



Lifting Ourselves Up:

Family Self-Sufficiency in the Charlottesville Region—
Albemarle, Buckingham, Fluvanna, Greene, Louisa, Nelson
counties & the city of Charlottesville, Virginia

Orange Dot Report 3.0

By: Ridge Schuyler
October 3, 2018



TABLE OF CONTENTS

PART I: DEFINING THE ISSUE	3
TOO MANY STRUGGLING FAMILIES	8
LOCAL INCOME DEFICIT	32
ISSUE CONCLUSION	32
PART II: FINDING A SOLUTION	34
ISSUE SUMMARY	35
A SOLUTION	35
CHANGE IS HARD	35
OUR APPROACH	35
TWO GENERATION STRATEGY	35
A WORKING MODEL	36
EMPLOYER NETWORK	36
PEER NETWORK.....	38
OUR PERFORMANCE	46
SUMMARY: WHAT IT TAKES FOR A COMMUNITY TO WORK—8 KEY INGREDIENTS	47
EMPLOYER NETWORK (REAL JOBS).....	48
JOB-SEEKER NETWORK (REAL PEOPLE).....	48
PROVIDER NETWORKS (REALIZING POTENTIAL).....	48
ACCOUNTABILITY	48
PART III: ENHANCING OUR APPROACH	49
OPPORTUNITIES FOR ENHANCEMENT	50
ACHIEVING SELF-SUFFICIENCY BY LOWERING EXPENSES.....	52
WORKING BOTH SIDES OF THE SELF-SUFFICIENCY LEDGER.....	54
CONCLUSION	55
PART IV: HELPING TO LIFT	56

Project Purpose

Our purpose is to help families who are striving to achieve financial security by identifying and helping create jobs within their reach and positioning them to secure and excel in those jobs—real jobs for real people.

Our approach is to amplify the effects of the region's extensive support services and economic power by deploying existing social networks to connect those resources more directly to the families struggling in the Charlottesville region.

Part I: Defining the Issue

ISSUE

We seek to build “a world of constantly accelerating economic progress—not material welfare as an end in itself, but as a means to liberate the capacity of every human being to pursue his talents and to pursue his hopes.”

Robert F. Kennedy¹
Remarks delivered June 6, 1966
Cape Town, South Africa

A community thrives when its residents thrive.

Residents thrive when their capacity as human beings is unleashed.

And their capacity as human beings can only be unleashed when their basic needs are met.

As illustrated in the pages that follow, there are too many families in our community who do not earn enough to meet their basic needs. When you worry every month about paying the landlord, every week about buying groceries, every day about whether your car will start, it is difficult to be the parent you want to be, the worker you know you could be, or the person you were meant to be.

There are thousands in our community who dream of being their better selves, but their daily reality obscures that vision. Too often, that reality involves working long hours at low wages. These neighbors have a lack of income, but not a lack of value. They want to do better for themselves and their families, but the pathway that could lead them there is unmarked. They recognize the potential they have within them, but can't find the way to realize that potential.

“Look within. Within is the fountain of good, and it will ever bubble up, if thou wilt ever dig.”

Marcus Aurelius

We know that our own success is driven by what's within us. This knowledge has propelled the burgeoning industry that encourages people to dig for that “fountain of good.” According to

¹ Robert F. Kennedy was a 1951 graduate of the University of Virginia School of Law. Kennedy was assassinated 50 years ago, in 1968. Kennedy, R.F. (1966, June 4). *Ripple of Hope speech*. Retrieved from <http://www.rfksafilm.org/html/speeches/unicape.php>

Publisher's Weekly, sales of self-help books increased by 18% from 2016-2017.²

From this, we can derive two lessons: Individuals want to improve themselves. And, ironically, individuals need help engaging in self-help.

Individuals can only realize their potential by looking within. This idea of “lifting ourselves up,” often by our bootstraps, in fact lies at the heart of the American Dream. As former Federal Reserve Chair Ben Bernanke put it, “[a] bedrock American principle is the idea that all individuals should have the opportunity to succeed on the basis of their own effort, skill, and ingenuity.”³

There is increasing evidence, however, that factors *beyond* individuals’ “own effort, skill, and ingenuity” can push those opportunities out of reach. For example, those factors create substantial drag on the ability of low-income children to climb the economic ladder and realize their dreams.⁴ Analyzing data from across the nation, Harvard University economists Raj Chetty and Nathaniel Hendren concluded that local factors had an enormous effect on the economic mobility of children living in our communities.⁵ “The broader lesson of our analysis,” Mr. Chetty and Mr. Hendren write, “is that social mobility should be tackled at a local level.”⁶

This makes sense. A community reflects the individuals who comprise it. Like each individual who comprises it, a community has a fountain of good that will bubble up, but we must ever dig for it.

So like every individual, a community can only realize its potential by looking within—by lifting itself up. But they both need help. Intentional, methodical and sustained help. With that help, both individuals and their community can achieve self-sufficiency.

In this update to the Orange Dot Project report first issued in September 2011, we describe how we can tackle the issue of social mobility at the local level, digging for the fountain of good that

² Milliot, J. (2018, January 19). *Non-fiction Categories Continue to Grow*. Retrieved from the Publishers Weekly website: <https://www.publishersweekly.com/pw/by-topic/industry-news/bookselling/article/75877-nonfiction-categories-continued-to-grow-in-2017.html>

³ Putnam, R. (2015). *Our Kids: The American Dream in Crisis*. New York, NY: Simon & Schuster, 32.

⁴ Graduating from college continues to be the fastest way to climb the economic ladder. But as Putnam notes, “[a]s the twenty-first century opened, a family’s socioeconomic status had become even more important than test scores in predicting which eighth graders would graduate from college. High-scoring poor kids are now slightly less likely (29 percent) to get a college degree than low-scoring rich kids (30 percent).” Putnam, 189-190.

