The development of this Framework was made possible by the Partnership for HOPE SF, led by three organizations—The Mayor’s Office, City and County of San Francisco, San Francisco Foundation, and Enterprise Community Partners. Thank you to Dr. Saidah Leatutufu-Burch (co-chair), Deirel Marquez Perez, Ellie Rossiter, Grecia Mannah-Ayon, Brianna Rogers, and Anne Griffith. More information can be found at www.hope-sf.org

Deep gratitude to residents of HOPE SF communities, including:
- Kieontay Brown*
- Dominique Cleope* (Co-Chair)
- Monica Ferrey
- Norma Hernandez*
- Betty Hunter
- Shervon Hunter
- Iose (Peejay) Iulio*
- Terry Jones*
- Falaofuta Satele
- Tiffany Sim
- RoseMarie Sims
- Senthong Sithounnolat
- Alejandra Teyer

(*) denotes the first cohort of resident consultants. The HOPE SF Wealth Building Planning and Design Team was formed in January 2021. The team decided to expand to include additional Resident Consultants, included above, in July 2021.

Special thanks to our research and facilitation partners:
- Insight Center for Community Economic Development led by Anne Price, Jhumpa Bhattacharya, Natasha Hicks, Alicia Walters
- Facilitation by Junious Williams and Beatriz Moreno
- Community-Based Participatory Research directed by Young Community Developers

The development of this framework would not have been possible without the financial support from these organizations:
- Bank of America
- Citibank
- CF Leads
- Crankstart Foundation
- Friedman Family Foundation
- JP Morgan Chase
- Kaiser Foundation
- Walter and Elise Haas Fund
- Wells Fargo Foundation
Wealth for Hope SF Residents of Color and Communities

A Holistic Vision of Wealth

Wealth is traditionally known as the value of what you own minus what you owe. A holistic definition of wealth expands beyond just financial benefits. Wealth allows us to live with greater dignity, power, freedom and peace of mind. Wealth allows us to provide future generations with the freedom to dream big and become all they truly can be. It also means being healthy, having a thriving neighborhood and to know that your family and community are healthy, spiritually whole and contributing. People of color have a longstanding and strong history of economic cooperation and thus, wealth for them includes providing mutual aid, building human and social capital, as well as seeking economic independence as a source of freedom from oppression.

Will be driven by foundational actions that address the root causes of racial wealth inequality:

Design policies and programs that center Blackness

Create narrative change and culture shifts

Dismantle extractive practices and policies

Nourish existing social and financial assets

Which when applied to a series of material & immaterial assets and wealth extractors:

Material Assets

Innovation & Savings

Public Goods

Cultural Restoration

Ownership

Immaterial Assets

Centering Hope SF Residents in decision making

Expanded notions of safety and justice

Untapped genius / potential

Cultural traditions, practices, values

Shared community prosperity

Sense of community

Worker protections*

Changing notions of deservedness

Our Ultimate Goal

Which together will allow Hope SF Residents in the short term to...

Meet basic needs such as housing, food, healthcare (including care for mental health, utilities, monthly bills, childcare).

Have room to breathe and dream beyond the basics, by gaining resources over time, residents and communities can withstand catastrophic shocks and start setting their sights on dreams for their future.

And in the long term...

Attain power for community control over its own economic destiny.

Have freedom to actualize their dreams and enable the transfer of wealth over generations.

HOPE SF Wealth Framework developed by:
A CLOSER LOOK: THE FOUR FOUNDATIONAL ACTIONS

WHAT DO WE MEAN BY FOUNDATIONAL ACTIONS?

Foundational actions are the core structural actions we must take to address the root causes of racial wealth inequality. Racial wealth inequality exists as a result of historic and ongoing government and private sector actions. We have failed thus far to move the needle on racial wealth inequality because our solutions do not address root causes and structural issues. These actions together serve as the base of an action plan to build wealth for HOPE SF residents. They intentionally create systemic change and disrupt the status quo.

WHAT IS IT?

