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## Building Response and Resilience in Our Community through Diversity, Equity, and Inclusion

Because natural disasters tighten poverty's grip on communities worldwide, disaster risk reduction goes hand in hand with poverty reduction and vice versa. Targeted resilience-building interventions protect poor people from adverse weather events and can help countries and communities save up to \$100 billion a year.

Learn how using diversity, equity, and inclusion in your organizational planning can assist our community with meeting the needs of our underserved and low-wealth families during a weather event or natural disaster. Moreover, you can help to build resiliency and support response efforts in Savannah-Chatham.

Alicia M. Johnson  
Executive Director

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**step up savannah**

- Established in 2008 as a poverty reduction initiative, Step Up Savannah operates as a stand-alone nonprofit agency, that not only offers direct service programming, but also acts as an advocate, convener, collaborator, and capacity builder to address the complicated issues around persistent poverty in our community.
- **Mission:** Step Up Savannah promotes economic inclusion and financial security from Chatham County, GA.
- **Vision:** *Step Up Savannah believes that Savannah is a community where all people have hope and opportunity, where we challenge injustice, and where all community members step up to create a more economically inclusive community.*

## Mission and Vision


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## Diversity, Equity, and Inclusion

<b>Diversity: It is an advantage.</b>	the practice or quality of including or involving people from a range of different social, socioeconomic, and ethnic backgrounds and of different abilities, experiences, genders, identities, orientations, etc.
<b>Equity: It is a right.</b>	<p><b>Equity</b> acknowledges and removes disparities in opportunities, power, and resources so that everyone can reach their full potential to thrive</p> <p><b>Equitable access</b> is a right, not a privilege, and must be fundamental to our mission of serving people through equitable policies and practices. It is a priority that we cultivate ties that connect people to the fabric of our community.</p>
<b>Inclusion: It is a best practice.</b>	the practice or policy of providing equal access to opportunities and resources for people who might otherwise be excluded or marginalized

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**Economic Inclusion & Equity**


- **Economic Inclusion:** Historically, not everyone has had a chance to participate fully in our economy. We are working in the community to promote equitable access to resources and opportunities so all people can participate in the economy and prosper.
- **Equity** acknowledges and removes disparities in opportunities, power, and resources so that everyone can reach their full potential to thrive

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**Poverty is...** *not only the **absence of material wealth**, but it is also the **scarcity of access, influence, opportunity, education, and justice.** —Alicia M Johnson*

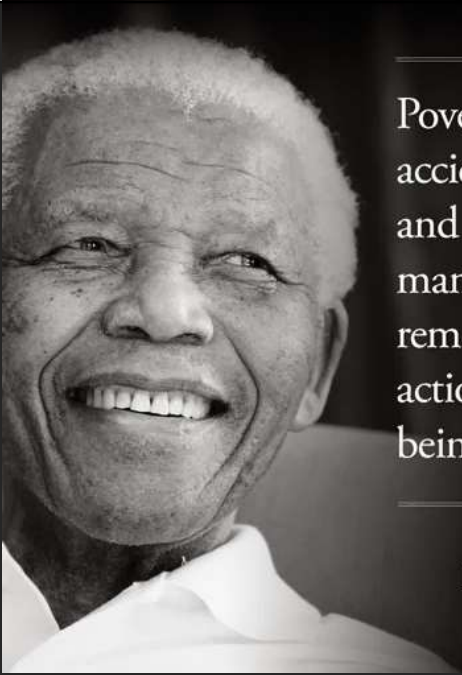
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## How we define it will determine...

1. What we are willing to see
2. Motivation to resolve
3. Commitment to resolution
4. What we are willing to give up
5. Who we are willing to confront
6. What our personal leadership legacy will be



“Poverty is not an accident. Like slavery and apartheid, it is man made and can be removed by the actions of human beings.”

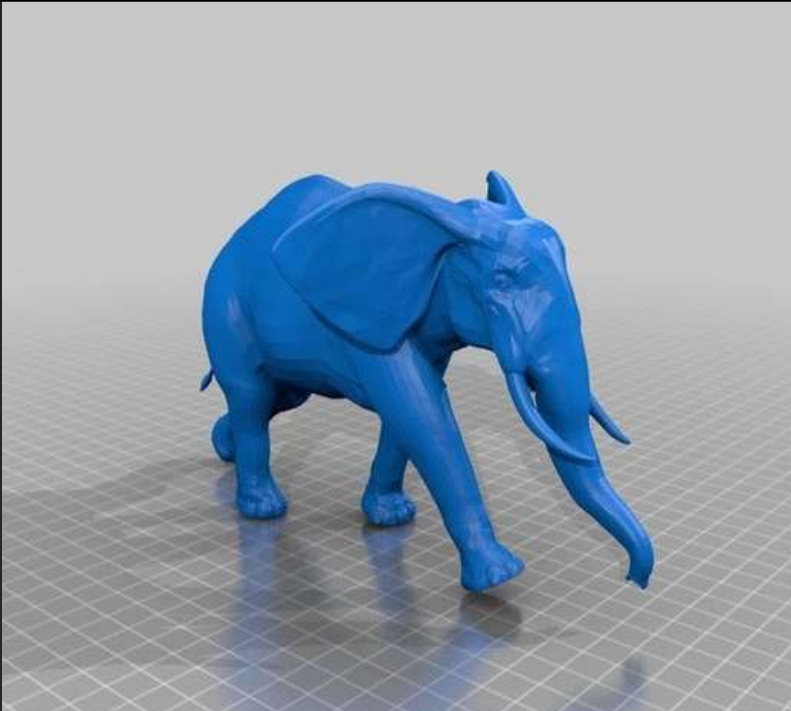
**Nelson Mandela**  
1918-2013

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## Poverty is a **BIG ISSUE**...

