

## Economic Security – Community Conversation Proceedings

September 22, 2016  
Cañada College  
4200 Farm Hill Boulevard  
Redwood City, California

### Background

This document summarizes key themes and discussion points shared during the Economic Security community conversation as part of Silicon Valley Community Foundation’s Grantmaking Review process. This is the first of six community conversations convened by the community foundation as part of this project. A total of 72 participants attended the convening, representing public agencies, donors, food, shelter and economic security nonprofit organizations. In addition, various representatives of SVCF’s leadership team attended the community conversation, including CEO and President, Emmett Carson, Chief Community Impact Officer, Erica Wood, and Manuel Santamaria, Vice President, Strategic Initiatives and Grantmaking. **Read notes from the full proceedings [here](#).**

### OVERVIEW OF GRANTMAKING REVIEW PROCESS

The grantmaking strategic review process is intended to be both a look back at what SVCF has achieved with its grantmaking investments since 2008, as well as a look forward to assess and understand where there are emerging opportunities for SVCF to make a positive difference for our community through grantmaking. The review process will provide SVCF’s staff and board of directors with the information necessary to determine whether to stay the course with our grantmaking, make adjustments or direct our investments to new strategic areas of concern. Decisions based on this review process will be announced in October 2017.

### STRUCTURE OF COMMUNITY CONVERSATIONS

Each community conversation follows a similar model, designed to provide participants with a common context and framing for productive discussion. SVCF’s CEO and President, Emmett Carson, and Chief Community Impact Officer, Erica Wood, opened the conversation with a welcome, provided an overview of SVCF’s impact data related to economic security and introduced the three critical questions participants were being asked to discuss:

- How can we increase the integration of social, educational and financial services to reach individuals and families more effectively?
- How can we more effectively remove structural barriers to greater economic security?
- What creative, innovative or non-traditional approaches might we consider to advance progress on economic security issues?

Shiree Teng and Miguel Gavaldon of the consulting team, Teng & Smith, Inc., provided instructions on the expectations and group agreements for breakout circles. Participants were invited to self-select one group to engage in direct conversations with each other through facilitated small-group discussions and rotate after a 40 minute discussion to provide the opportunity to answer two of the three questions.

SVCF staff was present in the breakout circles as either notetakers/scribes or listeners only. After small group discussions were over, participants reconvened as a large group where SVCF staff provided information about next steps in the grantmaking review process and reminded participants to check [www.siliconvalleycf.org/svcfgrants](http://www.siliconvalleycf.org/svcfgrants) for more information. All aspects of the conversations were recorded by notetakers and then synthesized for the community foundation to take under consideration.

## COMMUNITY CONVERSATION THEMES

Participants welcomed the opportunity to share and connect with each other and to provide input by focusing on the field of economic security as a whole and not just specifically on one issue or as one nonprofit in one sector of the issue. Teng and Smith, Inc. transcribed participants' post-it notes, as well as the notetakers/scribes' own observations and reflections, providing for a rich and detailed summation of each question.

Given the wealth of information gathered, SVCF decided to organize the data to be most faithful to participants' ideas, which are presented in the following pages. However, the most common themes on how SVCF can use its influence in the sector were:

- Use SVCF's platform to advocate for systems change;
- Use SVCF's voice and profile to frame and define issues;
- Use SVCF's convening power to connect nonprofit organizations and provide opportunities for collaborative learning;
- Use SVCF resources to incubate innovation and creative ideas; and
- Use SVCF's platform to form more partnerships with the public sector and private sector

## Conversation Summaries

The group discussions identified further pressing needs and opportunities for greater impact in our region. The following section summarizes discussion for each critical question in an overview of the conversation and reflections of SVCF to influence economic security in Silicon Valley.

Please note that the detailed notes for each conversation are available on a separate appendix. They are actual comments and feedback from the participants from this community conversation and may not reflect the opinions or future plans of the community foundation.

