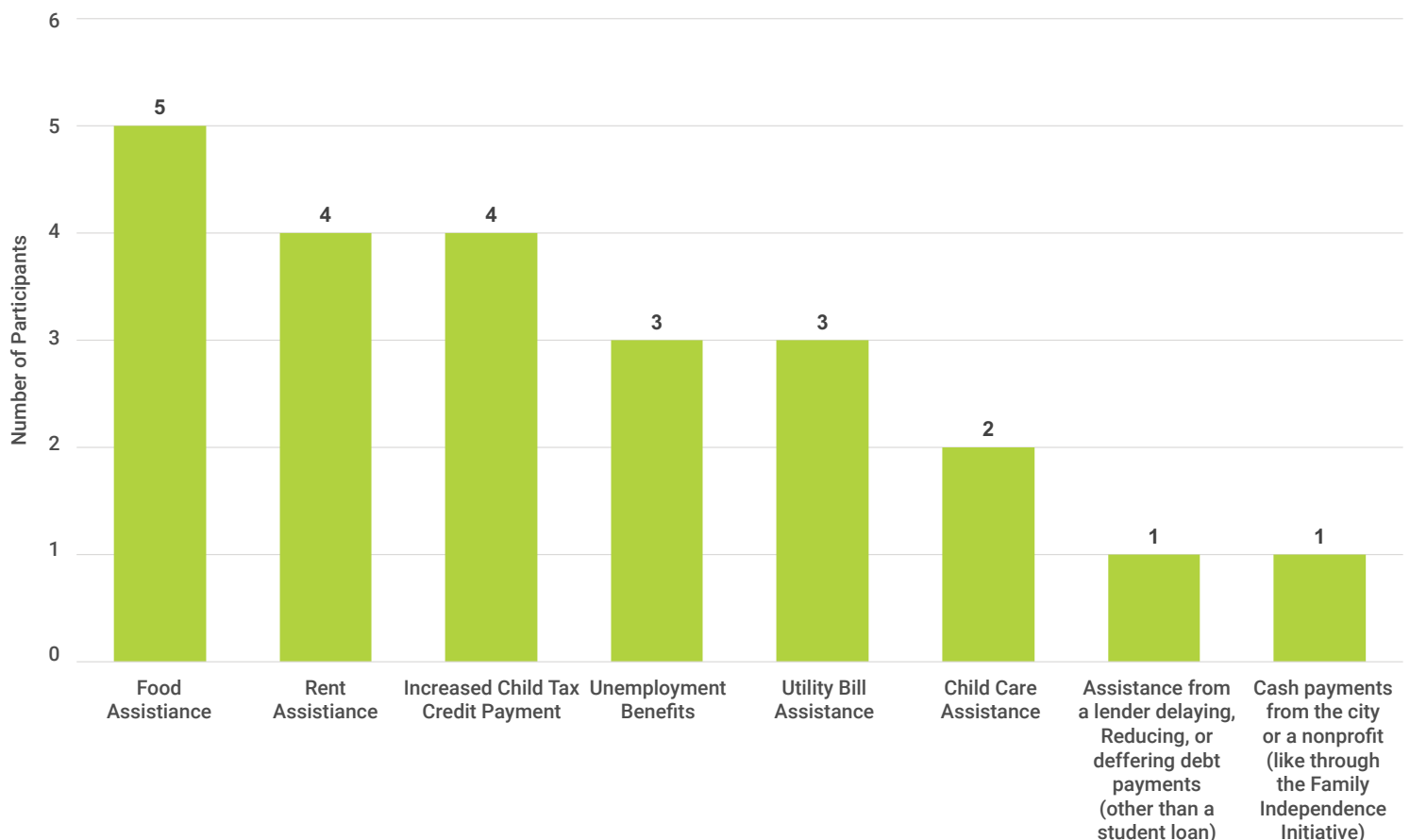
engagement in time of greatest need. Word of mouth and social media were other powerful sources of information. One participant talked about a Facebook page where mothers shared information about resources and how to access them.

Some focus group participants with more financial resources spoke of assistance they provided both through programs at churches and through personal contributions. For example, one participant took migrants and refugees who needed temporary housing into her own home. Another spoke of a program they launched through their church,

"We began a program called Helping Hands, because when the pandemic began, there were many people who couldn't leave their homes. We brought them food, no matter where they lived...and the program is still functioning."

Based on the survey responses reflected in the figure below, one in three focus group participants indicated that they accessed pandemic relief funding and one person asked for assistance but did not receive any.

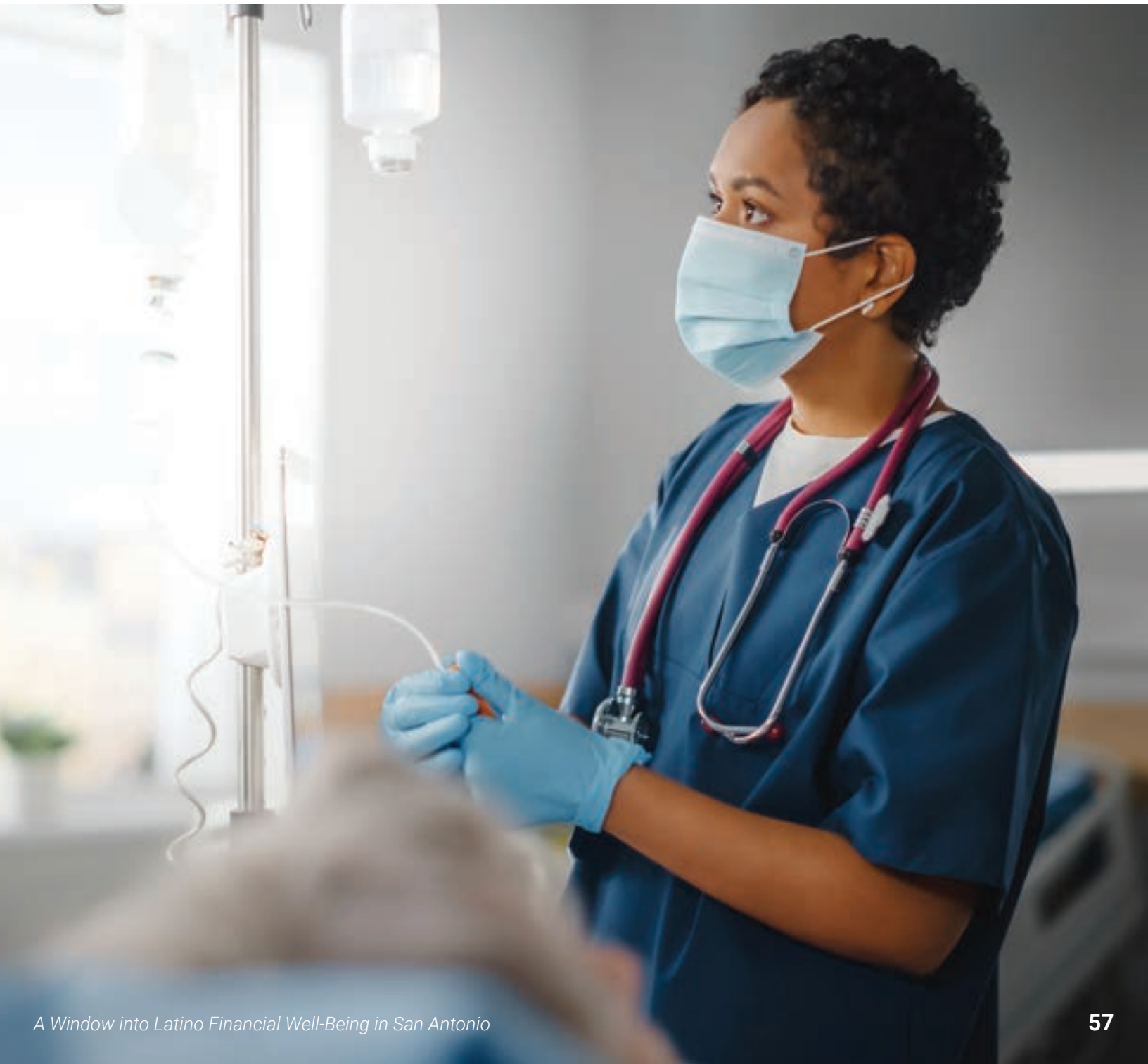
Figure 15: Assistance Received by Household of Focus Group Participants
1 in 3 Received Some Assistance