⁵ Aisch, G., Buth, E., Bloch, M., Cox, A. & Quealy, K. (2015, May 4). The Best and Worst Places for You to Grow Up: How Your Area Compares. *The New York Times*. <https://www.nytimes.com/interactive/2015/05/03/upshot/the-best-and-worst-places-to-grow-up-how-your-area-compares.html>

⁶ Chetty and Hendren report that the city of Charlottesville is among the worst localities in the U.S. in helping poor children up the income ladder. It ranks 2,411th out of 2,478 localities (only 66 rank below Charlottesville), worse than about 97 percent of communities. Albemarle county ranks 1,642nd out of 2,478, worse than about 66 percent of communities.

will lift ourselves up.

And we must lift ourselves up.⁷ In his *I Have A Dream* speech, Dr. Martin Luther King, Jr. lamented that there were too many Americans living “on a lonely island of poverty in the midst of a vast ocean of material prosperity.”⁸

Today, we remain surrounded by a vast ocean of material prosperity. Yet, here in our community there are too many families currently stranded on the island. Too many who do not make enough to meet the costs of survival—food, shelter, clothing and utilities—and the added costs related to working—childcare and transportation. Too many left behind.

The vast majority of these families consist of women and their children. Absent a sustained and intentional effort, nearly half of these children born into no- or low-income families will remain there the rest of their lives.⁹ Too many children in poverty become parents in poverty.

To escape this cycle, children need education beyond high school.¹⁰ If their parents are struggling, however, these children face enormous obstacles in completing their education and moving up the economic ladder.¹¹

“Only when we know where we are will we know where we can go and how we can get there.”

Robert F. Kennedy, paraphrasing from Abraham Lincoln’s “House Divided” speech¹²

⁷ According to the Health Inequality Project, a man in the Charlottesville area in the lowest income quartile dies nearly a decade sooner than a man in the highest. Health Inequality Project. (2018). *The Association Between Income and Life Expectancy in the United States, 2001-2014*. Available from <https://healthinequality.org/data/>

⁸ King, M.L. Jr. (1963, August 28). *I Have a Dream*. Retrieved from <http://www.americanrhetoric.com/speeches/mlkihadream.htm>

⁹ According to the Pew Charitable Trusts Economic Mobility Project, 42 percent of children born into the bottom fifth of family income will be there for life. Sharkey, P. (2009). *Neighborhoods and the Black-White Mobility Gap*. Retrieved from https://www.pewtrusts.org/~media/legacy/uploadedfiles/wwwpewtrustsorg/reports/economic_mobility/pewsharkeyv12pdf.pdf

¹⁰ Chances of escaping poverty are 30 percent higher for those with more than a high school diploma compared to those who never graduated. Acs, G. and Zimmerman, S. (2008). *U.S. Intragenerational Economic Mobility From 1984 to 2004: Trends and Implications*. Retrieved from the Pew Charitable Trusts website: https://www.pewtrusts.org/~media/legacy/uploadedfiles/pcs_assets/2008/pewemp1984to20041pdf.pdf, Figure 5.

¹¹ Hernandez, D.J. (2011). *Double Jeopardy: How Third Grade Reading Skills and Poverty Influence High School Graduation*. Retrieved from the Annie E. Casey Foundation website: <https://www.aecf.org/m/resourcedoc/AECF-DoubleJeopardy-2012-Full.pdf>

¹² Kennedy, R.F. (1968, April 4). *Primary Campaign Address: Ball State University*. Retrieved from <https://libx.bs.u.edu/cdm/singleitem/collection/RFKen/id/22/rec/2>

We cannot begin to unleash the potential of those being left behind, however, without understanding their circumstances. As with the original Orange Dot report, Part I quantifies the size and scope of the grave financial conditions facing a surprising number of our neighbors. Unlike the original report, we look at data from the entire region: the counties of Albemarle, Buckingham, Fluvanna, Greene, Louisa and Nelson and the city of Charlottesville.

Among us are too many struggling families. Around us are the opportunities to end those struggles. We need to harness those opportunities so families can seize them.

Too Many Struggling Families

There are 63,581 families living in the Charlottesville region.¹³

Of these, **12,034 families (19 percent)** do not make enough money to afford the essentials of life—food, shelter, clothing and utilities—and the added costs associated with working—childcare and transportation. As detailed in the sections that follow, families in our community generally need to earn \$35,000 annually to meet their basic needs.

Locality	Number of Families Struggling in the Locality	Percentage of Families Struggling in the Locality
Albemarle	3,665	14%
Buckingham	1,259	32%
Fluvanna	1,050	14%
Greene	988	19%
Louisa	2,005	21%
Nelson	1,011	25%
Charlottesville	2,056	25%
Total	12,034	19%

As you can see, while some of these 12,034 families struggling in our community have no outside source of income, most earn some income but not enough to support their families:

Annual Family Income and Benefits	Number of Families Struggling in the Region	Percentage in the Income Range
\$0 - \$9,999	2,508	(21%)
\$10,000 - \$14,999	1,412	(11%)
\$15,000 - \$24,999	3,449	(29%)
\$25,000 - \$34,999	4,665	(39%)
Total	12,034	100%

¹³ U.S. Census Bureau (2018). *Selected Economic Characteristics*. American Community Survey 5-Year Estimates, 2012-2016. Retrieved from https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_16_5YR_DP03. Family is defined as two or more related people living in the same household.

This data points to an important distinction when developing a strategy for improving the lives of these families: There are those who have exhausted their earning potential and are on fixed incomes that are unlikely to increase appreciably. These families require sustained subsidy to meet their basic needs of food, shelter, clothing and utilities. These families have run out of other options. Based on the income data above, which shows 3,920 families make less than \$15,000 annually (32%), as well data from Charlottesville’s recent housing affordability study¹⁴, it is estimated that one-third of the families who are struggling cannot earn their way to self-sufficiency. Their very survival depends on the strength of the social safety net—a blend of government assistance and private philanthropy.

The vast majority of families, however, have the potential to provide for themselves.