- Poverty is a socio-economic issue with many dimensions
  - Race
  - Gender
  - Geography
  - Policy
  - Wealth Distribution



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**Asset Poverty:** Asset poverty is having insufficient net worth – this includes durable assets such as savings a home or a business – to cover three months of living expenses without income.

**Income Poverty:** Income Poverty is when a family's total income is less than the family's federal threshold. When this happens the family and every individual in it is considered in poverty. The official poverty definition used by the US Census is the money and income before taxes and does not include capital gains or noncash benefits (such as public housing, Medicaid, and food stamps).

**MILLENNIALS AND MONEY**

- 78% of full-time workers said they live paycheck to paycheck
- 56% of millennials live paycheck to paycheck
- 4 in 10 millennials are overwhelmed by debt
- 5 in 10 millennials are not saving for retirement

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**Savannah's Impoverished**

- Savannah's asset poverty rate is 35.6%.
- Households of color 43.5%
- The County's asset poverty rate is 30.5%.
- 31.3% of our population is underbanked or unbanked
- 60% of renters are spending 30% or more of their income on housing costs.
- 54.7% of those living at or below the 199% federal poverty level are uninsured.

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## Income Poverty in Savannah

- **The income poverty rate for African-Americans in Savannah is 26.1% as compared to their white counterparts at 7.2%.**
- Moreover, the labor market engagement and jobs proximity index indicate that African-Americans in Savannah are least successful in accessing employment. On average they live in neighborhoods with a 10-point gap in job proximity and a 17-point gap in labor market engagement as compared to their white counterparts (City of Savannah Assessment of Fair Housing, 2017).
- Job proximity is designed to capture the spatial separation between residents and jobs. Job accessibility measures one's ability to overcome such separation as may be affected by transportation means, road networks, congestion, and intensity of competition for jobs among workers.
- The Jobs Proximity Index quantifies the accessibility of a given residential neighborhood (Census Block Group) as a function of its distance to all job locations within a CBSA, with larger employment centers weighted more heavily.

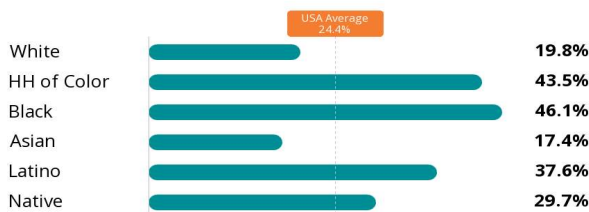
<https://www.savannahga.gov/DocumentCenter/View/10596/City-of-Savannah-Assessment-of-Fair-Housing?bidId=>



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## Asset Poverty is STILL a real issue for Savannah Families...

Asset Poverty Rate by Race in Savannah, GA Metro



PROSPERITY NOW SCORECARD

Source: Prosperity Now Estimates Using SIPP and ACS, 2018

Income Poverty Rate by Race in Savannah, GA



PROSPERITY NOW SCORECARD

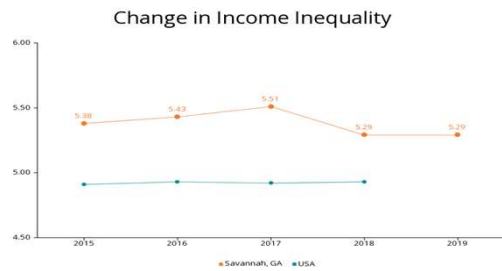
Data shows "n/a" in instances where there are too few observations to produce a reliable estimate. Source: American Community Survey, 2015-2019



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# Income Inequality: Income inequality is how unevenly income is distributed throughout a population. The less equal the distribution, the higher income inequality is

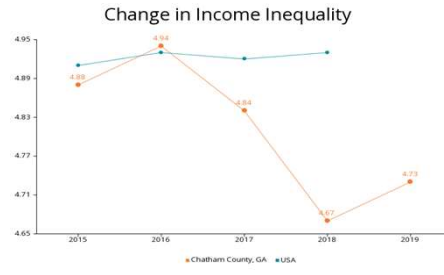
## SAVANNAH, GA: 5.5X AS HIGH FOR TOP 20%



PROSPERITY NOW SCORECARD

Source: American Community Survey, 2015-2019

## CHATHAM, CO: 4.8X AS HIGH FOR TOP 20%



PROSPERITY NOW SCORECARD

Source: American Community Survey, 2015-2019

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## The Problem by the Numbers

Affordability of homes in Savannah is 3.7x higher than the median income

Median household income for white households is 2X that of black households in Savannah (ACS, US Census).