Food assistance, rent assistance, and the enhanced child tax credit were the most common categories of assistance that participants selected. The Food Bank was the most common place, based on the survey responses, that people went for help.

However, through the focus group discussion, it became clear that more than one in three had accessed some assistance. Nearly all participants with children received Pandemic Electronic Benefits Transfer (P-EBT), funds to cover the cost of breakfast and lunch for children

eligible for the National School Lunch Program. Many also accessed breakfast and lunch that was distributed by the schools when they were closed. Others mentioned receiving rent, utility, and mortgage assistance from the city. Nearly all the working mothers also indicated receiving child care assistance through Workforce Solutions Alamo. At least two indicated they were receiving child care assistance through the COVID Essential Worker Assistance, a temporary program funded through the CARES Act.



3. There was a great appreciation for available benefits; challenges included the time it took to hear back about assistance, as well as income and asset limits.

Those who accessed assistance shared a variety of experiences. Many parents with children in school spoke highly of the P-EBT benefits. One person shared,

“It helped me a lot, because I have three children.”

They also appreciated the meals that schools offered for pick up but faced many logistical problems accessing the meals. Initially, schools required them to bring their children to get food, but that was difficult to do,

“After a time, they chose to give us cards with the name and number of the student and that way it was easier to get that food, because the food went to the trash, nobody picked it up.”

Parents with large families and children in multiple grades also talked about the challenge of going to three different schools to get breakfast and lunch for their children,

“When I went to the high school to pick up a laptop I asked if I could also pick up the food for all of my kids there and they told me no.”

When it came to rental and utility assistance, the primary challenge was the amount of time it took to be approved.

“I ended up applying for the rental assistance and that took a good month or month and a half...I sent everything on time, it was just the waiting process”

She stated that this created anxiety, not knowing if she would make her rent payment on time. For those who got assistance, it made a big difference,

“So I did apply for the assistance...It took me two months to get it, but it covers me for like one month [rent] behind the two months ahead. So, that really helped and for the CPS...it helped me for three [or] four months. They credited it to my account so I didn't have to worry about it.”

There were similar experience accessing SNAP benefits,

“Our food stamps took three months to process and we were asking family and friends, hey, we'll pay you back. We just need some groceries. And my mother-in-law helped us most of that time. And, you know, she didn't want any money back. But it would be months before we could get approved, even if they had denied that. It took three months just to hear something.”

The long waiting list of child care subsidies was another source of stress, particularly for single mothers who expressed great need for help. One mother shared,

“I waited three years before I got [CCS].”

The income limits to qualify for benefits also spurred discussion,

“They look at [your paycheck] before taxes. You're like, that's not what I bring home.”

Some participants also discussed limits to access benefits because of unrealistic limitations on the value of a family vehicle,

“It's hard when you apply for SNAP, too, because like I have a car payment but they're still telling me, well a car is a luxury. Yeah, like how do you expect us to get to work and take our kids to school?”

Many of the focus group participants felt they were excluded from at least some assistance because they were doing their best to support their families,

“...we struggle a lot. We are low middle class,”

and another participant shared,

“It's sort of like you fall through the cracks.”





Aspirations and Needs to Build a Strong Financial Future

In the future looking segment of the conversation participant insights highlighted three areas of common experiences. Many spoke of:

1. Ongoing struggles with the financial impacts of inflation and loss of assets,
2. Needed support, including child care assistance, better access to mental health care, paid sick leave, and job growth opportunities; and
3. A desire to enhance community and fulfill aspirations.

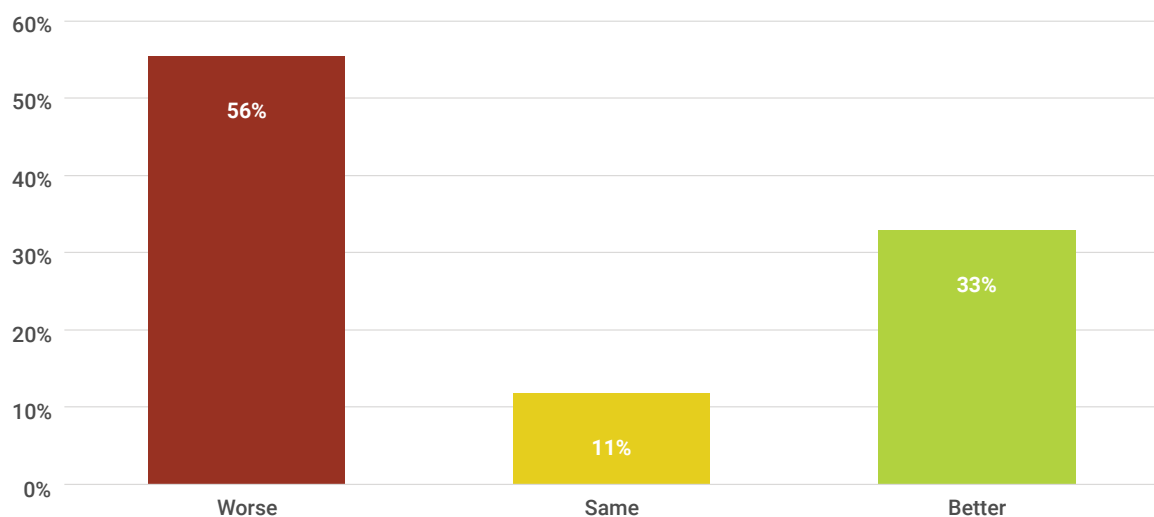
Based on responses to the survey given to all focus group participants, a majority felt that their financial situation

was trending worse compared to the pre-pandemic period as shown in the following figure.