## QUESTION ONE

### ***How can we increase the integration of social, educational and financial services to reach more individuals and families more effectively?***

(Four breakout circles; total of 34 participants)

## Overview of Conversation

Key themes gathered from scribe summaries

- *Connect and convene service providers to enable and strengthen collaboration.* Map who is doing what where and understand the changing needs of the region. Support organizations to talk more to each other to encourage and enable partnerships. Fund partnerships. Build on existing, effective organizations and coalitions. Help organizations differentiate among themselves, share their stories, determine who can add value where and to share learning.
- *Go to where constituents/clients/people are at and build on existing assets, programs and energy.* Place matters: reach people where they are. Any door is the right door – remove stigma and shame to shift culture, identify and leverage existing relationships. Client centered.
- *Support natural leaders and encourage peer-to-peer networks.* Invest in existing leaders and relationships. Invest in developing new leaders, organically.
- *Strengthen partnerships between public and private sectors.* Nonprofit organizations and constituents have a lot to gain from establishing relationships with public and private sector partners.
- *Streamline systems, advocate for more relevant eligibility requirements.* Public funding streams encourage, if not cement programmatic silos. Advocate for streamlining, merging, and/or making these funding streams more flexible to increase integration across program areas.
- *Technology.* Increase online access and decrease digital divide in low-income communities; use technology and digital access for integration.

## Reflections on the Role of SVCF

Leverage SVCF's Platform for Messaging and Advocacy

- SVCF has their finger on the pulse – messaging about the issues and take information to advocate and match-make organizations with those who are likeminded to become partners on the ground. Leverage the platform and seed funding to make the opportunities available.

Support collaborative learning by convening nonprofit organizations

- Support more collaborative learning opportunities; it is important to convene service providers to learn techniques and more about constituents. Reach more people more effectively, conversely to inform the public about the services available. There can be many access points to one connection/resource annex.
- Silicon Valley has a lot of innovators and new nonprofits, but how do we get them to partner? If we partner and incubate, why not merge? And maybe not quite have as many?
- SVCF brings all the nonprofits along, instead of making a grant and sitting back. Integrating funding streams? It's not about funding streams, it's about support by bringing partners together.
- One of the real positives of the learning cohort experience is the space to talk to people, share experience and see who can work with whom.
- The first foreclosure group, SVCF has a lot of potential to be THE convener compared to other places.
- Create a forum to have nonprofits learn from each other; to not have to recreate the wheel. Learn what each other is doing.
- Celebrate victories and host annual convenings to do so.
- More support of building up the local living economy. Creating power within the community rather than sending someone to global bank (an outsider). Really building the local community itself. "Local living economy", keeping the resources of the local community in the community: small community banks, credit unions, instead of partnering with large financial institutions.

## QUESTION TWO

### ***How can we more effectively remove structural barriers to greater economic security?***

(4 breakout circles; total of 50 participants)

#### **Overview of Conversation**

Key themes gathered from scribe summaries

- *Clearly define and name structural barriers to economic security.* Take a stand in calling out structural barriers and articulating why it matters. “Need to understand barriers before tackling them.” Participants thought about barriers in terms of long-term systemic inequity such as racism, segregation and corporate privilege as well as more on the ground practical barriers in how people access services. They encourage the community foundation to think about structural barriers in relation to the trajectories and needs of women, families, immigrants/refugees and people of color in Silicon Valley. Think about structural barriers in terms of what impedes effective operation of the services that comprise the social net and services intended to support upward mobility - especially eligibility and criteria guidelines. Map corresponding institutional, organizational, policy, community and legal interventions.
- *Revise the rubric and criteria that determine eligibility of individuals, families, organizations and the region (for Federal Aid).* A large area of discussion in relation to structural barriers and participation in government services that comprise the “safety net” were eligibility requirements stipulated in determining support for households. Participants note that the region is unique in its mix of affluence and need, and that the affluence can obscure the need; that there is a need to incorporate the higher cost of living in the area into government contract administration for organizations and eligibility requirements for households. They note that households transitioning out of poverty need continued assistance on their journey to economic assistance and more flexibility in eligibility requirements. Participants want to see a more generous and generative eligibility rubric for government services to promote long term sustainable economic security for families. There is a need for special advocacy around these issues.
- *Move policy for equity.* Identify and support meaningful policy interventions at the local, regional, statewide and federal level – but especially local – to increase equitable housing, education, workers’ rights, equitable job creation and responsible corporate participation in community. At the local level, leverage tools from planning – General Plans and Housing elements – and work closely with the region’s municipalities. At the federal level, get behind institutions that monitor and enforce corporate behavior. Participants flag a special concern around policy that increases economic security for recent parolees, who are burdened with costs disproportionate to their earning power and in light of the State of California’s realignment policy. Policy interventions should be both reactive to inequity and proactive for equity. Changing policy is a constant thread throughout the conversation.
- *Lift up community voice and engage those who are most impacted.* Support movement building and community organizing. Understand the needs of working families from their own perspectives, in their