The sections that follow detail the essential economic circumstances in each of the localities that comprise the region, including the costs of food,¹⁵ shelter,¹⁶ clothing,¹⁷ utilities,¹⁸ childcare,¹⁹ transportation²⁰ and necessary costs.²¹

You will see in the following maps geographical variation across the regions. Charlottesville for example, is a city of roughly 10 square miles. Albemarle surrounds Charlottesville, dwarfs it physically at 726 square miles and has both dense urban neighborhoods and sprawling rural ones. In fact, the United States Census Bureau recognizes these various neighborhoods, known as

¹⁴ Partners for Economic Solutions. (2018). *Housing Needs Assessment: Socioeconomic and Housing Market Analysis*. Washington, D.C.: Form-Based Code Institute/Smart Growth America, 58.

¹⁵ U.S. Department of Agriculture, Center for Nutrition Policy and Promotion (2018). *Official USDA Food Plans: Cost of Food at Home at Four Levels, U.S. Average, June 2018, Weekly Cost of the Low-Cost Plan*. Retrieved from <https://www.cnpp.usda.gov/sites/default/files/CostofFoodJun2018.pdf>

¹⁶ U.S. Department of Housing and Urban Development. (2018). *FY2019 Fair Market Rent Documentation System*. retrieved from https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2019_code/2019summary.odn

¹⁷ U.S. Department of Agriculture, Center for Nutrition Policy and Promotion. (2017). *Expenditures on Children by Families, Estimated annual expenditures on a child by single-parent families*. Retrieved from https://www.cnpp.usda.gov/sites/default/files/crc2015_March2017.pdf and U.S. Bureau of Labor Statistics. (2018). *Consumer Expenditures Survey, CE Tables, Age of Reference Person, Apparel and Services by Women, 16 and over*. Retrieved from <https://www.bls.gov/cex/2017/combined/age.pdf>

¹⁸ Virginia Housing Development Authority. (2018). *Allowances for Tenant-Furnished Utilities and Other Services, Two Exposed UA Schedule*. Retrieved from <https://www.vhda.com/BusinessPartners/HCVPAgents/HCPV%20Utility%20Allowance%20Schedule/2Exposed-Walls.pdf> and the U.S. Bureau of Labor Statistics. (2018), *Consumer Expenditure Survey, Telephone Services*. Retrieved from <https://www.bls.gov/cex/2017/combined/age.pdf>

¹⁹ Virginia Department of Social Services, Division of Child Care and Early Childhood Development. (2018). *Child Care Subsidy Program Guidance Manual*. Richmond, Virginia. Data gathered by: Boyle, C. (2018). *Modeling the Poverty Trap* [Unpublished Powerpoint slides]. Produced for Habitat for Humanity of Greater Charlottesville.

²⁰ U.S. Bureau of Labor Statistics. (2018). *Consumer Expenditures Survey, CE Tables, Age of Reference Person, Transportation*. Retrieved from <https://www.bls.gov/cex/2017/combined/age.pdf>

²¹ Garner, T. (2010). *Supplemental Poverty Measure Thresholds: Laying the Foundation*. Washington DC: Bureau of Labor Statistics.

census tracts. These tracts are roughly equal in population and are bounded by major roads, rivers and railroad tracks.

Variations occur not just geographically but economically as well. Housing is less expensive in Buckingham and Louisa. Childcare is more expensive in Albemarle and Charlottesville.

The maps that follow use these census tracts to describe what is happening in our communities beyond the superficial. For example, on its surface Albemarle County is a wealthy county whose residents earned over \$5 Billion in income. That overview, however, does not capture the variations that occur across the county in its neighborhoods, both urban and rural.

In fact, while there is variation across the communities in our region, there is one constant: In every corner of every county and the city, there are hundreds of families who struggle every day to put a roof over their heads, food in their bellies, clothes on their backs and heat in their homes.

ALBEMARLE COUNTY

There are 25,352 families living in Albemarle county.