Forty-four percent felt that their financial situation was the same or better, compared to the pre-pandemic period, and 56% felt it was worse. As one focus group participant commented,

“I didn’t really feel the impact until this calendar year. Right now is when I am really looking for help and a lot of that stuff is over.”

Figure 16: Focus Group Participants’ Financial Condition Trend Compared to Pre-Pandemic Period



1. Ongoing struggles with the financial impacts of inflation and loss of assets

The current financial impact of inflation was high on many peoples' minds. One participant shared,

"Things are not cheap. I have four kids and salaries have not gone up. It's difficult."

Those on fixed incomes also felt the pinch of inflation,

"We're retired so our financial situation didn't change much during the pandemic. But the amount of money I receive isn't much and it hasn't risen, despite rising prices."

Another participant, who has seen her income rise, commented,

"Yes, my income is going up, but inflation is high too, and its balancing out."

With inflation on top of two years of spending down savings and coping with income loss, many were finding it hard to get ahead. Some participants specifically noted the increase in utility bills,

"Everyone's bill went up for what happened in the snowstorm. It wasn't our fault. It has nothing to do with us...It makes no sense."

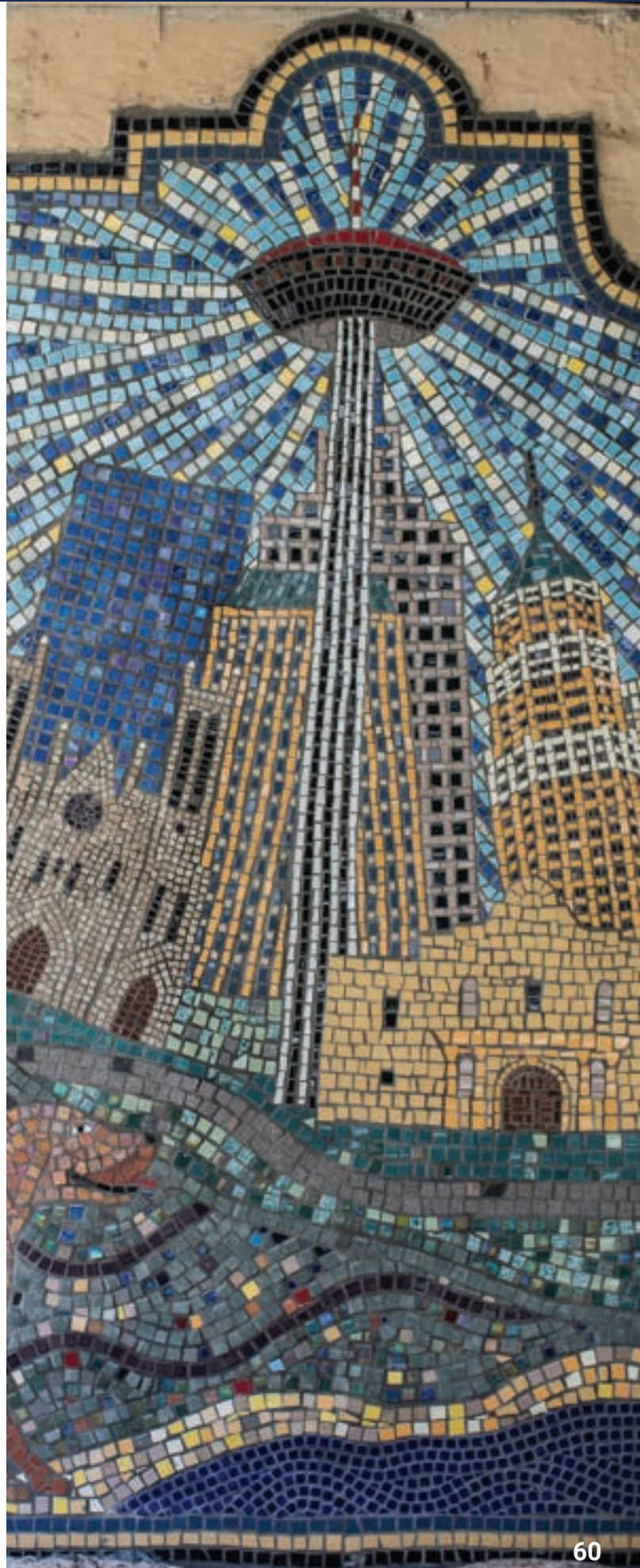
Two participants also spoke of losing major assets in the past two years because they did not have insurance to cover the loss. One participant lost her home. It burned in a fire. Her husband had passed away before the fire and she had inadvertently let the insurance lapse. With tears in her eyes, she shared the emotional ordeal,

"...my house burned down in the pandemic, that year it started...I didn't have a home. I still don't have a home."

Another participant's vehicle was stolen, the only car for her and her four children. She could only afford liability insurance and so was left with nothing,

"I [had] just paid my car off...I woke up on a Wednesday, on the 18th, and my car wasn't there...I went to my room. I screamed and cried...What can I do? I can't do anything...I made a police report,"

and then she had to just go on, using a bicycle to get to work.



2. Support needed, including child care assistance, paid sick leave, better access to mental health services, and job growth opportunities.

Many focus group participants, particularly working mothers, talked about continuing need for child care assistance. They also talked about challenges due to the lack of paid sick leave and how having additional paid sick leave to take care of their health and their children's health would mean fewer missed paychecks. During the early part of the pandemic, some employers offered paid sick leave, but those policies have largely ended,

"Now we have to use our own PTO and we don't have our own [paid time off], then you don't get paid."

Mental health care was another priority, particularly to help younger people—children in school and young college students. When asked about helpful services, one parent shared,

"It is also a discussion about mental health, because my son was affected a lot."

Another added,

"I also saw these things in my children, like anxiety."

Some talked about children failing classes because of mental health challenges and were looking for avenues to help their kids get back on track. Participant descriptions

of the impacts of mental health on their children's engagement with school and their academic success draw a clear line connecting mental health supports with both current and future financial well-being.

Participants expressed interest in accessing job training opportunities to increase pay and benefits. Some had tried to apply for programs and were not successful. For example, one participant shared,

"There were a lot of programs out there. And I feel like every time I tried to do one, just somehow, I couldn't get approved for a lot of them... There was one where they were going to do job training and still pay you like a stipend. I applied for it. I did everything, did like a virtual orientation and everything, and then I didn't hear back."