Only 38.6% of the people of color in Savannah are homeowners as compared to their white counterparts of 50.8% (ACS, US Census).

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# What is *economic mobility*?



- Economic mobility is the ability of someone to change their income or wealth over their lifetime and is usually measured in income.
  - During a person's lifetime
  - Over a Generation
- It includes the opportunity for children born into poverty to have the chance to break out of it and change the generational trajectory of a family.
- Primary predictors
  - Education
  - Location
  - Criminal background

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## Employment and Income Equity:

75% of the families living in poverty in Savannah are led by African-American Single Females. (ACS, US Census).

- **4 IN 5 BLACK MOTHERS ARE KEY OR PRIMARY BREADWINNERS FOR THEIR HOUSEHOLDS**
- **BLACK WOMEN ARE ONLY PAID 62 CENT FOR EVERY DOLLAR PAID TO WHITE MALE COUNTERPARTS**
- **BLACK WOMEN IN SAVANNAH EARNED A MEDIAN INCOME OF \$26,537 IN 2019**
- **MEDIAN HOUSEHOLD INCOME FOR WHITE HOUSEHOLDS IS 2X THAT OF BLACK HOUSEHOLDS IN SAVANNAH**



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## Expenses for One Adult Homes in Chatham County, GA

Expenses	1 Adult 0 Children	1 Adult 1 Child	1 Adult 2 Children
Food	\$3,351	\$4,937	\$7,417
Childcare	0	\$5,973	\$11,946
Medical	\$2,583	\$7,863	\$7,959
Housing	\$11,387	\$13,633	\$13,633
Transportation	\$5,509	\$9,776	\$12,709
Other	\$4,508	\$6,723	\$6,723
Required Annual Income After Taxes	\$29,964	\$53,047	\$64,593
Annual Taxes	\$7,351	\$13,014	\$15,847
<b>Required Annual Income Before Taxes</b>	<b>\$37,315</b>	<b>\$66,061</b>	<b>\$80,440</b>



SOURCE: MIT Living Wage Calculator

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Census Tract	Savannah Neighborhood	Projected Income of Children by Age 35, (\$k)
13051001100	<b>Eastside</b>	<b>19</b>
13051002100	<b>Benjamin Van Clark Park</b>	<b>19</b>
13051002700	<b>Midtown</b>	<b>21-23</b>
13051000601	<b>Westside</b>	<b>21</b>
13051000100	<b>Yamacraw Village</b>	<b>19</b>
13051001200	<b>Kayton/Frazier</b>	<b>16</b>
13051011400	<b>Metro Savannah</b>	<b>19</b>
13051010501	<b>Tremont Park</b>	<b>17</b>

### Economic Mobility of Children in Poverty in Savannah

Source: National Equity Atlas and Equality of Opportunity Project Economic Tracker

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## Did you know that extreme weather events and disasters increase poverty on a global scale annually?

- ❑ We lose \$300 Billion globally to natural disasters.
- ❑ The impacts of poverty raise that number by 60% to \$500 Billion.
- ❑ Natural disasters alone force 26 million people into extreme poverty worldwide every year.
- ❑ The poor are twice as likely to work in sectors that are highly susceptible to extreme events such as pandemics and weather events.
- ❑ They are twice as likely to live in vulnerable and fragile areas.
- ❑ They have less support to recover or build back.
- ❑ They lose fewer assets but take greater losses in overall well-being



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## Socioeconomic Resilience

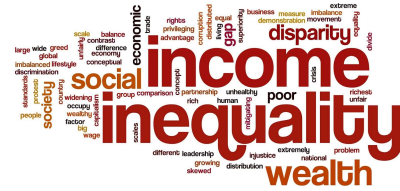
- ❑ Socioeconomic resilience measures an economy's ability to minimize the impact of asset losses on well-being. It can be defined as the ratio of asset losses to well-being losses
- ❑ If socioeconomic resilience is 50 percent, then well-being losses are twice as large as asset losses—that is, \$1 in asset losses from a disaster is equivalent to \$2 in consumption losses, perfectly shared across the population.
- ❑ Socioeconomic resilience can be considered a driver of the risk to well-being, along with the three usual drivers of risk assessment: hazard, asset vulnerability, and exposure

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## What can we do today?

- ❑ Build in response through the way we do our work
  - ❑ APPS, TEXT, WEBSITES, SOCIAL MEDIA= Early warning systems
- ❑ Support, allocate, and advocate
  - ❑ Stronger Social Safety Net
- ❑ Plan now for financial service and supports for building back.
- ❑ Plan for socio-economic resilience with disaster risk reductions and interventions.



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## An Economy that Does Not Work for Everyone Does Not Work

1. Go for BIG CHANGE!!
2. Prioritize partnership and collective power.
3. Lead with empathy and compassion.
4. Act with integrity and earn the community's trust.



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