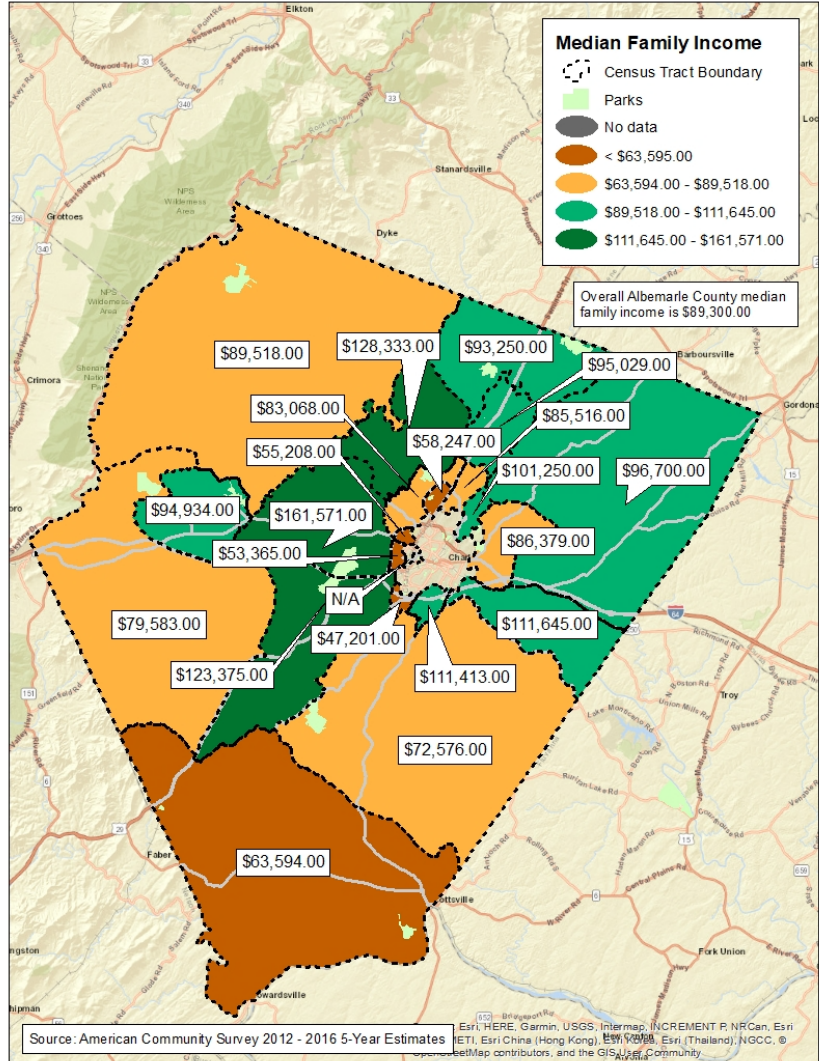
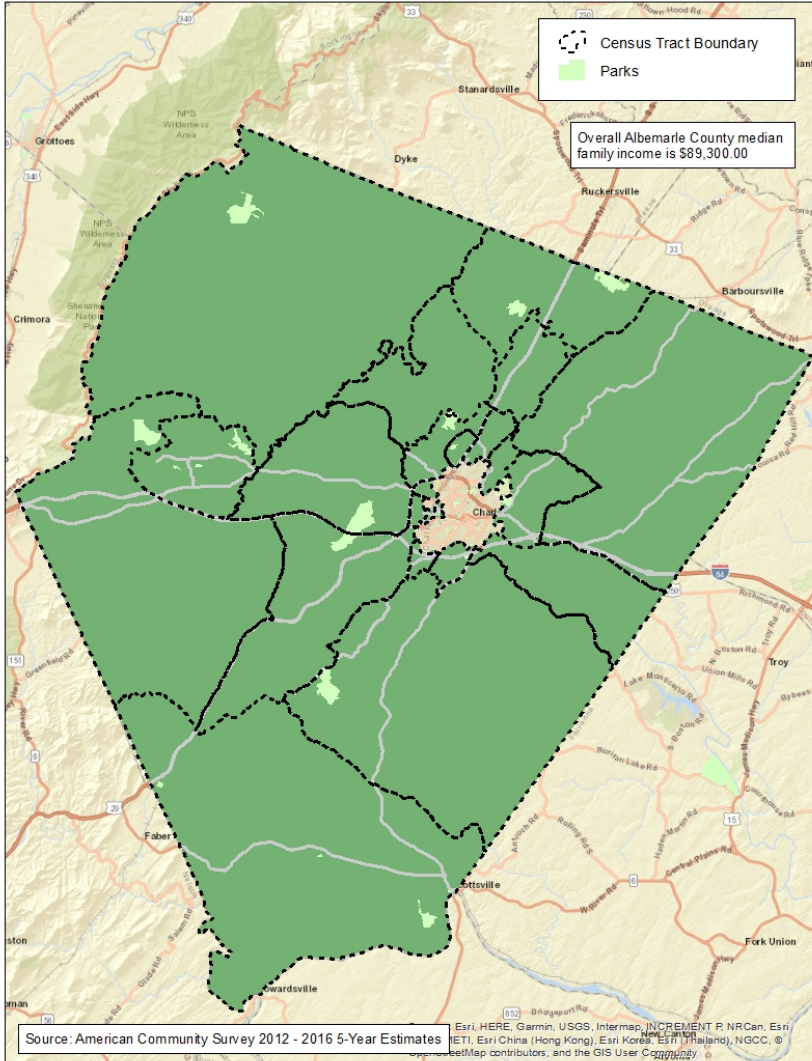
Of these, **3,665 (14%)** do not earn enough to provide for their basic needs and the costs associated with working. These families, striving to make ends meet, live in a county where half the families earn more than \$89,000 annually and where residents collectively earned over \$5 Billion in income last year.²² Albemarle has the highest number of families left behind, but the lowest percentage. Albemarle has the highest cost for housing and childcare.

