

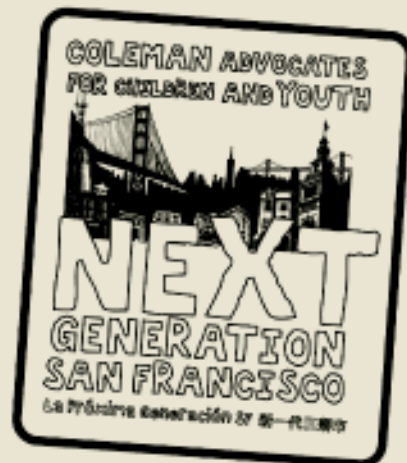


Is There a Future for Children in San Francisco?

An Analysis of Family Income, Race & Opportunity

Coleman Advocates for Children and Youth
October 2008

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COLEMAN ADVOCATES FOR CHILDREN & YOUTH: *Making Change for the Next Generation*

Coleman Advocates for Children and Youth has worked to improve the lives of San Francisco's children, youth, and families for over 30 years. We are a member-driven, community-based organization of working families, youth, advocates and service providers.

Our mission is to make San Francisco a city of hope, justice and opportunity for all children and their families. We have a pioneering hybrid model of policy advocacy and grassroots organizing, with the leadership development of young people and parents at the center.

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Web Edition

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1. EXECUTIVE SUMMARY

A New Framework for Understanding The Crisis Facing Families & The Future of Children in SF

All Children Have the Right to a Secure Future in San Francisco

➡ To have a secure future here, our children need opportunities and investments now:

- A path of opportunity to move from childhood poverty to economic security as adults;
- The educational opportunity in our public schools to be prepared for college or vocational training necessary for middle or upper-income good jobs in the SF economy;
- The opportunity to continue growing up in the community they call home, through strategies that protect communities from displacement, including affordable housing for families;
- A social safety net that ensures children have food, quality child care and afterschool programs, youth development supports and other basic needs;
- The opportunity to grow up in a safe neighborhood with low risk of violent injury or death.

For the last three years, Coleman Advocates for Children & Youth has played a leading role in building a public consensus in San Francisco that the decline of families with children is a crisis in need of bold solutions. We have worked with city leaders, community allies, and most importantly, thousands of everyday families, to bring urgency to the debate and to demand a city budget and policy agenda that supports the most urgent needs of low and moderate income families struggling to stay in the city.

Today, in the midst of a historic election season, presidential candidates compete to be the greatest champion of “middle class families”. Here in San Francisco, candidates for office all claim that “keeping working families in San Francisco” is a central concern, while their policy platforms differ widely, from the left to the right.

We have been successful in making our issue a top political priority. However, the devil is always in the details, and in the details lie the political distinctions among candidates, and among city leaders. These questions matter: Which families are your priority? Do you think “middle class” families are overlooked and “poor families” get all the attention and public subsidy? Do you want more housing to keep Kevin’s family here, whose parents are high-wage professionals, or to keep the Maria’s family here, whose parents work at minimum wage jobs in the tourist economy? Do you feel that some families are more valuable to the future of the city than others? Do you understand who the city’s families are – and how different they are, demographically, from the rest of the city’s population? Do you assume that the ‘middle class families’ fleeing the city’s high cost of housing and public schools are white?

In this policy paper, we are proposing a new language and framework to discuss the needs of the city’s families that is based on data analysis conducted by the Public Research Institute at San Francisco State University for Coleman Advocates. (See Appendix for data tables). We propose four family income groups, analyze what the data say about the families in each category, and describe what these

families need from city government. In addition to a **new Family Income Framework** (p.4) with four specific categories and a clear distinction between ‘middle-income’ families and other groups, we are proposing a **redefinition of the ‘family flight’ crisis** – from “*keeping working families in the city*” to “*ensuring that all San Francisco children have a secure future in the city.*”

A Secure Future For All Children in San Francisco

This new framework recognizes that we are not only concerned with keeping families in the city. We are also concerned that in another generation, many families might be able to stay, but poor families could face as much hardship as they do today. Or the number of children could increase, but it could be among only the wealthy, part of the increasing economic inequality taking place in cities across the nation. (The baby boom of the wealthy has already begun to be documented in Manhattan.) In San Francisco, we pride ourselves on being a city of possibility, not on being a city where children born poor will die poor, where a child's life path is largely determined by the size of his parent's paycheck. The reality is that San Francisco may be a creative and cosmopolitan city of possibility, but it is not yet a great city of opportunity.

➔ A *secure future* in San Francisco means having economic security as a working adult, being able to afford market rate rent in the neighborhood you call home, and having a stable community to which you belong and contribute.

This “Right to a Secure Future” framework helps us imagine the San Francisco we must build for future generations, addresses the long-term hopes and dreams of young people and their parents, and *appeals to the kind of San Francisco we all want – a great city of opportunity, not a city of closed doors.*¹²

Key Data Findings

1. **Both low-income and middle-income families are priced out of the city's housing market.** 66%, or two-thirds, of all families in San Francisco are *extremely poor, low-wage working families, or middle-income families*. Only one-third are *upper-income families*.
2. **As a result, two-thirds of all children in the city do not have a secure future in San Francisco.**
3. **More families in San Francisco are low-income (43%) than middle-income (23%), and face economic hardship even when working full-time jobs.** In addition, low-income families don't have adequate educational opportunities to put them on a path out of poverty and into economic security as adults.
4. **Extreme racial disparities in family income and access to opportunity mean that the majority of children who do not have a secure future in SF are children of color, and the majority of children who do have a secure future are white.**



Key Recommendations

➡ PUBLIC PRIORITIES: MOVE 45,000 CHILDREN OUT OF POVERTY

1. **Prioritize the needs of 45,000 children growing up in 20,000 extremely-poor and low-wage working families.** Strategies must combine investing in a stronger social safety-net for families now, and investing in anti-poverty strategies that will prepare today's poor children to become economically secure San Franciscans of the future. The city's housing and educational policies must focus on the children and families with the greatest need, and not get sidetracked by the demands of middle-income or upper-income families whose needs are legitimate but not as urgent.
2. **Invest in affordable homeownership programs for middle-income families, but focus the vast majority of limited housing resources on building permanently affordable family rental housing.**

➡ PUBLIC POLICIES: INVEST IN A SECURE FUTURE FOR 100,000 CHILDREN

1. **Build affordable family housing, prioritizing poor and low-wage working families below 80% SFMI.** Affordable rental housing helps families keep more income to address other basic needs, alleviating some of the economic hardship of low-wages, and stabilizes communities facing gentrification by removing some housing from the demands of the market. *Proposition B, the San Francisco Housing Fund, will address this need.*
2. **Prepare All SFUSD Students For College & Living Wage Work.** Eliminate policies and practices that track African American, Latino & Pacific Islander students out of the academic path that they need to prepare them for college or living wage work after high school.
3. **Invest in a Stronger Safety Net for Families.** In such a high-cost, high-inequality city, help families meet their basic needs for food, health care, family support, violence prevention, alternatives to incarceration, child care, and quality youth development programs.
4. **Create concrete paths out of poverty and into good jobs for low-income young people of color.** Invest in a city economic development and human capital plan that addresses growing economic inequality by linking public schools, community colleges, universities, and unions with living wage job opportunities in the SF economy, and invest in publicly subsidized/public works projects where there are needs the private sector will not fill.