Overall, there was a lot of interest in pursuing further education and building for a better job. Reflecting on the future one participant spoke of,

"Taking a good job and having a better position, I need to be financially okay,"

because being stable means not needing any services.



3. A desire to enhance community and fulfill aspirations

Throughout the focus group conversations, the need for community and the benefits of having a strong community of support resurfaced multiple times—both the importance of community in surviving the economic and emotional hardship of the pandemic and a strong desire to rebuild personal connection now that life is returning to some semblance of normal. During the hardest financial times, people relied on family members to watch children and make ends meet, but many felt the lack of broader community connections,

“There was a lack of community during the pandemic and without a sense of community, there is no confidence to ask people where and how to get help.”

As part of moving forward and rebuilding, the desire for a strong community to share experiences and connection came through. One participant shared,

“[Y]ou know how everybody says it takes a village. I don’t have a village ...I just need to find my tribe. From now to five years from now if I can have the same bond with people five years from now, that would be amazing... It’s like a support system.”

Another focus group participant with no local extended family shared,

“Now I know that my only family is my community here.”

Faith organizations and nonprofits like Good Sam, that create places for parents with children to connect, were highlighted as important avenues for finding and building community.

Reflecting on aspirations, a focus group participant shared,

“[We] have the needs, but not so much the wants.”

Thinking about five years in the future, one goal was.

“To actually have a house and make sure my kids know that I was able to get that for them and actually go back to school and succeeded, and to show them that.”

Another participant shared dreams of starting a business,

“Everybody has crazy ideas that work. It’s just the execution. Putting yourself out there and making it work.”

Yet another shared

“I just want to be happy and stress free.”





Top Line Findings from the Survey and Focus Groups

The top line findings from data, comments, and discussion of the survey and focus groups complement the findings based on U.S. Census and pandemic assistance data in Part I of this study. There are six findings that offer

insight into helpful approaches to support families both rebuilding and improving financial well-being in the post-pandemic period:

- 1** Financial hardship due to the pandemic was widespread in the San Antonio community. Many drained personal savings, took out loans, and relied on financial support from family members to make it through.
- 2** Financial assistance reached many people, but a substantial number had needs and did not ask for help. Immigrant communities expressed a particular reluctance to access financial help and those 60+ noted barriers to accessing help, including technology and confusion about the process.
- 3** Food, rent, and utility assistance were the top categories of assistance that people used. Intermediaries, such as schools, nonprofits, and faith communities were important avenues for access. Challenges people experienced included problems navigating online systems, cumbersome processes, and delayed notification of approval.
- 4** Inflation has been major factor wearing away at the well-being of families and making long-term financial goals, like homeownership, feel less attainable.
- 5** The lack of paid sick leave, income and asset limits for benefits, mental health, and child care costs were commonly-cited challenges.
- 6** Aspirations included building/rebuilding community and pursuing new skills to increase income and achieve personal and financial goals.

These findings, based largely on qualitative data and analysis, build on the findings of Part I. They affirm the finding that financial hardship was widespread throughout the city and that overall pandemic financial assistance reached a variety of communities. They highlight

barriers faced by some Latino families. In conjunction with the findings from the quantitative data section, these findings offer insights into a roadmap to enhance financial well-being for Latinos in San Antonio and expand wealth-building opportunities.

Policy Recommendations and Future Research

This study examines financial well-being trends for Latinos in San Antonio, looking at key data points over time, as well as the impacts of the pandemic and pandemic assistance. The U.S. Census and pandemic aid data, survey, focus groups, and insights from the study advisory committee point to a set of recommendations and future research to help families regain financial ground that was lost due to inflation and the pandemic, as well as build wealth for the future.

Short-term recommendations build on existing local initiatives and could be implemented immediately. Medium-term recommendations would take more time to implement, perhaps six months to two years. Long-term recommendations focus on longer-term wealth building goals and could be implemented over a longer time-period. The future research suggested is designed both to answer questions raised by this study and to use the pandemic experience as a learning moment to improve service delivery and responsiveness, government and nonprofit support, and investment systems to community needs.

Policy Recommendations

Short-term Recommendations

1 Build on successes of the pandemic assistance distribution, by continuing to make direct investments in people, particularly to support rent, utility payments, and other housing-related needs.

The pandemic assistance programs, from the stimulus and other tax credits to funds provided through the state, county, and city governments, challenged notions that people would not be responsible with cash payments to meet basic needs. In fact, people overall, used money prudently. They used funds to remain housed, invested in themselves and their families, and, where possible, saved. Providing funds to keep people out of crisis, such as to prevent an eviction and to assist low-income homeowners in maintaining and preserving housing, are more efficient and lower cost than working to re-house an individual or family once they are homeless.

2 Ensure that San Antonio financial empowerment services are effectively reaching Latino residents of the seven identified high need zip codes, as well as single parents.

San Antonio stands out among Texas cities for its many financial empowerment services. The free tax filing program, financial empowerment centers, and the Ready to Work program all provide wealth-building opportunities for San Antonio residents. Based on the findings of this study, residents of the seven high need zip codes that were identified, and single parents are in particular need of better pathways to increase income and assets.

3 Continue City investments in assistance and benefits navigators.

Benefits navigators, who help people fill out assistance applications and understand the various programs available, proved extremely valuable to individuals during periods of peak financial need throughout the pandemic. In addition to maintaining successful city-based initiatives, it may be worth considering integrating community-based organizations and faith-based networks into navigator programs, as these intermediaries proved extremely helpful for individuals seeking assistance during the height of the pandemic. To make navigators more helpful, the City could create an inventory of services and service providers to enable effective connections for residents with financial needs.

4 Work with Community Development Financial Institutions (CDFIs) to leverage available funding to invest in San Antonio low- and moderate-income communities

Funding continues to be available from federal and philanthropic sources to support CDFI community investments. CDFIs can enable homeownership, support small businesses, expand access to fair financial services and offer other essential wealth-building supports. With money on the table, it is essential to bring as much as possible to support San Antonio. Local philanthropy can play an important role in this effort, by supporting the process to build out strategic plans to address local challenges and community aspirations, funding intermediaries to support local CDFIs in identifying and applying for funding streams, and helping to incubate new CDFIs where need exists.

5 Continue local investments in youth mental health, building in assessment measures to ensure that support is accessible to youth that are most in need.

The pandemic spurred a youth mental health crisis, which was apparent in the focus group conversations. Many young people stagnated or fell off-track in their education due to the mental health impacts of isolation and anxiety. The City is taking important steps to support youth mental health in the wake of the pandemic by allocating funds from the American Rescue Plan Act (ARPA). It is important to ensure that the assistance reaches low- and moderate-income communities and to establish forward-thinking strategies to continue support when funds from ARPA are no longer available.