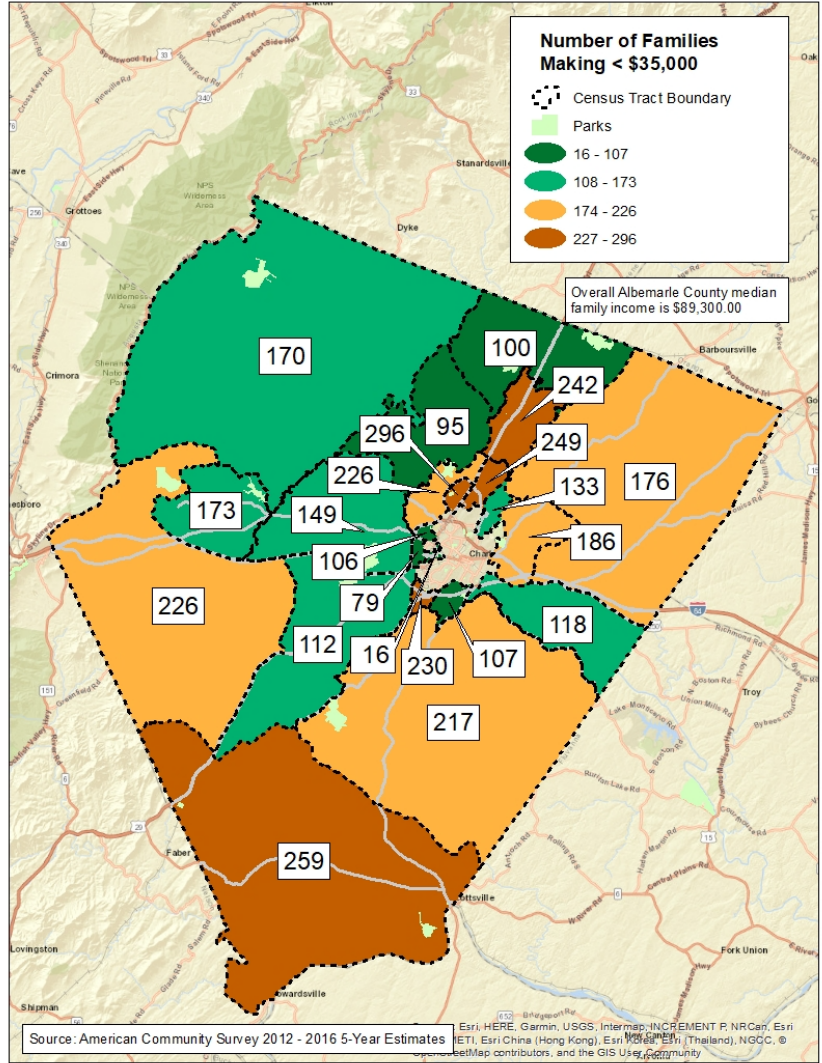
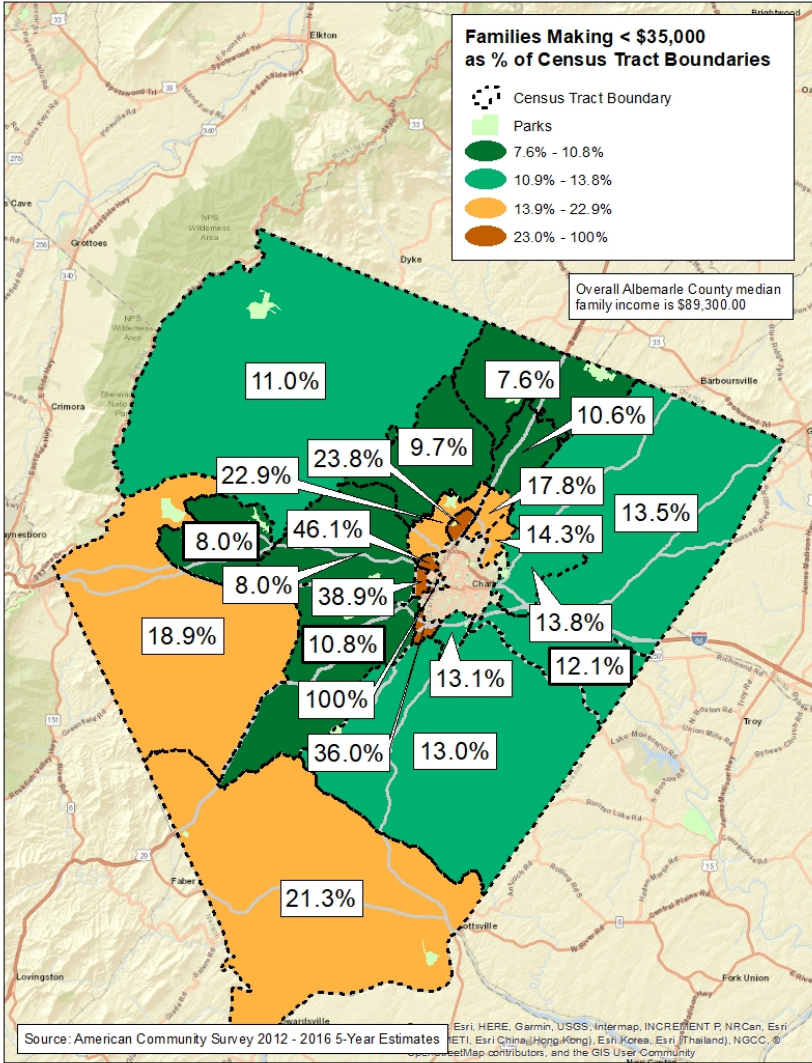
Albemarle Expenses: Single Householder + 2 Children (1 Toddler)			
	Annual	Monthly	Weekly
Food	\$5,995.08	\$499.59	\$115.29
Clothing	\$1,006.11		
Shelter	\$15,900.00	\$1,325.00	
Utilities	\$2,601.67	\$216.81	
Necessary Costs	\$5,001.57		
Survival Expenses	\$30,603.43		
Childcare	\$12,480.00	\$1,040.00	\$260
Transportation	\$2,100.59		
TOTAL Expenses	\$45,184.02		

As this table shows, 65% (2,376) of the families who cannot meet their basic needs earn between \$15,000-\$35,000 annually. This strongly suggests they are working, but not earning the wages, or getting the hours, they need to support their families.

Annual Family Income and Benefits	Albemarle's Struggling Families	Percentage
\$0 - \$9,999	865	(24%)
\$10,000 - \$14,999	424	(11%)
\$15,000 - \$24,999	923	(25%)
\$25,000 - \$34,999	1,453	(40%)
Total	3,665	100%

²² Virginia Department of Taxation. (2018). *Annual Report, Fiscal Year 2017*. Retrieved from <https://tax.virginia.gov/sites/default/files/inline-files/2017-annual-report.pdf>