2. A FAMILY INCOME FRAMEWORK FOR SAN FRANCISCO

- EXTREMELY POOR FAMILIES
- LOW-WAGE WORKING FAMILIES
- MIDDLE-INCOME FAMILIES
- UPPER-INCOME FAMILIES

CHILDREN IN EXTREMELY POOR FAMILIES³

DO NOT HAVE A SECURE FUTURE IN THE CITY

- 14% of the city's families with children, or approx. 15,400 children⁴
- Families earning below \$24,840 for a family of 4 in 2008
- Below 30% of the city's median income (SFMI) and most are below the federal poverty line
- Unable to meet basic needs without public assistance; priced out of housing market
- High numbers disconnected from or locked out of from the workforce: unemployed, underemployed, disabled, formerly incarcerated
- Children attend public school

CHILDREN IN LOW-WAGE WORKING FAMILIES

DO NOT HAVE A SECURE FUTURE IN THE CITY

- 29% of the city's families with children, or approx. 31,900 children
- Families earning between \$24,840 and \$66,300 for a family of 4 in 2008
- Between 30- 80% of the city's median income (SFMI), some identify as 'middle class'
- Families working in minimum wage jobs in the tourist economy; child care & non-profit human service workers; teachers; non-union construction workers
- Unable to meet basic needs without public assistance; priced out of housing market and many forced into substandard, overcrowded housing like illegal in-laws and single rooms
- Some qualify for assistance (earned income tax credit, Healthy SF, child care subsidies, food stamps), some do not. Eligible for affordable family rental housing.
- Children attend public school

CHILDREN IN MIDDLE-INCOME FAMILIES

SOME HAVE A SECURE FUTURE IN THE CITY

- 23% of the city's families with children, or approx. 25,300 children
- Families earning between \$66,300 and \$99,500 for a family of 4 in 2008
- Between 80-120% of the city's median income (SFMI); may identify as 'middle class'
- Starting city workers; teachers; union construction
- Can meet basic needs without assistance; can afford market rent but may pay 50% of income
- Priced out of homeownership in the city, many must find homeownership opportunities outside the city
- Eligible for city's homeownership assistance program & inclusionary/BMR housing.
- Children attend public school

CHILDREN IN UPPER-INCOME FAMILIES

HAVE A SECURE FUTURE IN THE CITY

- 34% of the city's families with children, or approx. 37, 400 children.
- Families earning over \$99,500 for a family of 4 in 2008; includes the very wealthy
- Over 120% of the city's median income (SFMI) but may think of themselves as "middle class"
- High wage professionals: nonprofit managers, city managers, lawyers, high tech industry workers; health industry managers; financial services analysts; CEOs
- Able to afford market rate rent or ownership in the city
- May seek greater housing value (esp. size) & college-track public schools in suburbs
- Most children do not attend public school

CHILDREN IN EXTREMELY POOR FAMILIES⁵ DO NOT HAVE A SECURE FUTURE

Matilde is an immigrant Latina mom, struggling to make ends meet and secure a future for her son here in San Francisco. She has been an active Coleman parent member for more than two years.



Matilde is raising her 7½ year old son in public housing as a single mom in Potrero Hill. Matilde wants her son to go to college, and says that even though he's a special education student, he should be able to go.

She works part-time for a non-profit organization and also does a lot of volunteer community work. Her annual income is approximately \$12,000. She wants to get a college degree so she can better advocate for the Latino community, and own a home one day.

Her rent is subsidized and utilities are included, and although the housing is not ideal, she and her son have privacy in their one-bedroom. Matilde receives food stamps but with the dramatic increase in food prices, from \$20 to \$60 just for staples, they don't go far enough. In addition to living in a community facing persistence violence, she just recently received a letter informing her that some of the rental assistance would be ending, so her monthly rent would be increased by almost \$90. Facing eviction if she was unable to come up with the difference between her current rent and the increase for the prior three months plus the entire amount of the next month's rent, Matilde sought help from community organizations and organized residents herself so they could protect their rights and keep their housing.

"San Francisco is my home, it's multi-cultural, and it's the first place I came when I came to this country, and I feel safe here."

Brandon is an African American high school student, struggling to survive, get to college and be a leader in the community. He is a lead member of Coleman's youth organizing project, Youth Making a Change and an active member of the Coleman family.



Brandon lives with his mom and 2 younger siblings in public housing in Visitation Valley. His family has been considering leaving San Francisco because they want to leave Sunnydale, but they can't afford to live anywhere else in the city. Brandon says that his family has to make choices every month between the family's basic needs, whether to buy school supplies or pay the bills. It's a tough choice; leaving bills unpaid means falling behind, but not getting school supplies has an impact on Brandon's grades.

Brandon says he is really unhappy living in Sunnydale; at school, students claim other territories, and there's often violence both in and out of the neighborhood. He feels like he's getting a good education "in a way", but he described being tracked into classes with other Black students. Brandon says that he's not a bad student and is focused but that he's being tracked based on previous behavior. He says that the school doesn't give him a chance to show that he can be different. In the future, Brandon wants to go to UC Davis for science and acting. He had the opportunity to go on a field trip there in middle school and really liked what he saw.

CHILDREN IN LOW-WAGE WORKING FAMILIES DO NOT HAVE A SECURE FUTURE

“Miss B” is an African American grandmother and community leader raising her 9 year old grandson in the Bayview. She is a Coleman parent member and is active in both the affordable housing and education equity campaigns.

Miss B knows too well the challenges facing an African American boy in the schools and in the city. But she wants a quality education for her grandson that will enable him and prepare him to go to a four-year college, and that will prepare him with experiences and access to scholarships. She says, “Education is the key to being successful.”

Her income is approximately \$36,000 annually, and she pays \$1750 a month for rent, through Section 8. She had to leave San Francisco almost 2 years ago to rent an apartment in El Sobrante, but every other part of her life was based in San Francisco, including her job, her grandson’s school, and her doctor, so she and her grandson needed to commute back into the city each day. The commute was hard; when driving, she found herself filling the gas tank twice a week, which was becoming increasingly expensive. They began to take BART instead, which included waking up at 5:30am and returning home late in the evening. The commute was taking a toll on her child: he wasn’t getting enough sleep and would sleep on the train each way; they were commuting at dinnertime which meant either they ate dinner at 8 or 9pm, or they ate fast food, which leads to health concerns. His grades dropped, and he was often irritable- even his asthma was triggered by the strain.

So Miss B and her grandson moved back about a year ago, to a home that accepts her Section 8 by the Hunters Point Shipyard. Without the assistance, she wouldn’t be able to afford to pay rent in the city, and it is very difficult to find something available in areas where she and her family feel safe. Miss B says that she’s already broke on payday after paying her rent, car note, and utilities, and that she has to scramble to find money for gas and food, much less for taking her grandson to the movies. “I would love to own a piece of property that I can pass down to my daughter and grandson, but here in San Francisco, I don’t know if that’s possible.”