Medium-term Recommendations

1 **Develop a community-based initiative to expand access to paid sick leave.**

During the pandemic many employers expanded access to paid sick leave due to COVID-19 protocols. Based on feedback from the focus groups, many of those benefits are no longer available, yet families continue to need them. San Antonio was one of a handful of Texas cities that passed a local ordinance mandating paid sick leave, but it was overturned in the courts. With little likelihood that such a policy would pass at the state level, there may be an opportunity to work with local business leaders to make the case for the need for paid sick leave and potentially build out a voluntary plan or local best practices and develop systems that encourage businesses to follow them. Philanthropy could play an important role in such an effort as a convenor of those with the power to effect change, while also grounding the conversation in the direct experiences of single mothers and low- and moderate-income families in San Antonio.

2 **Explore strategies to improve access to child care for low- and moderate- income single parents and families.**

Access to affordable child care is a major challenge for many families and hinders the ability of parents to work and build professionally. In the focus groups we heard specifically from single mothers about difficulties in accessing child care assistance, including long waiting lists. Though access to affordable child care has long been a barrier for low- and moderate-income families, the pandemic brought it to particular light, with many facilities closing and a shortage of workers in the child care field. Philanthropy could play both a funding and convening role. It could spearhead convening government, nonprofit, and private child care providers to address family barriers and provide more seamless access to affordable quality child care. Funding to support solutions could be part of any final plan.

3 **Continue local efforts to address the digital divide in San Antonio.**

Though many communities were able to access pandemic assistance from the City and other sources, the digital divide was a barrier for some. It was particularly highlighted in the focus group conversation with people from immigrant communities and the senior center survey results. Many families with children struggled with access to technology for schooling during the pandemic and for older adults it appeared that barriers navigating digital systems hindered the ability of some people in need to access pandemic assistance programs. It is important to integrate individual pandemic experiences, particularly from under-served communities, into the planning and implementation processes to expand affordable broadband access.

Long-term Recommendations

1 **Continue investments in increasing and preserving affordable housing and homeownership opportunities for low- and moderate- income San Antonio residents.**

Access to affordable housing is a national crisis and San Antonio faces similar challenges to other communities. The City and local nonprofits have engaged in long-term efforts to try to address the challenges. Access to homeownership is also an aspiration articulated by many of the focus group participants, including as a way to communicate success, opportunity, and stability to children. Efforts need to be grounded by community needs and include impacted communities in the planning and implementation of local initiatives. Local governments, philanthropy and nonprofit organizations all have essential roles to play in addressing ongoing housing access barriers.

2 **Invest in nonprofit capacity building and resilience planning.**

Nonprofit organizations, including faith-based organizations, experienced significant stress due to the pandemic. There was employee burnout and much of the infrastructure was operating over capacity due to the heavy demand for assistance. Now that we are moving beyond the crisis period, it is important to work with nonprofits to assess capacity building and resilience planning needs. Nonprofits were essential intermediaries and service providers during the pandemic. They were in communities and served as touchpoints for individuals and families who were struggling. It is essential to create space to assess pandemic impacts on nonprofits and create a deliberate focus on renewing and increasing capacity.

Future Research

Future research should delve deeper into the issues raised in the report to identify whether additional recommendations or support systems are necessary. Areas of future research suggested through the findings and limitations of this study include:

1 Assess service delivery systems that were implemented during the pandemic with an eye on improving them.

The City and County pushed out an unprecedented amount of direct assistance at the height of the pandemic financial impacts. The work and thought put into programs, and at times, with limited staff resources is commendable. There are learnings that can be gleaned from the experience and it is important to do so while the experience is still fresh. From the focus groups and surveys, the primary critiques of the assistance process was the delay in knowing whether or not assistance would come through. People were extremely grateful for the rent and utility assistance that they received but expressed a lot of anxiety about the process. Many shared that they received funding just in time to avoid late rent payments or other late payments and did not know if the money would come through until the last minute. It would be beneficial to assess how such programs in the future could be improved.

2 Analyze distribution of the various categories of benefits by race and ethnicity and at smaller geographies than zip code.

While the analysis in this study provided helpful insights, it would be beneficial, if data were available, to examine assistance distribution from a racial equity perspective. In addition, looking at the data by census tract or census block would also be helpful, as there can be substantial variability in incomes and other well-being data points within a zip code. A more granular analysis would allow for more fine-tuned assessments of access to pandemic financial assistance.

3 Analyze reasons for benefit rejection and assess if there are any demographic trends in rejections.

It would be helpful to understand why individuals applying for pandemic assistance were rejected in order to identify and possible patterns. If reasons point to incomplete applications or other logistical

errors, they could provide insight into processes that may have been confusing or difficult to navigate. Assessing possible demographic trends in rejections could also be informative to help understand any potential systemic barriers that would need to be addressed for improved future outcomes.

4 Examine pandemic assistance funding not included in this study.

Though many of the major pandemic financial assistance funding streams were captured in this study, no data was obtained regarding funds distributed through Bexar County. Rent and utility assistance disbursed through the city Department of Human Services was also not included. In addition, it would be useful to obtain benefits data through at least the end of 2021. This study looked at the period of March 15, 2020 through September 30, 2021 due to the timing of the study data requests.

5 Study barriers to access benefits faced by older adults and immigrant communities to improve future service delivery.

The focus groups and surveys highlighted both cultural and technology barriers faced by immigrant communities and older adults in accessing pandemic aid. A deeper dive into the barriers faced by these communities could help with future planning and outreach.

6 Identify specific unmet needs both before and after pandemic aid was disbursed in order to better target needed assistance.

While this study documented use of assistance programs during the pandemic, detailed data regarding pre-pandemic and current unmet financial needs were not examined. It would be helpful to understand the broader spectrum of unmet financial needs, both pre- and post-pandemic, to understand the impacts of pandemic assistance and better assess its impacts on communities facing the greatest financial struggles.

Appendix A: Methodology



There were several components to our analysis which each have their own methodology:

- An analysis of Census data trends,
- An analysis of COVID-19 relief funding,
- A survey we conducted and created, and
- Focus groups.