BUCKINGHAM COUNTY

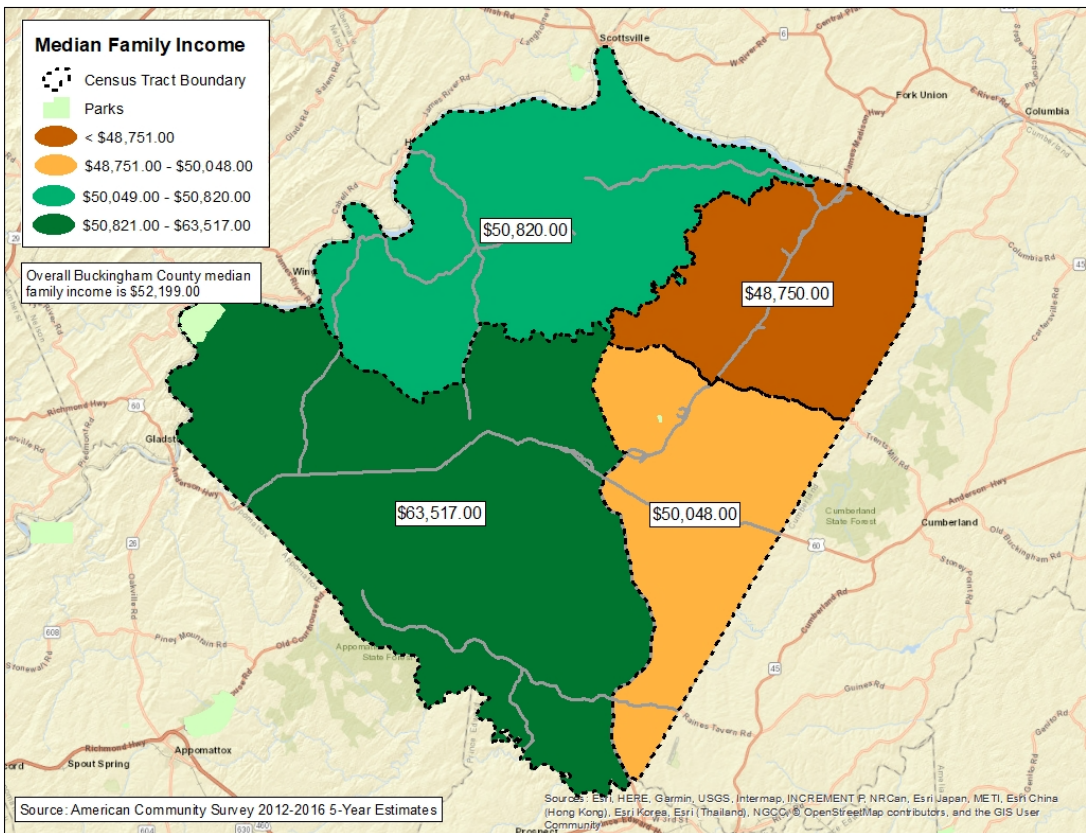
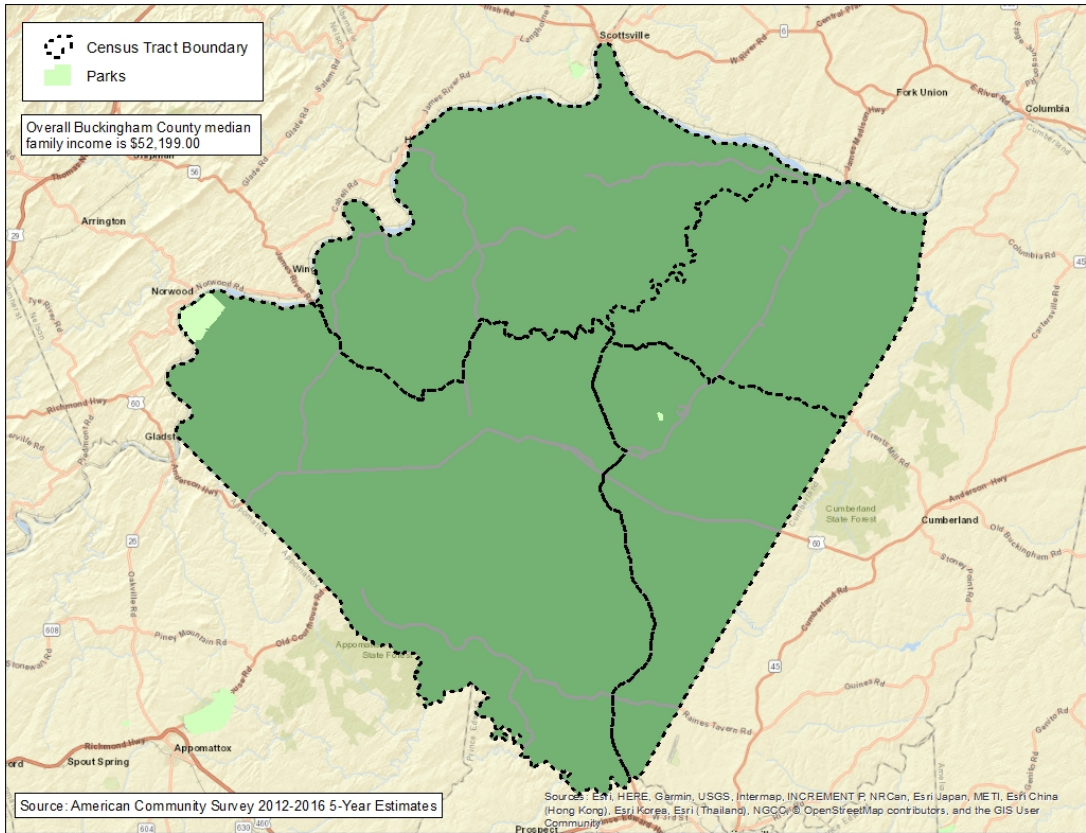
There are 3,886 families living in Buckingham county. This is the lowest number of families in a locality in the region.