own words. Cultivate leaders. Build the capacity of organizations to build movements and advocate for equitable policy in a local arena, including through more participation in public processes. Support the community institutions that connect families and help to create social fabric and capital as a platform for community voice.

- *Financial empowerment.* For households in poverty, increase liquidity – the space between emergency need and survival, by lowering the cost of basic needs, increasing food security, offering emergency grants/loans including support for community based cooperative loaning mechanisms (e.g. lending circles), and strengthening the social fabric that acts as a buffer in times of economic crisis. Increase availability of low to no interest rate lending instruments in communities of need. Layer services for poor and working families with education, information and movement building. Cluster services and capital in support of families in crisis also those in the fragile state of transitioning from crisis into more economic security. Specifically think about and support financial empowerment for young people and students, immigrants and refugees.
- *Reinvest and recommit to education; investing in education is investing in our future economic security.* Participants recognize the importance of education in changing families' trajectories and opening doors to opportunity coupled with the implications of a segregated schools system. They think about schools as access points to entire families. They suggest there is a role for policy around desegregating schools and school districts, equalizing resources across the board and examining the funding mechanisms that impact schools. They note that young people entering college and community colleges represent a special niche that bears targeted support as this is where people begin to build credit and debt. They highlight the need for more regional coordination around housing and transportation for this population.
- *Workers' rights and equitable jobs - "Rise all Boats."* Participants highlight the need, in this time of proliferating "flexible" labor, to protect the rights of all workers, but especially workers who are part of "new labor" sectors (e.g. Uber, Lyft, taxi-drivers), undocumented workers and informal workers (part time and independent). How to organize these workers to protect and advocate for themselves around their rights – to organize, to safe working conditions, to benefits, to living wages? How can the community foundation operate as a guide, holding the line and promoting responsible labor practices among employers? There is an emphasis on fair living wages and tying the welfare of the corporation to that of its employees and to its host region.
- *Leverage prosperity in the community.* Related to the discussion of workers' rights and systemic inequality is the role of prosperous corporations vis a vis their workers and their community. Participants discuss tools for requiring corporate reinvestment and connection to their host communities, and engineering a cultural shift from municipalities inviting corporations' transient use of a community to participation and investment in its collective well-being.
- *Increase coordination among agencies and services across sectors and silos.* Streamline and combine service pathways to reduce administrative waste and barriers to client access. Increase a synergistic perspective by mapping opportunities and intersections in policies and services. Look to create logical partnerships and to support and build upon existing ones.

- *Foster regional integration.* Even while supporting municipalities to advocate more strongly for equity, there is a need for a regional perspective, to advocate together with other regional players for equity - regional policy that impacts housing jobs balance, education and transportation.
- *Communicate to shift hearts and minds.* There is a role to play around narrative, branding and storytelling to help move a policy agenda, to organize communities and to shift corporations into a more collective community spirit. A large part of this has to do with increasing access and participation in public processes.

### **Reflections on the Role for SVCF**

- *Policy.* Address structural equity issues through policy interventions. Hold a picture of the arena and actors in the field. Do what no one organization can do alone. Use its resources to research, convene and engage other funders in the work. Work locally, regionally and statewide. “Foundations can better collaborate to bring their voice and resources to bear and impact policy; a strong community of funders is powerful.”
- *Define the issues and potential solutions.* Take a stand to define Economic Security and structural barriers to economic security. Broaden the toolbox of interventions to include organic, informal community based lending practices. Lift up best practices and innovations.
- *Incubate.* “Test new ideas; take a risk to learn from ideas that might be small in nature. Try something and be willing to fail as you are learning. Do small things.” Underwriting risky innovative financial instruments – emergency loans, alternative to payday loans – help birth new market interventions and specialized instruments to increase economic security.
- *Connect.* Act as a platform to connect cross sector players. De-silo. Build bridges among and between nonprofits, government and the private sector. Cultivate and incentivize for fresh, effective partnerships for the benefit of low and middle-income families. “Create more onramps for synergistic approach, for more creativity.” Hold a picture of the arena and actors in the field.