Census Data Analysis

Maps: We pulled American Community Survey 5-year estimates for all zip codes in San Antonio for the following categories:

- Median household income (2012, 2020)
- Families below poverty level (2012, 2020)
- Unemployment rate (2012, 2020)
- Percent uninsured (2012, 2020)
- Percent of Population 25 and Older with High School Education or Greater (2015, 2020)
- Population (2012, 2020)

For each of these datasets, we specifically pulled estimates for Latino families or households. Because the estimates were broken out by both zip code and ethnicity, thereby affecting estimate reliability, we calculated a coefficient of variation (CV) for each estimate and did not use any estimate that had a CV higher than 30%. Zip code shape files were downloaded from the U.S. Census.³²

Trends Analysis: Using the American Community Survey data, we conducted a z-score analysis based on the Latino population for all zip codes for each of the five determined key factors – median household income, percent below poverty, percent of residents 25 and over with at least a high school diploma, unemployment rate, and percent uninsured. The goal of this analysis was to determine whether there were any zip codes that were ‘high need’ compared to other zip codes in San Antonio. Zip codes were determined to be ‘high need’ if at least four out of the key factors had a z-score of -1 or less for median household income and percent with high school education or higher and +1 or more for the unemployment rate and percent below poverty. A z-score of -1 or +1 indicates that a zip code had values that were either one standard deviation below the mean of all zip codes or one standard deviation above the mean of all zip codes. Based on the z-score analysis, seven zip codes were classified as ‘high need’: 78208, 78226, 78207, 78202, 78203, 78220, and 78237.

COVID-19 Relief Assistance

We sent public information requests to each agency requesting the amount of funding disbursed by zip code and by ethnicity, where possible, from March 15th, 2020, to September 30th, 2021. These dates were chosen to cover the start of the pandemic up until our data collection efforts began (September 30th, 2021). Specifically, we asked for the funding disbursed for each category from the following agencies:

- Texas Workforce Commission: Unemployment benefits
- Texas Department of Housing and Community Affairs: Rental and utility assistance
- Workforce Solutions Alamo: Child care assistance
- City of San Antonio: Rental, mortgage, and utility assistance

Data received from the City of San Antonio for rental and utility assistance covered the time period of April 1, 2020 through March 1, 2021. Much of the data we requested was readily and publicly available through dashboards created by the agencies.³³

We used the data to do two things: (1) create a series of maps showing where funding was distributed by zip code, and (2) analyze whether the amount of funding distributed varied across zip codes. In order to determine whether funding varied across zip codes, we conducted z-score analyses for each dataset. We determined a zip code to be ‘high need’ if it had a zip code of -1 or less, indicating that the zip had a value of more than one standard deviation below the mean of all zip codes.

Data from the Texas Workforce Commission (TWC) included funds disbursed and unemployment claimants by zip code and by month from March 2020 through September 2021. Because claimants could be duplicated from one month to the next month, we decided to use the month that had the highest number of claimants – July 2020. TWC masked the number of claimants if it was fewer than 6 claimants, there was only one zip code (78243) that had fewer than 6 claimants, therefore it was dropped from analyses.

³² Available at: <https://www.census.gov/geographies/mapping-files/time-series/geo/cartographic-boundary.html>

³³ E.g., San Antonio’s Emergency Response and Recovery & Resiliency Financial Dashboard, available at: <https://covid19.sanantonio.gov/Reports-Statistics/Plans-Reports/Recovery-Resiliency#FinancialDashboard>; TDHCA’s Rent Relief Program Dashboard, available at: <https://app.powerbi.com/view?r=eyJrjoiOTQzMTI5ZDctY2MxMy00ZGJiLWI2YjAtOTg3ODZiZGZhYWQzliwidCI6ImEwZTYxZGNoLkUxYTYtNDM3NC05ZmEyLWJiMmFiNjBjNWJlMmYsImMiOjN9>

Survey

We wanted to hear from the Latino residents in San Antonio to better understand the experience of the community during the COVID-19 pandemic. In order to do so, we developed a survey aimed at understanding the economic impacts of the pandemic and financial assistance programs in the community.

The survey instrument developed included questions comparing financial hardship before and after the pandemic, and struggles people faced during the pandemic. Additionally, we asked respondents to indicate if they sought financial assistance, where they sought assistance, what types of financial assistance they received, and the ease or difficulty of accessing assistance during pandemic times. To supplement our assessment of financial well-being and hardship during the pandemic, we used the Consumer Financial Protection Bureau's (CFPB) financial well-being assessment to understand how Latinos in San Antonio are faring economically in comparison to others.

We partnered with SASpeakUp to administer the survey online, and it was open to respondents from June 21, 2022, to August 31, 2022. In addition, we distributed printed copies of the survey across six senior centers in the city and administered the survey to all participants in two focus groups. The survey was available in English and Spanish.

Weighting Responses: The initial survey results were skewed towards older adults. In order to ensure that the survey results were more representative of the general population in San Antonio, we decided to weight each survey response by age. In order to determine the overall population by age in San Antonio as it related to our survey

sample, we pulled the ACS 2020 5-Year Estimates for population by age.

In selecting our weights, we decided that weights should not more than double a response and have each response close to at least half of a response. Additionally, three responses were dropped from the final analyses because the respondents did not provide their age. The final weights are in the table below, along with affects of the weights on the overall population by age.

Focus Groups: We conducted two focus groups, one in English and one in Spanish centered around four themes: impacts of the pandemic on financial well-being; pandemic impacts on personal and family well-being; and financial goals and aspirations. Themes one and two were structured to help us identify how the pandemic has reshaped participants' financial well-being and overall well-being outlook. Theme three was structured to help us identify people's experience with financial and health assistance offered during the pandemic. Finally, the goal of theme four was to help us identify what people see as pathways to their own financial and general well-being.

We partnered with two community organizations, Good Sam and COPS Metro, to recruit participants and host 1.5 hour focus groups. Each focus group was led by a researcher with the help of a facilitator from the two partner organizations. Participants were provided with a \$40 gift card to compensate them for their time. All participants completed a survey that was identical to the survey implemented in partnership with SASpeakUp. During the focus group discussion, we asked broad questions related to each theme and allowed participants to answer questions, expand on their personal experience, provide stories, and share any other thoughts.

Survey Population by Age

Age group	San Antonio Population	Initial Survey Population	Weighted Survey Population	Weights
18 to 34	38%	9%	19%	2
34 to 59	42%*	28%	55%	1.96
60 and over	20%*	61%	26%	.4

*Note: In order to align with our age categories, we took half of the Census' 55-64 estimate and applied it to the 55-59 category and applied the other half to the 60 and over category.

Appendix B: Community Surveys in English and Spanish



How has the COVID-19 crisis impacted your financial well-being?

Let us know!

The City of San Antonio and the San Antonio Area Foundation are teaming up on a survey to understand the economic impacts of the COVID-19 pandemic and financial assistance programs on San Antonio residents. The information will be used to improve community services.