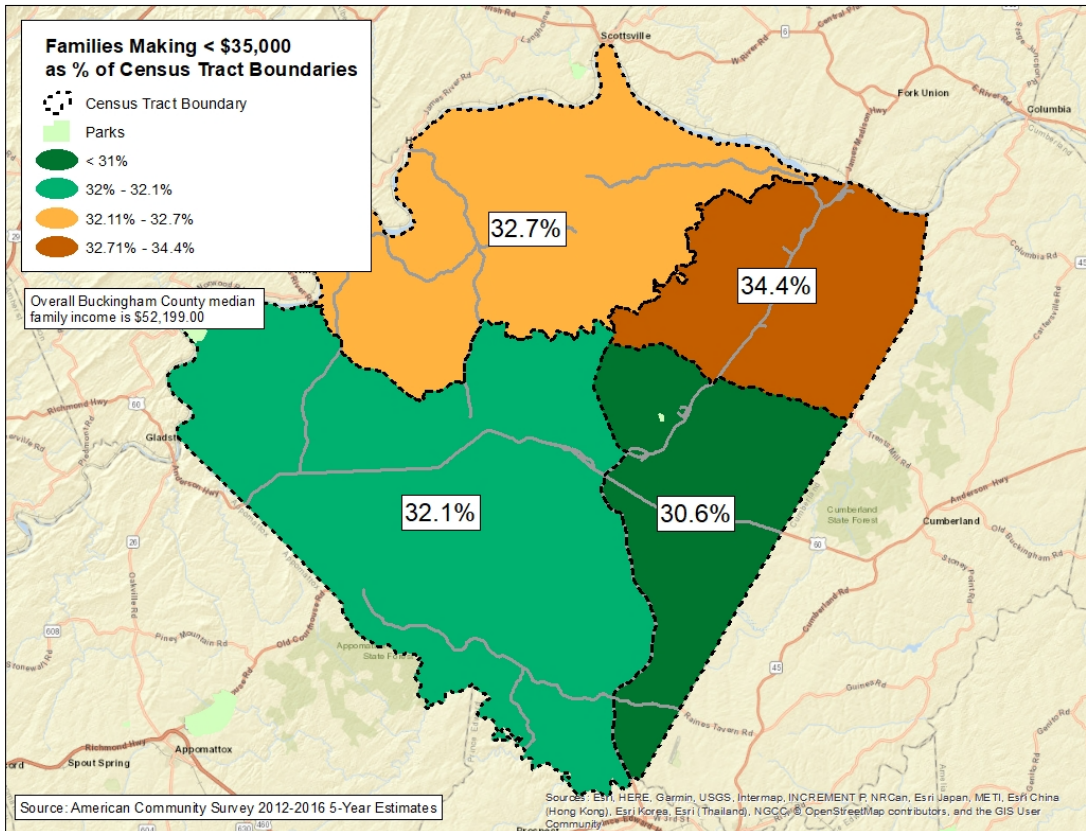
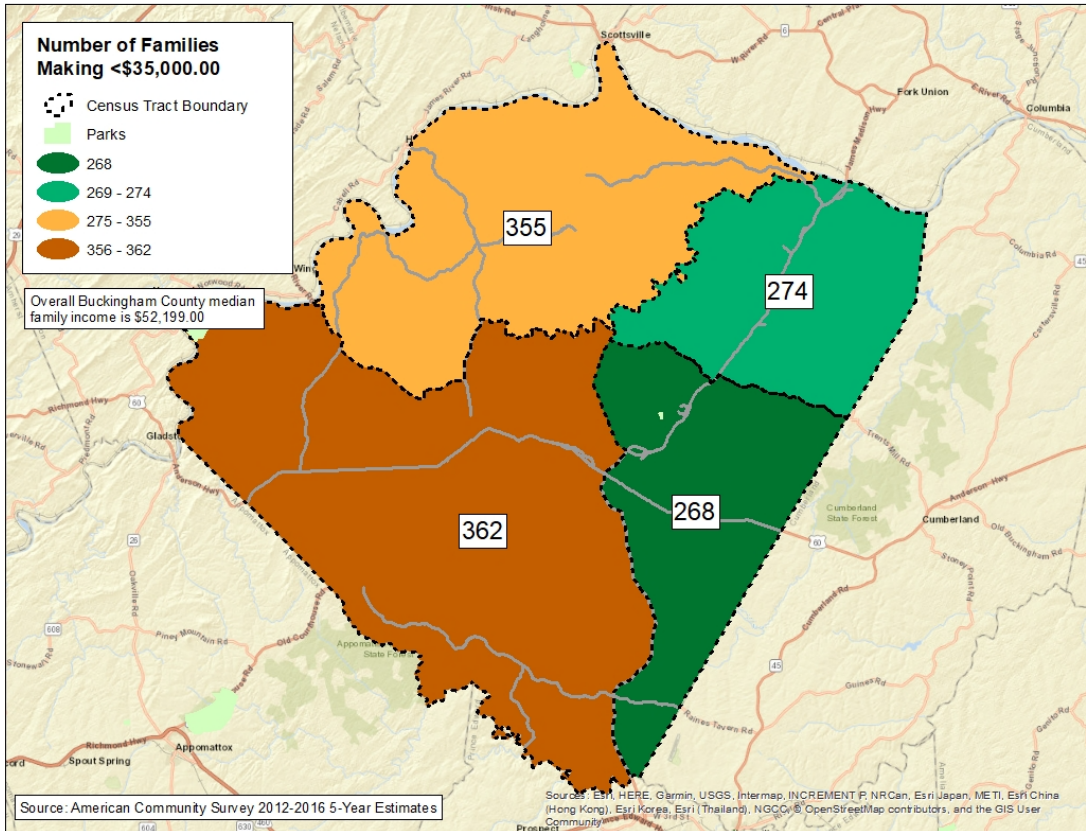
Of these, **1,259 (32%)** do not earn enough to provide for their basic needs and the costs associated with working. Buckingham has the highest percentage of families left behind. Ten percent of the families struggling in our region live in Buckingham, where the median income is just over \$52,000 annually. Buckingham has the lowest cost for housing and childcare.

Buckingham Expenses: Single Householder + 2 Children (1 Toddler)			
	Annual	Monthly	Weekly
Food	\$5,995.08	\$499.59	\$115.29
Clothing	\$1,006.11		
Shelter	\$9,588.00	\$799.00	
Utilities	\$2,601.67	\$216.81	
Necessary Costs	\$3,838.17		
Survival Expenses	\$23,029.03		
Childcare	\$6,240.00	\$520.00	\$130
Transportation	\$2,100.59	\$175.05	
TOTAL Expenses	\$31,369.62		

As this table shows, 71% (903) of the families who cannot meet their basic needs earn between \$15,000-\$35,000 annually. This strongly suggests they are working, but not earning the wages, or getting the hours, they need to support their families.