Centering Blackness serves at the center of all the foundational actions for the framework. Centering Blackness is the process of creating and designing policies and practices that intentionally address anti-blackness and explicitly support and protect Black people. It requires that Black people lead the creation of these policies and practices, and recognizes the uniqueness of economic disadvantage that has come to define the majority of the Black experience. It puts Black people — specifically Black women — at the core of a vision for racial justice with the understanding that pulling the most marginalized to the center lifts up everyone.

This kind of stated intentionality often leads to a false notion that centering Blackness is not relevant to other communities. The reality is quite the opposite: Anti-blackness is at the root of our destructive housing, social welfare, and labor policies. All people who interact with these systems face the barriers that anti-blackness creates.

Additionally, Black people are not a monolith. When we center Blackness, we acknowledge that Black people hold multiple identities. They are immigrants, women, LGBTQ, Latinx, Indigenous, parents, business owners, have varying degrees of education, disabilities, and more. Centering Blackness means honoring all types of Black people, makes it an inclusive strategy. When you center all the iterations of Black people and their needs, you are truly working with all people while also addressing anti-blackness that lives in all racial and ethnic communities.

Centering Blackness is a fundamental framing that grounds the approach for the other three foundational actions.

WHAT DOES IT LOOK LIKE?

Example: Abundant Birth Project

Photo courtesy Linda Apeles; https://www.sfexaminer.com/new-to-worry-about/

Example: Black Thought Project (Alicia Walters & The Insight Center)

Photo: https://https://missionculturalcenter.org/about-us/

WHAT IS IT?

Narratives are our cultural understandings, frames of reference or mental models. They play a significant role in how leaders create and implement policies, and how people on the ground react to them. More than just stories of specific people, narratives contribute to our sense of the world and help us create order in a highly chaotic landscape. We bounce new ideas or concepts up against our deep-seated narratives, and our narratives inform who we build empathy for, who we see as deserving, and who we don’t.

Examples of Harmful Narratives:

- Personal responsibility>Toxic Individualism: This harmful narrative reinforces the false idea that we are all in control of our own destinies, and that anyone and everyone in America can “pull themselves up by their own bootstraps.” When people find themselves struggling economically, they often think that it must be because of something they did wrong. Common misperceptions are that people have made bad decisions and poor choices, and never learned how to save and budget. In other words, if you are poor, and if we can change your behavior, you can be “fixed.” This harmful narrative also impacts our views on the role of government in helping people. If we believe it’s personal choices that make/keep people poor, then support for government intervention stays low.

- Personhood and Traditional Notions of Work: Our country was founded on the puritanical notion of hard work and sacrifice as necessities in life, and as a result, Americans are obsessed with work. We’re so obsessed with work, we have come to define full personhood and deservedness with those who have full time, paid work. This limited, narrow definition of work is highly gendered and racist in nature, and has major implications for policy development. This is why the care and service industries — sectors heavily over-represented by women — have the lowest wages and poorest job quality. It’s also why we have seen an uptake of work requirements tacked on to public assistance programs.

WHAT DOES IT LOOK LIKE?

Example: Families Over Fees Act


WHAT IS IT?

Wealth Extraction is the flip side of wealth accumulation. When wealth is extracted, it robs people of their dignity, their ability to contribute to society and to realize their full potential. Wealth extraction is not a force of nature or occurs by happenstance. It is intentional and a direct result of government policy decisions and private sector actions. Wealth is extracted when sources of wealth including labor, land and other assets are forcefully transferred from one group to disproportionately and sometimes exclusively benefit another group.

Extractive actions:
- are usually authorized/permited by government or are a result of diminished government power and a rise of unchecked corporate power
- are taken by government (like fines and fees) or taken by businesses/individuals (like bank overdraft fees)
- take money or something of value away from people (extracts)
- often targets low-income people and people of color
- impose financial penalties or other deprivations, without consideration of the problems such actions impose on the individual or the community

WHAT DOES IT LOOK LIKE?

Example: Mission Cultural Center for Latino Arts

Photo: https://missionculturalcenter.org/about-us/
What strategies emerge when we apply the four foundational actions to the following Wealth extractors?