Siu is a Chinese immigrant mom, determined to raise her daughter in the city she loves. Siu has been a Coleman parent leader for five years, is active in both her Ingleside church and in the Chinatown community.

She lives with her husband and 9 year old daughter in the Ingleside area of the city. She wants to have a safe place to live and to be able to find a good job. “I hope my daughter can stay in San Francisco forever.”

Siu works full-time for a non-profit organization, and her husband works in construction; their combined annual income is approximately \$50,000. Her husband was previously the only income in the family because Siu, without a green card, was unable to work. Without sufficient income or health insurance, the family built up tremendous debt paying by credit card for medical expenses when they had no other means. To pay off their debt costs them \$1,550/month; Siu says that they will be debt-free in a year and a half.

After years of living in terrible housing situations, Siu and her family now live in a 2-bedroom apartment and pay only \$850/month, thanks to a strong relationship with their

landlord. Between the rent and paying off their debt, they are just barely able to meet their basic needs. Siu says that the cost of groceries has gone up from \$20 to \$80 just for basic staples. In tears, she described how, even now, with two incomes and stable housing, they cannot afford new shoes so her 9 year old wears her mom's shoes. They cannot afford PTA fees for her daughter's school. Her daughter is in music class but they cannot afford to purchase a violin for her. They cannot afford luxuries like haircuts, so Siu cuts both her husband's and daughter's hair, while she herself gets her haircut in Chinatown for \$7.

Siu says that her family is firmly staying in the city, close to their family and friends. She described San Francisco as a beautiful city, and that she knows she can find work here.

Maria is a strong advocate for her children and is struggling to build a better future for them. She has been a Coleman member for two years and is passionate about the need for quality education for all students.



Maria lives in the Excelsior with her husband and two daughters in a one-bedroom apartment. She works for a legal aid organization, and her husband is a driver; together, their combined income of \$64,000 puts them at the border between a low-wage and a middle-income family.

Maria says that SFUSD is not preparing her daughters for a secure future in SF. Her older daughter is in 6th grade and says she's bored in math class, because she learned these skills in 5th grade. Maria sent a note to the principal requesting higher level math, but hasn't heard back; she'd like to set up a meeting with the principal, but missing work means missing income.

Without a rent-controlled apartment, Maria says they would have to leave the city. Even though they only pay \$800 for their small apartment, they still struggle to make ends meet. Between car payments, rent, car insurance, food and health insurance, their expenses often total more than their income, and they have to prioritize expenses. Every month, Maria and her husband have to weigh the consequences of late payments. She and her husband are often stressed out, expecting calls about late payments. Maria's daughters see their parents worrying, but can't do anything to help. Maria says that she's gotten depressed and even physically sick from so much stress. "If it's not one thing, it's something else," she says.

Maria says that her family doesn't feel completely safe in their neighborhood because of violence in the surrounding area. At home, her daughters sleep in the bedroom and Maria and her husband sleep in the living room; their one-bedroom is tight but they can't afford anything else. Maria says that because of the small proximity of their home, it can be difficult for her daughters to focus on schoolwork.

Maria wants for her daughters to attend not just college but to a university, something she and her husband couldn't do. She also wants them to be able to stay in San Francisco. For her own future, she wants to go back to school and become certified as a court interpreter or paralegal, but right now she is focused on trying to help her daughters. In 5 years, she hopes to achieve a better education so she can still afford to live in SF but in a bigger apartment or house with her family.

CHILDREN IN MIDDLE-INCOME WORKING FAMILIES

SOME HAVE A SECURE FUTURE

Jandro is a multi-racial dad raising two daughters with his wife in the Mission district.



Jandro and his wife were both born and raised in San Francisco and are determined to raise their family here, even if it means sacrifices. He is a public school teacher and she works for a non-profit dance company; together their combined income is approximately \$70,000. Jandro and his family live on the bottom level of his in-laws' house, and pay \$600 a month. They feel fortunate for their supportive family that allows them such affordable rent.

Their monthly expenses, beyond rent, include child care and expensive groceries. Extracurricular activities for their oldest 7-year-old daughter are important, but free or affordable. Jandro prioritizes his family eating healthy food, so they prioritize shopping at a significantly more expensive organic grocery store. The family gets to travel in the summer, but the sacrifice, Jandro says, is that "I have no savings."

Jandro says he can't envision actually buying a home in the city, unless they inherit his wife's family's home. As a teacher now, he knows the critical connection between a quality education and a living wage job, and says that many students growing up in SF did not receive the best education, making it hard to stay in their own city. He says it's "near impossible" to raise a family in SF, but that it's important to his family to stay. "Neither of us want to leave, it's the city we were born in, where we want to raise our kids."

CHILDREN IN UPPER-INCOME FAMILIES

HAVE A SECURE FUTURE

Kari is a devoted mom raising kids with her partner and extended family and community.



Kari is Chinese and a fourth-generation San Francisco native, her partner is white. They are raising two young children in a flat in the northern part of the city. Kari runs a local nonprofit organization and her partner is a manager at an environmental engineering company; their family income is \$155,000. One of the children's grandmas lives in the in-law studio below them, and all the grandparents help to care for the children. They feel lucky to own a home, and can afford the mortgage with room to spare. "We are not struggling with food or the basics," though preschool is expensive and with the economy in crisis, they are worried about not having savings if one of them loses their job.

Kari and her partner love raising their kids in the city – they love the parks, the diversity, and all of the activities for kids. They sometimes dream about a home with sunshine and a real back yard. "We are lucky in so many ways; we have family and community supporting us in raising our children." They want to stay in the city, and ensure that their children are getting a good education. It was frustrating to find a school for their daughter, who just started kindergarten in the district. While she is "thriving" at a great public school, it requires perseverance and strong convictions in public education to stick with the process. Kari says with both seriousness and humor, "We want our children to have a culturally rich experience, to be aware and compassionate citizens, and find their own future based on their gifts and interests....and of course they have to go to college and they have to care for us when we are old!"

3. WHAT THE DATA SAY ABOUT INCOME, RACE & THE FUTURE OF CHILDREN IN SF

Our re-evaluation of San Francisco State Public Research Institute’s analysis of 2000 Census “PUMS” data on San Francisco families with children provides a rich set of income data that is not available elsewhere (Tables are available in Appendix 2). Our analysis of this data uses the Family Income Framework categories we propose on page four. We address three questions: 1) Which children have a secure future in San Francisco?; 2) Which families are really struggling?; and 3) Which families are leaving?

Which children have a secure future in San Francisco?

➔ **Two-thirds (66%) of all children in the city do not have a secure future in San Francisco.**

These children are growing up in either extremely poor, low-wage or middle-income working families who are priced out of the city’s housing market. Many do not have access to college-track educational opportunities that will help move them out of poverty. Three out of four of the children without a secure future are Asian, African American or Latino.

Low-income families are forced into San Francisco’s shadow housing market – including substandard, overcrowded, and often unsafe in-law units, garages, hotel rooms, and single family homes converted into multi-family units, as well as thousands of units of dilapidated and neglected federal public housing. A lack of privacy and safety make these extraordinarily difficult places for children to grow up. And, these families’ tenuous hold on housing makes them especially vulnerable to eviction and displacement from the city.