## QUESTION THREE

### ***What creative or non-traditional approaches might we consider to advance progress on economic security issues?***

(5 breakout circles; total of 50 participants)

#### **Overview of Conversation**

Key themes gathered from scribe summaries

- *Involve all sectors in building economic security* for poor and working families with the understanding that the public sector cannot do it alone and that the private sector, as part of the community, can contribute to increased economic security in the region for all. Promote, leverage and incentivize a greater corporate role in increasing economic security for families and decreasing the equity gap in Silicon Valley.
- *Public / private collaborations and partnerships* can reduce siloes, leverage different funding sources, and encourage fresh and innovative approaches to problem solving.
- *Integrate and streamline social services - “the Safety Net” - for poor and working families* provided by the public and nonprofit sector to make them more accessible, effective and supportive of those accessing them. This includes but is not limited to evaluation of existing systems and impact in addition to investing in systems improvements, and review and revision of eligibility requirements and criteria.
- *Build community voice and capacity to advocate for social change related to economic security.* Build the capacity of families, communities and nonprofits for community and political engagement with a focus on disenfranchised communities taking the lead.
- *Engage the full continuum of the family, including young people and seniors, around economic empowerment/security.* Recognize the importance of the family and its trajectory in developing and strengthening economic security. Each generation – young people, old people - plays an important part. This has implications for where and how families are engaged around building economic security. It’s important to scale and integrate services for families and to reach them where in their lives - through schools, churches, etc.
- *Economic Security for new and informal labor.* Increase economic safety among the new and informal labor force. Explore new ways to engage /organize working people in the new economy to advocate for themselves. Explore the policy and legal terrain that impacts new / informal labor, and push for stronger protections.
- *Take a stand in expanding the definition of Economic Security.* Issues around economic insecurity affect all aspects of community—housing, education, employment, safety, immigration, etc. Conversely, it is important to expand the traditional toolbox to recognize existing cooperative and collective lending practices - “crowdsourcing,” “giving circles” “tandas” – that increase economic security and are rooted in social capital. Finally, recognize that relationships, social capital or social fabric are perhaps the most important safety net in times of economic insecurity.

- *Use policy as a powerful intervention to affect structural barriers to economic security.* Housing, education, government benefits and lending institutions are a few of the most important policy arenas that are central in social inequity and economic security.
- *Regionalism.* Build cohesiveness, coordination and capacity among the corporate, government and nonprofit sectors in their understanding of and response to regional economic security issues.
- *Technology is a tool for distribution of information and engagement.* Connectivity is still an issue for many communities. Technology is used to bridge gaps, engage community and promote access to information. It can also be a site of experimentation – for micro-investing and entrepreneurial incubation.
- *Education.* Recognize the importance of education in changing a families' trajectory and economic security. Spotlight inequity in schools, mechanisms for how public schools are financed.
- *Financial instruments and lending.* Partner with lending institutions in testing higher risk lending instruments and lowering barriers to mainstream banking pathways for low -income people. Expand also understanding and access to community based “alternative” lending models.
- *Affordable Housing / Gentrification.* Spotlight on regional affordable housing crisis. Explore incentives for landlords such as tax credits and innovative housing products such as tiny homes and garage conversions to increase stock of affordable housing.

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- *Define the issues and potential solutions.* Take a stand to define Economic Security and structural barriers to economic security. Broaden the toolbox of interventions to include organic, informal community based lending practices. Lift up best practices and innovations.
- *Incubate.* “Test new ideas, take a risk to learn from ideas that might be small in nature. Try something and be willing to fail as you are learning. Do small things.”
- *Connect.* Act as a platform to connect cross sector players. De-silo. Build bridges among and between nonprofits, government and the private sector. Cultivate and incentivize for fresh, effective partnerships for the benefit of low- and middle-income families.