1. How much financial hardship did your household experience due to the COVID-19 pandemic, as compared to before the pandemic?
 - Much more
 - Somewhat more
 - Neither more nor less/unchanged
 - Somewhat less
 - A lot less
2. Did you or any members of your household receive a stimulus payment from the federal government?
 - Yes
 - No
 - I don't know/unsure
3. Did you or anyone in your household struggle to buy food, pay rent, or pay other household bills because of financial hardship caused by the pandemic?
 - Yes
 - No
4. Did your household receive help to pay your bills?
 - We didn't ask for help (If you choose this option, skip to question 9, page 3)
 - We asked for help, but didn't get it (If you choose this option, skip to question 6, page 2)
 - We got some help.
 - We got all the help we asked for.
5. Based on what you remember, please choose all the financial help that your household received between 2020 and 2021. Where did you or others in your household go to ask for financial help? (Check all that apply)
 - Rental assistance
 - Mortgage assistance
 - Food assistance
 - Utility bill assistance
 - Child Care assistance
 - Student loan payment deferral
 - Mortgage payment deferral
 - Cash payments from a city or a nonprofit program (i.e. Family Independence Initiative, UpTogether)
 - Money from family or friends
 - Unemployment benefits
 - Increased Child Tax Credit payment
 - Assistance from a lender in delaying, reducing or deferring debt payments (other than mortgage or student loan)
 - Assistance to pay for healthcare
 - Help from my bank or credit union by waiving overdraft fees or other charges
 - I'm not sure what assistance I received
 - Other (please specify):

6. Where did you or others in your household go to ask for financial help? (Check all that apply)

- City of San Antonio Fair Housing/COVID-19 Emergency Assistance
- Bexar County
- Texas Workforce Commission—Unemployment Benefits
- Texas Rent Relief Program
- The Food Bank
- Nonprofit organization(s) _____
- Faith-based organization(s)
- I'm not sure
- Other (please specify): _____

7. On a scale of 1 to 10, how easy or hard was it to get the assistance that your household needed?

1 2 3 4 5 6 7 8 9 10
 Very easy ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ Very hard

8. Please write anything you would like to share about the experience of trying to get financial help.

9. How is your financial situation now compared to the beginning of the pandemic?

- Much better
- Somewhat better
- About the same/unchanged
- Somewhat worse
- Much worse

10. How well does this statement describe you or your situation?

	Completely	Very well	Somewhat	Very little	Not at all
Because of my money situation, I feel like I will never have the things I want in life.	○	○	○	○	○
I am just getting by financially.	○	○	○	○	○
I am concerned that the money I have or will save won't last.	○	○	○	○	○

The next set of optional questions will help us improve the quality of our data analysis and outreach efforts across the City. The information you share helps us better understand how your lived experiences contribute to your experience and perceptions in this survey. Your responses will remain anonymous.

16. What is the highest level of education that you have completed?

- Less than high school
- High school/G.E.D.
- Some education after high school, but no degree
- Associates degree or trade school
- Bachelor's degree or higher

17. What is your gender?

- Female
- Male
- Non-binary/third gender
- Prefer to self-describe:

18. What is your ethnic identity?

- Hispanic/Latino
- Not Hispanic/Latino
- Prefer not to answer

19. What is your race?

- American Indian/Native American/Alaskan native
- Native Hawaiian/Pacific Islander
- Black/African American
- Asian
- White
- Two or more races
- Some other race (please share):

- Prefer not to answer

20. Are you or someone in your household a person with a disability?

- No
- Yes

21. If yes, please select all that apply:

- Blind or low vision
- Deaf or hard of hearing
- Physical or mobility issues
- Intellectual or developmental
- Mental Health
- Chronic medical condition
- Other (please specify):

- _____
- Does not apply to me or members of my household

22. What is the size of your household?

- 1 person
- 2 people
- 3 people
- 4 people
- 5 people or more

23. What was your household income in the past 12 months?

- Less than \$10,000
- \$10,000 - \$14,999
- \$15,000 - \$24,999
- \$25,000 - \$34,999
- \$35,000 to \$49,999
- \$50,000 - \$74,999
- \$75,000 - \$99,999
- \$100,000 - \$149,999
- \$150,000 - \$199,999
- \$200,000 or more

End of Survey

Thank you for participating in this survey. Your responses are appreciated and valued by our team.

¿Cómo ha afectado a su situación financiera la crisis causada por la pandemia del COVID-19? Favor de explicar

La Ciudad de San Antonio y la Fundación del Área de San Antonio (San Antonio Area Foundation) promueven conjuntamente esta encuesta (survey) para entender mejor el impacto económico de la pandemia del COVID-19, y de los distintos programas de ayuda financiera para los residentes de San Antonio. La información de esta encuesta (survey) servirá para mejorar nuestros servicios comunitarios.

1. ¿Cuántas dificultades financieras ha experimentado su familia como consecuencia de la pandemia de COVID-19, en comparación con su situación económica anterior a la pandemia?
 - Muchas más dificultades
 - Unas pocas más dificultades
 - Ni más ni menos dificultades
 - Unas pocas menos dificultades
 - Muchas menos dificultades
2. ¿Recibió usted (o algún otro miembro de su hogar) un pago o subvención (stimulus check) del gobierno federal?
 - Sí
 - No
 - No estoy seguro/a
3. ¿Tuvo usted (o cualquier miembro de su hogar) dificultades para comprar alimentos, pagar la renta o para pagar otras facturas del hogar debido a las dificultades financieras causadas por la pandemia?
 - Sí
 - No
4. ¿Recibieron el apoyo necesario para pagar sus facturas?
 - No pedimos ayuda (Si eligió esta respuesta, sigue a la pregunta 9 en la página 3.)
 - Pedimos ayuda, pero no recibimos nada (Si eligió esta respuesta, sigue a la pregunta 6 en la página 2)
 - Recibimos algo de ayuda
 - Recibimos toda la ayuda que pedimos
5. Recordando lo mejor que pueda, por favor, seleccione todas las ayudas financieras que su hogar recibió en 2020 y 2021 (seleccione todas las opciones que correspondan).
 - Asistencia para pagar la renta
 - Asistencia para pagar la hipoteca
 - Asistencia alimentaria
 - Asistencia en la factura de servicios públicos (agua, gas, luz)
 - Asistencia para pagar la guardería
 - Aplazamiento del pago del préstamo estudiantil
 - Aplazamiento del pago de la hipoteca
 - Efectivo de la ciudad o de alguna organización sin fines de lucro (por ejemplo: UpTogether)
 - Dinero de su familia o de amistades
 - Beneficios de desempleo
 - Crédito tributario adelantado por hijos
 - Ayuda de la prestamista, retrasando, reduciendo o aplazando los pagos de la deuda (que no sea hipoteca o préstamo estudiantil)
 - Asistencia para pagar los seguros médicos
 - Ayuda de mi banco en suprimir cargos adicionales por descubiertos bancarios
 - No estoy seguro del tipo de asistencia recibí
 - Otra manera de apoyo (por favor, especifique):