Even *middle-income families* earning up to \$99,500 for a family of four can’t secure a future for their children in San Francisco, because the cost of rent is often a stretch, and they can’t afford to buy a home here to build long-term family assets. According to the Center for Housing Policy, in 2007 it would have taken a family income of \$251,000 to afford the median priced home of \$770,000 in San Francisco. Before the mortgage crisis and credit crunch, thousands of families ‘got in’ to starter homes in the city with incomes of just over \$100,000. While most families aspire to homeownership, the reality for more than 7 out of 10 Asian, African American and Latino families is that they make much less than \$150,000 and cannot afford the exorbitant cost of homeownership in San Francisco. Thousands of middle-income families of color, who are from the city and would prefer to stay, have been forced to raise their children in Antioch and Pittsburg in search of affordable homeownership (facilitated by low interest rates and unprecedented access to credit). Now many of those families are facing

foreclosure. With a recession looming and credit tightening, this situation is likely to worsen.

➡ The Affordable Housing

Crisis: The SF Planning Department recently released 1999-2006 data documenting that while local policies allowed developers to over-produce housing for upper-income residents by 153%, the City failed to meet a single affordable housing production goal for low or moderate income San Franciscans who earn below 120% of the area median income.

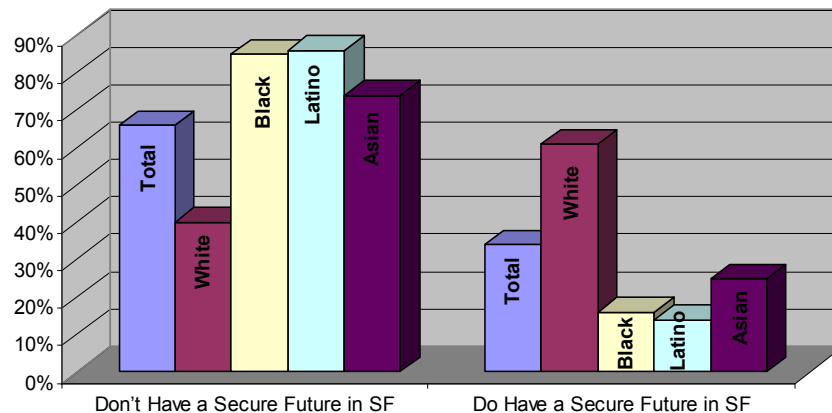
➡ One-third (33%) of the city’s families are upper-income, who can plan on a secure future for their children in San Francisco. Most of these families are white.

After decades of an increasingly bifurcated San Francisco economy with extremely high wages at the top, extremely low-wages at the bottom and a dramatic loss of working-class or middle-income jobs, the city has a growing class of wealthy individuals and families because it takes wealth to have a secure, ‘middle class’ standard of living in this city.

The racial dimension is stark. While more than 60% of Black and Latino children live in low-income families struggling to survive, 61% of white children are growing up in *upper-income families* and have a secure future in the city. These white, upper-income families can meet all their basic needs, pay for market-rate housing in safe neighborhoods, afford private education and high quality youth development activities where they are assumed to be college material. In fact, a 2007 Harvard University study found San Francisco one of three “best metropolitan areas” in the nation for white children.⁶

Chart 1. The Racial Distribution of Children Who Have A Secure Future

- 2/3rds of all SF children do not have a secure future in the city (are either low or middle-income & priced out of the housing market)
- 3/4th of the children without a secure future are Asian, Latino or Black;
- Most white children (60%) have a secure future in San Francisco



Source: 2000 PUMS Census Data Analysis for Coleman Advocates. See Appendix B for tables.

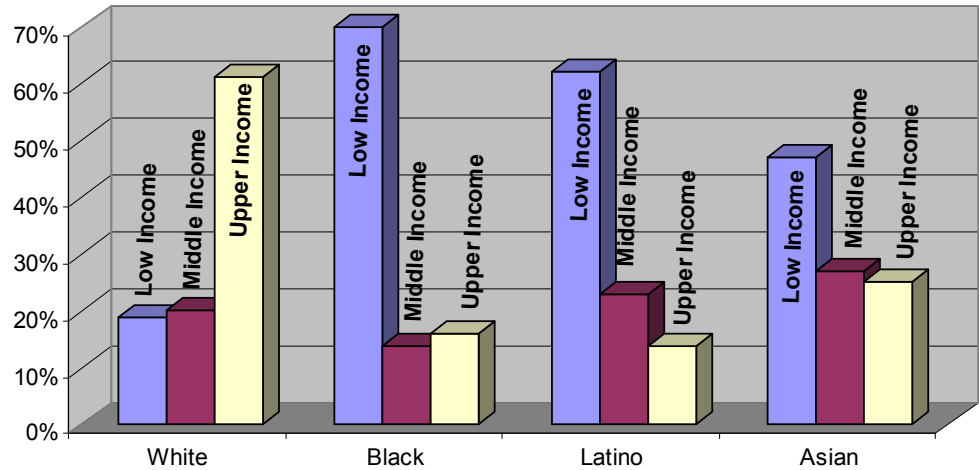
Table 1. The Income Distribution of SF Families, within Racial/Ethnic Groups

	Total	White	Black	Latino	Asian
<i>Low-Income group 1:</i> Extremely Poor (below 30% SFMI)	14%	5%	41%	18%	14%
<i>Low-Income group 2:</i> Low-wage working (30-80% SFMI)	29%	15%	30%	45%	33%
Middle-income (80-120% SFMI)	23%	20%	14%	23%	27%
Upper-income (Over 120% SFMI)	34%	61%	16%	14%	25%
TOTAL	100%	100%	100%	100%	100%

Source: 2000 PUMS Census Data Analysis for Coleman Advocates. See Appendix B for tables.

Chart 2. The Income Distribution of SF Families, within Racial Groups

- 61% of white families are upper-income
- Together, 71% of Black families are low-income
- 63% of Latino families are low-income
- 47% of Asian families are low-income