- **Predatory systems of Public Debt**
  - Eliminate fines and fees associated with transit and mobility (e.g., fees for towing & booting, parking citations, BART citations, etc.)
  - Eliminate student debt
  - Cancel child support debt
  - Regulate utility rate hikes
  - Eliminate predatory lending practices (e.g., predatory loans, discriminatory interest rates, payday loans, contract leasing)

- **Corporate Power**
  - Address policies and actions that work to decrease union and worker power (e.g., Prop 22 keeping Lyft & Uber drivers as contract workers)
  - Dismantle local monopolies in government contacts/practices
  - Increase worker representation on corporate boards

- **Harmful Narratives**
  - Invest in counternarrative experiments that shift narratives about Black people/neighborhoods that are steeped in deficits, falsehoods, and stereotypes

- **Trauma**
  - Address the ways our institutions, CBO’s, and government service delivery systems reproduce trauma for people of color
  - Invest in practices of restorative justice
  - Invest in community centered culturally responsive healing practices
  - Invest in alternatives to policing (e.g., SF street crisis response team)

What strategies emerge when we apply the four foundational actions to the following Material assets?

- **Public Goods**
  - Advocate for increased local investment in public services for communities with historic disinvestment (e.g., sanitation, public realm, transportation, infrastructure)
  - Establish and invest in universal child care at state and local level
  - Advocate for and increase access to free college
  - Establish a local public banking system

- **Ownership**
  - Invest in shared ownership models for living and working (e.g., Community Land Trusts, Worker Cooperatives)
  - Create a 21st century Homestead Act for SF (see Mehrsa Baradaran’s proposal)
  - Create a local Baby Bonds program (e.g., DC Baby bonds program)

- **Cultural Restoration**
  - Provide direct grants for POC artists and community groups
  - Build local support for and investment in community festivals and Block parties

- **Income & Savings**
  - Invest in local job corps (e.g., Civicorps)
  - Create a local jobs guarantee
  - Build on the momentum of GI pilots and develop guaranteed income policies
  - Create a local minimum wage

- **Harmful Narratives**
  - Invest in counternarrative experiments that shift narratives about Black people/neighborhoods that are steeped in deficits, falsehoods, and stereotypes

*Strategies that appear in multiple asset/extractor categories*
A Deeper Look: Examples of Framework Strategies

The below set of examples is not a comprehensive list, but rather demonstrates a few illustrative examples of types of policies and programs in each area below that the HOPE SF planning team could focus in on during the implementation phase of the planning process.

What strategies emerge when we apply the four foundational actions to the following immaterial assets?

**Centering HOPE SF Residents in Decision Making**
- Overhaul local community engagement processes
- Increase community participation on local utility boards and other commissions
- Invest in participatory budgeting practices

**Shared Community Prosperity**
- Overhaul voter restrictions and gerrymandering
- Support and invest in local Lending Circles
- Seed and create a family centered investment club for HOPE SF residents
- Advocate for increased local investment in public services for communities with historic disinvestment (e.g. sanitation, public realm, transportation, infrastructure)

**Unpaid Genius / Potential**
- Strengthen worker protections
- Strengthen options for collective bargaining
- Strengthen union power
- Create notions of safety that centers Blackness through collective visioning projects (e.g. Black thought Project)
- Invest in alternatives to policing (e.g. SF street crisis response team)

**Expanded Notions of Safety and Justice**
- Eliminate targeted surveillance programs
- Dismantle punitive policies within city and county anti-poverty programs (e.g. worker requirements)
- Invest in counternarrative experiments that shift narratives about Black people/neighborhoods that are steeped in deficits, falsehoods, and stereotypes

**Changing Notions of Deservedness**
- Strengthen safety and OSHA standards
- Provide grants to seed and sustain local businesses
- Build on the momentum of GI pilots and develop guaranteed income policies

**Cultural Traditions, Practices, Values**
- Invest in groups looking to teach history that has been erased from traditional curricula (e.g. Black School)
- Build local support for and investment in community festivals and block parties
- Provide direct grants for POC artists and community groups

**Sense of Community**
- Seed & create a family centered investment club for HOPE SF residents
- Uncover & invest in practices of mutual aid in the community
- Support and invest in local Lending Circles

* Strategies that appear in multiple asset/extractor categories