6. ¿Dónde acudió usted u otros miembros de su hogar para pedir apoyo financiero? (seleccione todo lo que corresponda)

- City of San Antonio Fair Housing/COVID-19 Emergency Assistance (Ayuntamiento de la Ciudad de San Antonio/COVID-19 Asistencia de Emergencia a la Vivienda)
 - Bexar County (Condado de Bexar)
 - Texas Workforce Commission—Unemployment Benefits/TWC (Subsidios por desempleo de TWC)
 - Texas Rent Relief Program (Programa de apoyo al pago de la renta del Estado de Texas)
 - The Food Bank (Banco de Alimentos)
 - Nonprofit organization(s) (Organizaciones sociales sin fines de lucro)
 - Faith-based organization(s) (Organizaciones religiosas)
 - No estoy seguro/a
 - Otras opciones (favor de especificar):
-

7. Del 1 al 10, ¿Qué grado de dificultad tuvo su familia para obtener la ayuda que necesitaba? (1 es muy fácil y 10 es muy difícil)

1 2 3 4 5 6 7 8 9 10
 Muy fácil ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ Muy difícil

8. Por favor, comparta cualquier otra experiencia que desee sobre su experiencia en búsqueda de ayuda financiera.

9. ¿Cómo es su situación financiera actual con respecto al momento en el que comenzó la pandemia?

- Mucho mejor
- Un poco mejor
- Más o menos lo mismo
- Un poco peor
- Mucho peor

10. ¿Cuán bien lo describe a usted o su situación lo siguiente?

	Totalmente	Muy bien	En cierta medida	Muy poco	No me describe en lo absoluto
Debido a mi situación financiera, creo que nunca tendré las cosas que quiero en la vida.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Apenas estoy sobreviviendo financieramente.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Me preocupa que el dinero que tengo o que ahorre no me dure.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

11. How often does this statement apply to you?

	Siempre	A menudo	A veces	Casi nunca	Nunca
Me sobra dinero al final del mes.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mis finanzas controlan mi vida.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

12. Escribe cualquier cosa que le gusta compartir sobre cómo la pandemia le ha impactado financieramente.

13. ¿Cómo contestó el cuestionario?

- Yo leí las preguntas por mí mismo/a
 Alguien me leyó las preguntas

14. ¿Cuál es su código postal?

Las siguientes preguntas so opcionales, pero nos ayudan a confirmar que la encuesta (survey) ha sido ampliamente distribuida por toda la ciudad y también a mejorar la calidad de nuestro análisis. La información que usted comparta es importante para comprender las experiencias que ha experimentado y que son el objetivo de nuestra encuesta (survey). Su repuesta es totalmente anónima.

16. ¿Cuál es el nivel de estudios mas alto que ha completado?

- Estudios de secundaria sin graduar
 Algunos créditos universitarios, sin título
 Título universitario de "Bachelor" o más avanzado
 Diploma de escuela secundaria (instituto) o G.E.D.
 Grado de "asociado" o escuela de negocios

17. ¿Cuál es su identidad género?

- Mujer
 No binario
 Hombre
 Prefiero describirlo con mis propias palabras:
- _____

18. ¿Cuál es su identidad étnica?

- Hispano/Latino
 No Hispano/Latino
 Prefiero no responder

19. ¿Cuál es su identidad racial?

- Indio americano; nativo americano; nativo de Alaska
 Nativo hawaiano o de las Islas Pacíficas
 Negro o afroamericano
 Asiático
 Blanco
 Dos razas o más
 Otra raza (Por favor, especifique)
- _____

- Prefiero no responder

15. ¿Cuál es su edad?

- | | |
|--------------------------------------|--|
| <input type="checkbox"/> Menor de 18 | <input type="checkbox"/> 45-59 |
| <input type="checkbox"/> 18-24 | <input type="checkbox"/> 60-61 |
| <input type="checkbox"/> 25-34 | <input type="checkbox"/> 62-64 |
| <input type="checkbox"/> 35-44 | <input type="checkbox"/> 65 años o más |

20. ¿Usted o alguien en su hogar tiene alguna discapacidad?

- No
 Sí

21. En caso afirmativo, por favor indique todo lo que corresponda:

- Ciego o con serias dificultades de visión
 Sordo o con serias dificultades de audición
 Física, dificultades de movilidad
 Discapacidad cognitiva o intelectual
 Problemas de salud mental
 Enfermedad crónica
 Otra (Por favor, especifique)
- _____

- Ninguna de estas situaciones me afecta, ni a mí, ni a los miembros de mi familia

22. ¿Cuántas personal viven en su hogar?

- 1 persona
 2 personas
 3 personas
 4 personas
 5 personas o más ¿Cuál fue el nivel de ingresos

23. ¿Cuál fue el nivel de ingresos total en su hogar durante los últimos 12 meses? El ingreso total consiste en los ingresos de todas las personas que viven en su hogar.

- | | |
|---|--|
| <input type="checkbox"/> Menos de \$10,000 | <input type="checkbox"/> \$50,000 - \$74,999 |
| <input type="checkbox"/> \$10,000 - \$14,999 | <input type="checkbox"/> \$75,000 - \$99,999 |
| <input type="checkbox"/> \$15,000 - \$24,999 | <input type="checkbox"/> \$100,000 - \$149,999 |
| <input type="checkbox"/> \$25,000 - \$34,999 | <input type="checkbox"/> \$150,000 - \$199,999 |
| <input type="checkbox"/> \$35,000 to \$49,999 | <input type="checkbox"/> \$200,000 o más |

FIN DE LA ENCUESTA

Gracias por su participación. Apreciamos y valoramos sus respuestas.



Appendix C: Focus Group Questions



Themes 1 and 2: Pandemic impacts on financial well-being and individual and family well-being

1. Thinking back three years, before the pandemic, how did you feel about your family finances and future opportunities? Challenges? Aspirations?
2. How did the pandemic change things for you? How did COVID-19 impact health and well-being in your family?
3. How has the pandemic impacted your current financial outlook for the future?

Theme 3: Experiences regarding access to pandemic assistance

1. Did you know about opportunities for receiving financial assistance during the pandemic?
2. What assistance did you hear about? Did you access it as needed? If yes, what was your experience? If no, why not?
3. Were you able to get any needed help with any health issues resulting from the pandemic?
4. What was the most helpful program or service? What needed service was unavailable?

Theme 4: Goals and Aspirations, Including what it would take to reach those goals

1. In your perfect world, how would you imagine your life 10 years in the future?
2. What are your goals surrounding your financial well-being?
3. What are the top improvements or changes—including changes in your situation and new or expanded services from the city, state or nonprofits—that would bring you closer to achieving your financial and personal goals?