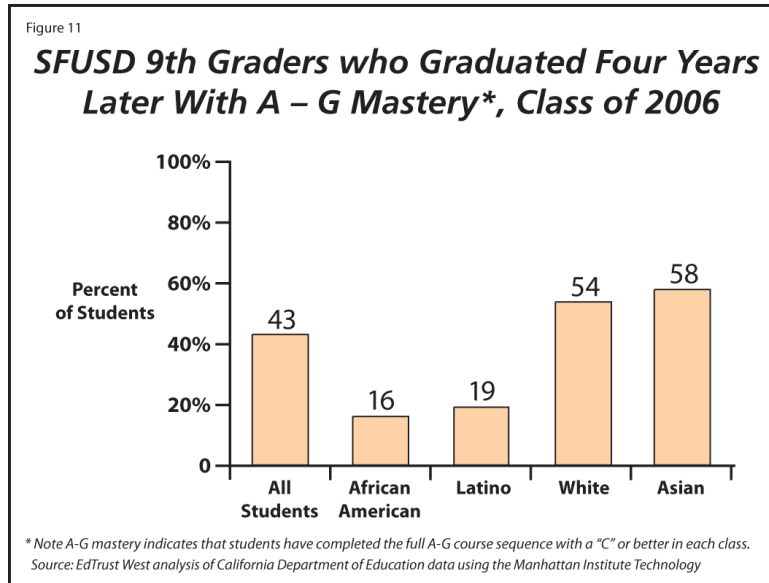
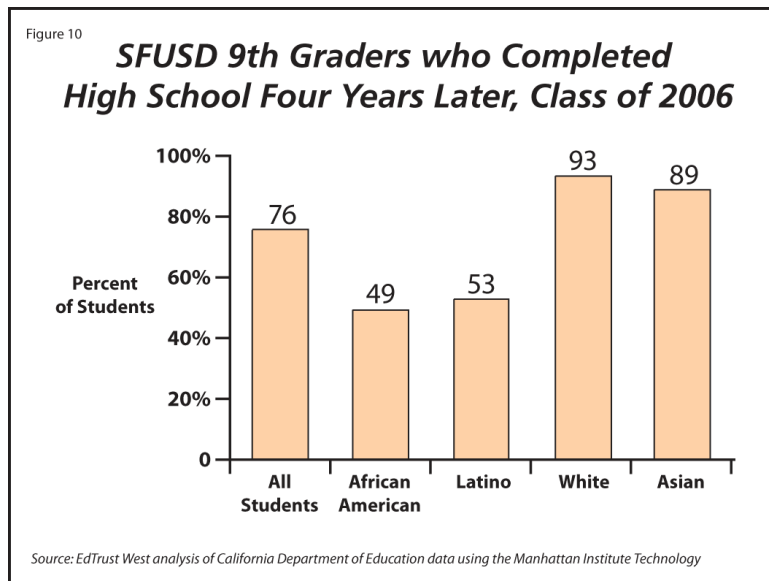
Source: 2000 PUMS Census Data Analysis for Coleman Advocates. See Appendix B for tables.

➡ **Most Black and Latino children, and some Asian children, are being denied the educational opportunities that will prepare them for college, good jobs and a secure future in the San Francisco economy.** Public education as a path out of poverty is working for many Asian American students and can work for all students.

Recent data have uncovered a widening ‘achievement gap’ in test scores between Black, Latino and Pacific Islander students on one hand, and white and Asian students on the other.⁷ Moreover, researchers have found that a tracking system exists that places some students into remedial or general education and others into college-track courses, largely by race. Students are sorted into middle-school college track courses based on tests and staff assessments of their elementary school academic record. Students who are not reading at grade level by 3rd grade, and who have not taken Algebra by 8th grade are not on track for college and, without intervention, are on track for academic failure and the path to dropping

out, poverty wage or poverty. Low expectations of Black and Latino students begins in elementary school, and schools are not organized to make sure students who fall behind get the academic support they need before they move on to middle school. So many students of color are disconnected from education by high school that more than 50% of Black and Latino students drop out.

Black and Latino students are being denied access to college-track courses. While 54% of white students and 58% of Asian students in 2006 successfully completed all of the “A-G” courses required for a University of California or CSU college education, only 19% of Latino students and 15% of African American students had completed these college track courses.⁸ It is increasingly being recognized that being prepared for the 21st century economy requires the high expectations of college-track coursework for all students, not only those identified as ‘smart’.



Which families are really struggling?

➡ **Despite an official federal child poverty rate in San Francisco of 14%⁹, the true poverty rate for children in such a high-cost city is 43%.**

Forty-three percent of children in the city are living in *extremely poor* or *low-wage working families* unable to meet basic needs without public assistance, priced out of both the city's rental and homeownership market, and facing hardships like choosing between food and rent. Many *low-wage working families*, earning up to 80% of the city's median income or \$66,000 for a family of four, may consider themselves to be 'middle class' – teachers or nonprofit workers -- but cannot even afford an apartment on Craigslist. The median rent for a 2 bedroom apartment in San Francisco is about \$1800, requiring an income of \$65,000 to be considered affordable.¹⁰

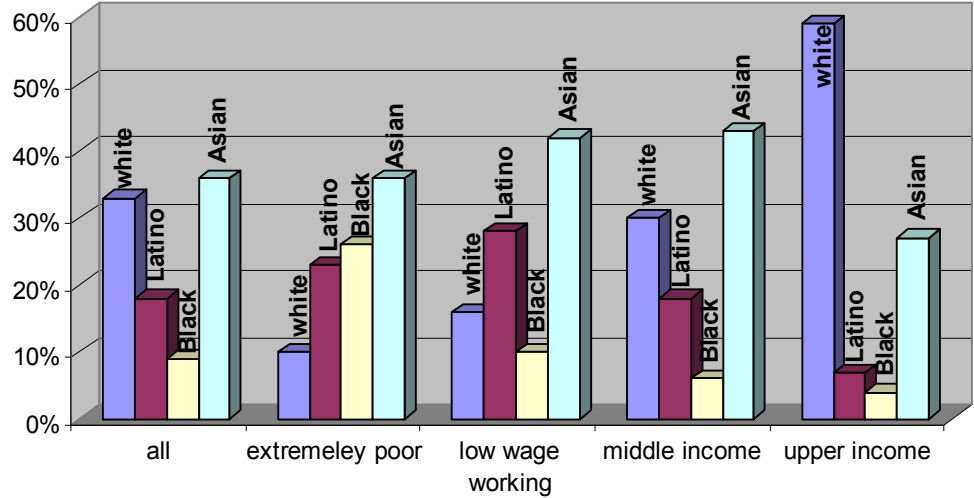
San Francisco's safety net helps struggling families survive – but the cost of living is so high, it still is not enough. With universal health insurance coverage for children in San Francisco, and with Healthy SF phasing in for the whole city, the health care burden on families is reduced. San Francisco is a sanctuary city, with services to immigrant families from all over the world. We have a national model for locally-subsidized childcare for low-income working families, and a high level of investment in youth employment programs that add incomes to struggling families. Yet the Food Bank reports an increase in working families accessing their services, and families themselves report having to choose rent over fixing the family car, or choosing an affordable babysitter over quality preschool. Facing persistent poverty with few paths out, and traumatized by constant violence in their own neighborhoods, poor children need strong community programs to begin adulthood with confidence, skills, and hope.

➡ **More than 80% of low-income families in the city are people of color.**

While 67% of all families are families of color, 90% of the extremely poor families are families of color, and 84% of low-wage working families are families of color. Black families are disproportionately extremely poor, Latino and Asian families are disproportionately low-wage working families, and white families are disproportionately upper-income. Extremely poor Black and Latino families live in highly segregated neighborhoods (like Hunters Point, Inner Mission, Sunnyside, and Western Addition) that have been neglected, become unsafe, and lack clear opportunities for young people to access good jobs and upward mobility. Extremely poor Asian families are concentrated in Chinatown, the Tenderloin and South of Market, and Visitacion Valley. Both Latino and Asian immigrant families are increasingly pushed to the less expensive southeastern areas of the city, finding space in historically African American neighborhoods as Black residents have left the city in recent years.

Chart 3. The Racial Distribution of SF Families, within Income Groups

- 59% of upper-income families are white
- Asian families are the largest number of extremely poor, low-wage & middle-income families
- More than 80% of extremely poor and low-wage working families are families of color



Source: 2000 PUMS Census Data Analysis for Coleman Advocates. See Appendix B for tables.

Which families are leaving San Francisco?

It's a well-established fact that families with children have been leaving San Francisco, resulting in our city having the smallest child population in the nation. Recent analysis conducted for the city's Economic Strategy found that the city lost over 50,000 children between 1990 and 2000. While in-migration keeps the child population hovering about 100,000, this data helps provide a picture of the scale of the exodus from the city. Below we discuss the following questions:

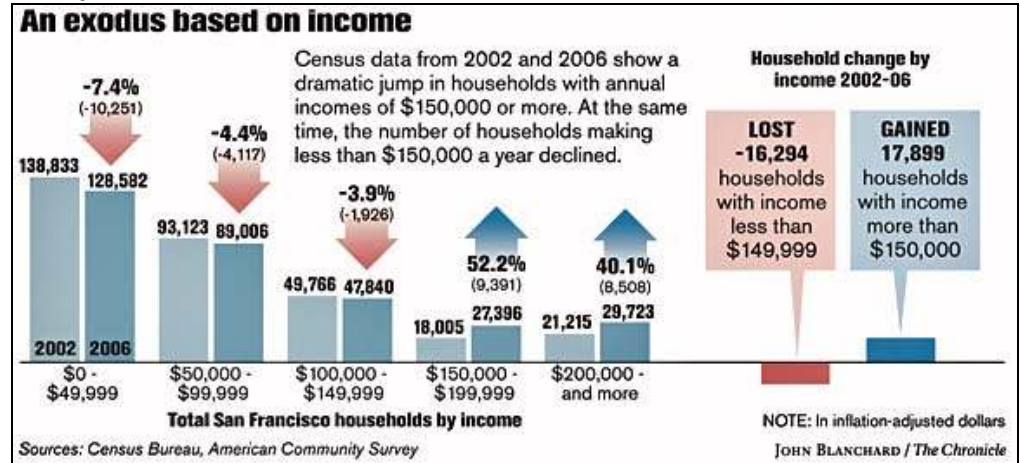
- Are only middle-income families leaving?
- Are mostly white families or African American families leaving?
- What aspect of the family exodus should be cause for policy interventions?

➡ **Both low-income and middle-income families are being pushed out of San Francisco.** In 2000, 63% of the families who had left the city in the last five years were either low or middle-income. (37% low-income, 25% middle-income)

Low-income families – both extremely poor and low-wage working families -- who leave San Francisco are unlikely to be leaving in search of homeownership, as most move within the Bay Area, which remains a high-cost metropolitan area. Some families have Section 8 vouchers, displaced by HOPE VI public housing rebuild projects or simply in search of apartments in what they hope to be affordable *and safe* neighborhoods. Some families are pushed out of their homes through a number of tactics used by landlords seeking to profit from the demand for housing by high-wage workers. These include owner move-in evictions, Ellis Act evictions,

condo conversions, and evictions from illegal secondary units to raise the rent. Also, many San Francisco young parents just starting out face the choice of remaining at home in their parent's home or leaving the city to find rent they can afford.

Family Exodus Mirrors Loss of Low & Middle-income SF Residents



Source: The San Francisco Chronicle, June 2008

➡ **The vast majority of families leaving San Francisco (64%) were families of color, priced out of the housing market in their own communities.**

Without an explicit racial lens on the family flight crisis, there has been an assumption among many that most families leaving the city are white. The majority of images in the San Francisco Chronicle concerning family flight have been of white families, and Mayor Newsom added to this perception when he suggested that his personal experience of moving with his mother to Marin, was typical of the phenomena.

89% of the SFUSD enrollment decline from 2003-2007 was among families of color. Black families have experienced the most dramatic decline -- a 43% decline in the number of Black families with children between 1990 and 2000.¹¹ The recent African American Out-Migration Task Force suggests this pace has continued.¹²

Among Black families, 64% of those who left were low-income families; 84% were low or middle-income. The sharpest percentage decline in SFUSD enrollment was among African American families: a 20% decrease from 2003-2007. Among Latino families, 66% of those who left were low-income families, 90% were low or middle-income. Among Asian families, 60% of those who left were low or middle-income families; upper-income families were significantly more likely to leave the city. The greatest loss in SFUSD enrollment from 2003-2007 was among Asian families, 42% of the total.

Decline in SFUSD Enrollment, 2003-2007

Race/Ethnicity	2003	2004	2005	2006	2007	03 to 07
White	5,830	5,554	5,333	5,216	5,190	-640
African American/Black	8,550	8,361	7,971	7,447	6,824	-1,726
Asian	25,451	25,360	24,976	24,744	22,893	-2,558
Filipino	3,840	3,742	3,559	3,369	3,122	-718
Latino	12,459	12,381	12,396	12,363	11,942	-517
Native American/Alaska	341	338	349	331	321	-20
Pacific Islander	512	561	612	622	604	92

Data Source: California Department of Education, Educational Demographics Unit.

➡ Most white families leaving the city are upper-income, not middle-income, and can afford to buy at least a starter home in San Francisco.

Only 24% of the white families who left the city are middle-income. There was only a net loss of 650 white families from SFUSD between 2003-2007, compared to a loss of more than 2000 Asian families.

White Families with Children

	White Families Living in SF	Moved Out of SF
Low-income (below 80%)	20%	21%
Middle-income (80-120% SFMI)	20%	24%
Upper-income (Over 120% SFMI)	61%	54%
TOTAL	100%	100%

Source: 2000 PUMS Census Data Analysis for Coleman Advocates. See Appendix B for tables.

With 29% of the city’s children in private school, and 33% of the city’s children in upper-income families, it seems likely that a majority of upper-income families have chosen, and will continue to choose, private over public school education.¹³

Collectively, the data clearly show that white *middle-income* family flight is a relatively small phenomenon in the city, compared to the flight of families of color and the flight of *upper-income* white families. There is a perception and concern among some in the city that white “middle class” families are struggling; their demands for specialized language-immersion programs in SFUSD are met to keep them from leaving the city or choosing private schools, and many media accounts about family flight feature white families. But this data does indicate that contrary to popular media reports, white middle-income flight is not a major part of the family flight affordability crisis.

What the data may obscure is that the bulk of the city’s historic white middle-income working families may have left the city long before 2000, replaced by increasingly wealthy white families. This is suggested in part by the Brookings Institute’s recent study documenting the decline in middle-income families and middle-income ‘neighborhoods’ in San Francisco and other urban areas over thirty years, from 1970 to 2000.¹⁴

For the upper-income white families who left the city, the evidence suggests that they left for reasons other than being unable to afford to buy a home. In fact, many who left were homeowners in the city already. While they may identify as “middle class”, they left in search of a better quality of life and opportunities for their children, not out of economic hardship. They may have left in pursuit of more housing value (i.e. a three bedroom house with a yard, instead of a two-bedroom condo) and college-track schools in communities where they feel more secure about their children’s safety, well-being, and future.

The upper-income baby boom: A phenomena that may be new is that unlike traditional working class white flight to the suburbs, there is a new baby boom of young, urban professionals who migrated to San Francisco and now are raising children. These high-wage workers who unwittingly transformed the city’s housing market and gentrified many of our neighborhoods are politically liberal, value racial diversity, urban living, the city’s natural beauty and the democratic values of public education. Now with young children of their own, they see a conflict between their own ‘public interest’ values and their private interests in ensuring a good life for their children. These young parents don’t believe their children will be safe or attend college if they attend SFUSD schools; if they take the ‘risk’ on public schools, they want to be assured to get their child into one of the best. They can afford private education, homeownership and life in the suburbs, but they want the good life here in the city. This small subset of new baby boomers want an urban life but don’t want their children exposed to urban challenges like homelessness, drug abuse, and gang violence. Over-represented in the city’s influential political, media and cultural circles, their angst may appear the loudest, but their needs, and their numbers, are by no means the greatest.

4. PUBLIC DEBATE & PUBLIC POLICY: IMPLICATIONS FOR THE NEXT GENERATION

Public Debate: Telling the Truth

The truth is that for more than half of the city's families, choosing private education is a luxury too distant to imagine. The truth is that safe, quality housing in a family-oriented, urban San Francisco neighborhood is a reasonable but completely unaffordable dream for the majority of the city's families. The truth is that both low-income and middle-income families are being pushed out of the city, and that the vast majority of these families are people of color. The crisis of affordability for families, the crisis of family flight, and the crisis facing the future of children in San Francisco is overwhelmingly impacting poor and working class communities of color. Race-neutral language about the challenges facing families may appeal to the majority of the electorate, media journalists and city policy makers, who are white, but it paints a false picture of our city's reality and misses an opportunity to create the kind of San Francisco we all really want.


What the data say about race, income and opportunity must be included in any policy discussion about the future of children and working families in the city. *City policy and budget solutions must address the racially-specific economic circumstances and opportunities facing the city's children and families.* The largest group of the city's extremely poor children and families are Asian, but the needs of the city's extremely-poor African American and Asian families are quite different. For Black families, focusing on public housing is an important start, but policies must also address the Black community's historic lack of access to upward mobility through the private sector. Additionally, the school system has systemically failed

to provide Black and more recently Latino children with a path out of poverty through quality education. Our economy's dependence on low-wage immigrant Asian and Latino workers in the tourist industry, and our status as a Sanctuary City and immigration hub, means that thousands of immigrant families will struggle to stay here even in substandard housing conditions; whereas many Black families who leave find African American neighborhoods in the East Bay. As a city, we clearly must examine the different needs for families of different racial groups, even in the same income level.

NEXT GENERATION SF AGENDA UPDATE

In May 2007, the majority of SF's elected officials commits to an agenda for the Next Generation, created by the low- and middle-income families and families of color at Coleman Advocates for Children and Youth. The goals for 2011 are to: (1) Double the amount of affordable family housing units in the pipeline to 3,100; (2) Ensure that at least 60% of SFUSD students in *all* racial groups are on track to college; and (3) Strengthen the city-funded safety net for struggling families. Coleman Advocates will continue to hold the city accountable to meeting those goals in the next three years.

Public Priorities: Move 45,000 Children Out of Poverty

 **Prioritize the needs of 45,000 children growing up in 20,000 extremely-poor and low-wage working families.** Strategies must combine investing in a stronger social safety-net for families now, and investing in anti-poverty strategies that will prepare today's poor children to become economically secure San Franciscans of

the future. The city’s housing and educational policies must focus on the children and families with the greatest need, and not get sidetracked by the demands of middle-income or upper-income families whose needs are legitimate but not as urgent.

➡ **Invest in affordable homeownership programs for middle-income families, but focus the vast majority of limited housing resources on building permanently affordable family rental housing.** While families dream of homeownership, and we value homeownership as an opportunity to build assets and long-term security, the reality is that affordable rental housing can be built for many families for the cost of homeownership for just one family. In order to stabilize and support strong communities of color who’ve been forced to leave the city, we encourage mixed rental developments for *low & middle-income* families of color, earning less than 120% of the city’s median income, with some homeownership opportunities.

Public Policy: Invest in a Secure Future for 70,000 Children Now

➡ **Investment Policy Example: The San Francisco Housing Fund, Prop B.**

On the San Francisco ballot in November 2008 is an opportunity to pass Proposition B, the San Francisco Housing Fund, which will create a set-aside fund of approximately \$33 million to build a projected 7000 new units of affordable housing over the next 15 years. The fund is an example of public policy that prioritizes low-income families earning below 80% of the median income, while funding homeownership assistance programs for middle-income families up to 100%.

75% of the San Francisco Housing Fund would be for new rental housing development; 60% of that would target housing for extremely poor households (below 30% of the SFMI) and 40% would target housing for low-wage working households (between 30-80% of the SFMI). The remaining 25% of the Fund will be used for other services, including the expansion of down payment assistance programs for middle income working households (up to 100% of the SFMI). One half of all housing built will be family-sized units of 2 bedrooms or more.

➡ **Dramatically increase the pace of local financing and building affordable family housing, prioritizing poor and low-wage working families below 80% SFMI who are in greatest need.** Affordable rental housing helps families keep more income to address other basic needs, alleviating some of the economic hardship of low-wages, and stabilizes communities facing gentrification by removing some housing from the demands of the market.

➡ **Prepare All SFUSD Students For College & Living Wage Work.** Create one “A-G” college-readiness pathway for all students, and eliminate policies and practices that track African American, Latino & Pacific Islander students into low-expectation classes that confine them to poverty as adults.

➡ **Invest in a Stronger Safety Net for Families.** In such a high-cost, high-inequality city, help families meet their basic needs for health and human services like family support, violence prevention, alternatives to incarceration, child care, and quality youth development programs. Support progressive revenue measures to protect the safety net from budget cuts in times of fiscal crisis, and prioritize prevention over incarceration.

➡ **Create concrete paths out of poverty and into good jobs for low-income young people of color.** Invest in a city economic development and human capital plan that links public schools, community colleges, universities, and unions with living wage job opportunities in the SF economy, and invest in publicly subsidized/public works employment to fill gaps left by the private sector.

5. CONCLUSION

All children have the right to a secure future in our city. But more than 70,000 children growing up in two-thirds of the city's families may not have a secure future, without significant public investments. After decades of losing blue-collar jobs, middle-income housing, and thousands of families with children, it's time for the city to move in new direction.



We can create the kind of San Francisco we all want -- a city of opportunity where all children deserve a fair chance, and where the children who need it get a second and a third chance to become the college-educated, economically secure, workers and leaders of 21st century San Francisco. We all believe that a child born in poverty here should not be doomed to die in poverty, and that a child's race should not determine his opportunities, and his life path.

We can create paths of opportunity, move families out of poverty, protect our neighborhoods from gentrification, keep our families here, win racial and economic justice, and ensure a bright future for the children of San Francisco. With a global economic crisis upon us, and candidates vying for our attention and our votes, we have both the responsibility and the opportunity to do so.

APPENDIX A

2008 Federal HUD Income Categories¹

based on San Francisco Median Income

	For a Family of 4
20% of SF Median Income	\$16,600
30% of SF Median Income	\$24,840
50% of SF Median Income	\$41,450
80% of SF Median Income	\$66,300
100% of SF Median Income	\$82,900
120% of SF Median Income	\$99,500

¹ SFMI: http://www.sfgov.org/site/uploadedfiles/moh/Rent_Levels/MOH2008AMI_IncomeLimits-CCSFonly.pdf

APPENDIX B

San Francisco State's Public Research Institute

2000 PUMS Census Data Analysis for Coleman Advocates for Children & Youth, 2006 & 2008

Thanks to Lisel Blash of San Francisco State's Public Research Institute, who conducted data runs for Coleman Advocates in 2006 and again in 2008. This is *this is the only existing data set that allows you to examine income distribution among families with children in San Francisco*. The more updated ACS data does not have this information, as it has household income but not families with children. An update will not be available until the 2010 Census.

Some notes about the data:

- All data are from Census 2000
- Families are Households with dependent children under 18.
- Families who moved out of the city were families with children who moved out of the city within 5 years prior to 2000, and stayed within California.
- Latino = "Hispanic" of any race
- Asian = Asian of any ethnicity, including Pacific Islander

Income & Race Distribution Among San Francisco Families

The Income Distribution of SF Families

Extremely Poor (below 30% SFMI)	14%
Low-wage working (30-80% SFMI)	29%
Middle-income (80-120% SFMI)	23%
Upper-income (Over 120% SFMI)	34%
TOTAL	100%

2000 PUMS Census Data Analysis for Coleman Advocates for Children & Youth, 2007 & 2008

The Income Distribution of SF Families, within Racial/Ethnic Groups

	Total	White	Black	Latino	Asian
Extremely Poor (below 30% SFMI)	14%	5%	41%	18%	14%
Low-wage working (30-80% SFMI)	29%	15%	30%	45%	33%
Middle-income (80-120% SFMI)	23%	20%	14%	23%	27%
Upper-income (Over 120% SFMI)	34%	61%	16%	14%	25%
TOTAL	100%	100%	100%	100%	100%

2000 PUMS Census Data Analysis for Coleman Advocates for Children & Youth, 2007 & 2008

The Racial/Ethnic Distribution of SF Families, within Income Groups

	Total	extremely poor	low-wage working	middle-income	upper-income
Families of other race	3%	5%	4%	3%	3%
White families	33%	10%	16%	30%	59%
Latino families	18%	23%	28%	18%	7%
Black families	9%	26%	10%	6%	4%
Asian families	36%	36%	42%	43%	27%
Total families in SF	100%	100%	100%	100%	100%

2000 PUMS Census Data Analysis for Coleman Advocates for Children & Youth, 2007 & 2008

Comparing Family Newcomers, Leavers & Long Term Residents

All Families with Children – Income Groups

	Families Living in SF	Newcomers to SF	Moved out of SF
Low-income (below 80%)	43%	50%	37%
Middle-income (80-120% SFMI)	23%	19%	25%
Upper-income (Over 120% SFMI)	34%	31%	38%
TOTAL	100%	100%	100%

All Families with Children – Racial/Ethnic Groups

	Families Living in SF	Newcomers to SF	Moved out of SF
Families of other race	3%	5%	3%
White families	33%	42%	46%
Latino families	18%	18%	20%
Black families	9%	7%	9%
Asian families	36%	28%	21%
TOTAL	100%	100%	100%

White Families with Children

	White Families Living in SF	Moved out of SF
Low-income (below 80%)	20%	21%
Middle-income (80-120% SFMI)	20%	24%
Upper-income (Over 120% SFMI)	61%	54%
TOTAL	100%	100%

Black Families with Children

	Black Families Living in SF	Moved out of SF
Low-income (below 80%)	71%	64%
Middle-income (80-120% SFMI)	14%	20%
Upper-income (Over 120% SFMI)	16%	16%
TOTAL	100%	100%

Asian Families with Children

	Asian Families Living in SF	Moved out of SF
Low-income (below 80%)	47%	30%
Middle-income (80-120% SFMI)	27%	30%
Upper-income (Over 120% SFMI)	25%	40%
TOTAL	100%	100%

Latino Families with Children

	Latino Families Living in SF	Moved out of SF
Low-income (below 80%)	63%	66%
Middle-income (80-120% SFMI)	23%	24%
Upper-income (Over 120% SFMI)	14%	11%
TOTAL	100%	100%

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The following data is available at www.dcyf.org:

- Family Economic Data Snapshot
- The Cost of Living for Families in SF Compared to Other Cities
- Draft Community Needs Assessment 2008: Creating the Next 3-Year Action Plan for Children, Youth & Families
- San Francisco Children & Youth by Zip code & Index of Need
- Median Income by Zip code
- Race & Ethnicity by Zip code

Mayor's Office on Housing. www.sfgov.org/moh

- Income Limits using Area Median Income (AMI)
http://www.sfgov.org/site/uploadedfiles/moh/Rent_Levels/MOH2008AMI_IncomeLimits-SanFranHMFA.pdf
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- "Lots of toddlers, fewer school-age kids in S.F." Ilene Lelchuk, SF Chronicle, Tuesday, May 30, 2006
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Lucille Packard Foundation, Data about Bay Area Children: www.Kidsdata.com

Family Self-Sufficiency Calculator: <http://nccp.org/tools/frs/budget.php>

Endnotes

² This builds upon a human rights framework and specifically the exciting work of the new “Right to the City” Alliance that is supporting the cutting-edge advocacy and organizing work of struggling communities in ‘hot market’ cities across the nation like San Francisco. www.righttothecity.org

³ Based on 2000 PUMS Census Data Analysis for Coleman Advocates for Children & Youth, 2007 & 2008, Mayors Office of Housing 2008 SFMI income limits, and builds upon the Family Economic Success Framework developed by the SF Family Support Network

⁴ Based on total child pop of 110,000, according to Department of Children, Youth and Families www.dcyf.org

⁵ Based on 2000 PUMS Census Data Analysis for Coleman Advocates for Children & Youth, 2007 & 2008, Mayors Office of Housing 2008 SFMI income limits, and builds upon the Family Economic Success Framework developed by the SF Family Support Network

⁶ *Children Left Behind: How Metropolitan Areas Are Failing America’s Children*. Harvard School of Public Health and the Center for the Advancement of Health. January 2007.

⁷ SFUSD Racial Achievement Gap in Test Scores , chart available at www.colemanadvocates.org

⁸ EdTrust West at www.edtrustwest.org

⁹ Children in Poverty, 1997-2005, San Francisco. SF has the highest African American child poverty rate of any Bay Area county. From www.dcyf.org and www.kidsdata.com.

¹⁰ The San Francisco Rental Snapshot from http://www.zilpy.com/US/San_Francisco_Metro

¹¹ *Getting Behind the Headlines: Families Leaving San Francisco*. Public Research Institute, San Francisco State. September, 2005.

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¹³ San Francisco Department of Children, Youth & their Families’ Community Needs Assessment 2008 Table on Public vs. Private Education Enrollment from <http://dcyf.org/WorkArea/showcontent.aspx?id=3242>