Annual Family Income and Benefits	Buckingham's Struggling Families	Percentage
\$0 - \$9,999	186	(15%)
\$10,000 - \$14,999	170	(14%)
\$15,000 - \$24,999	395	(31%)
\$25,000 - \$34,999	508	(40%)
Total	1,259	100%





FLUVANNA COUNTY

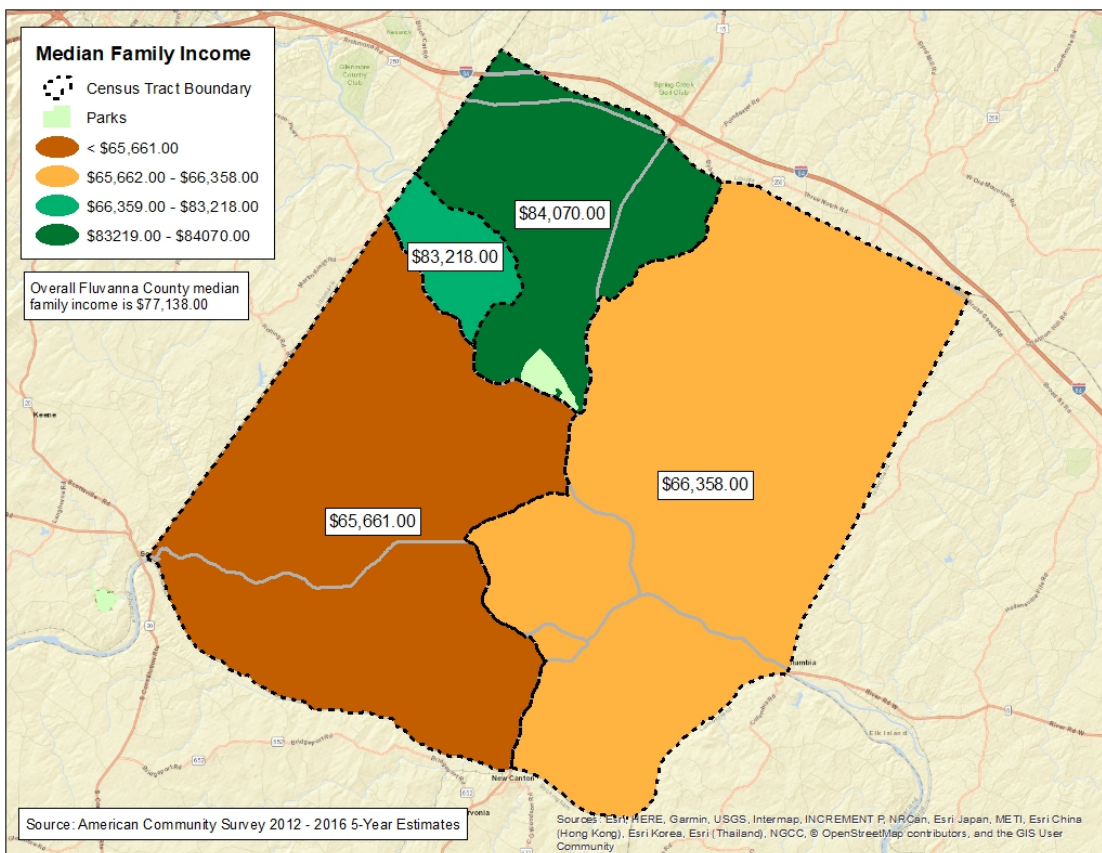
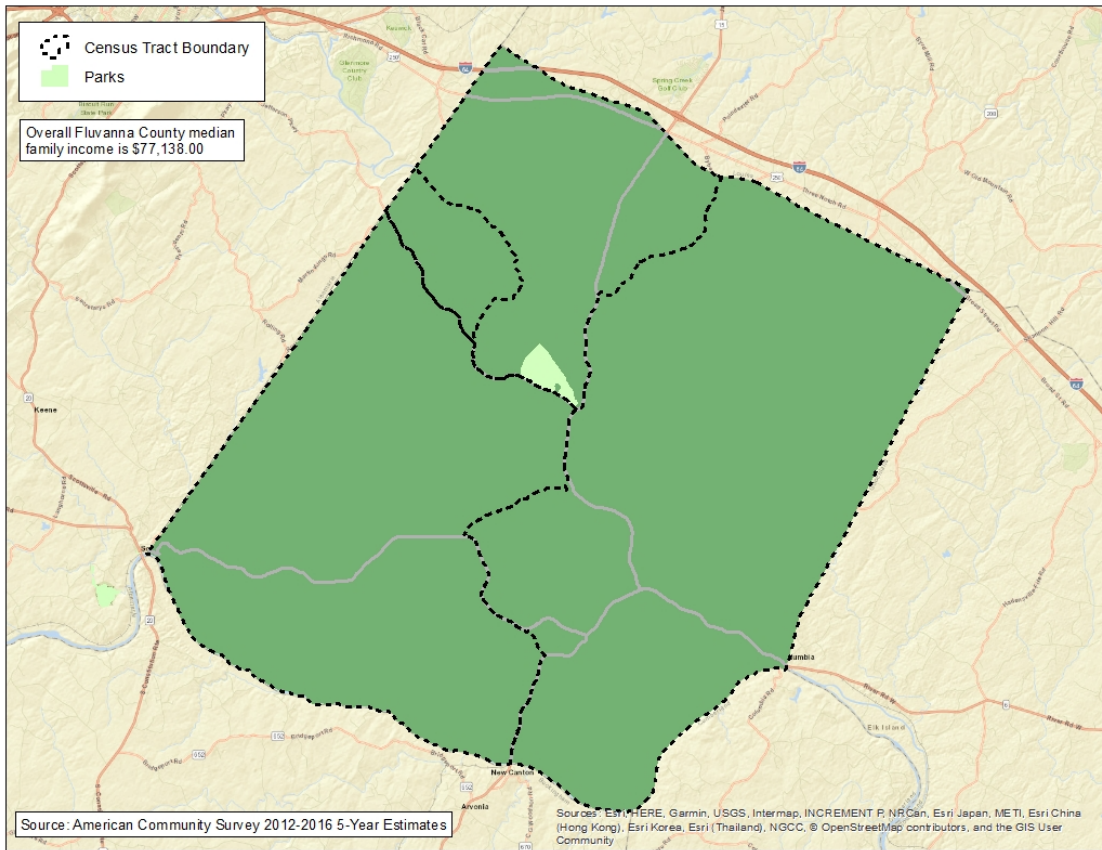
There are 7,317 families living in Fluvanna county.

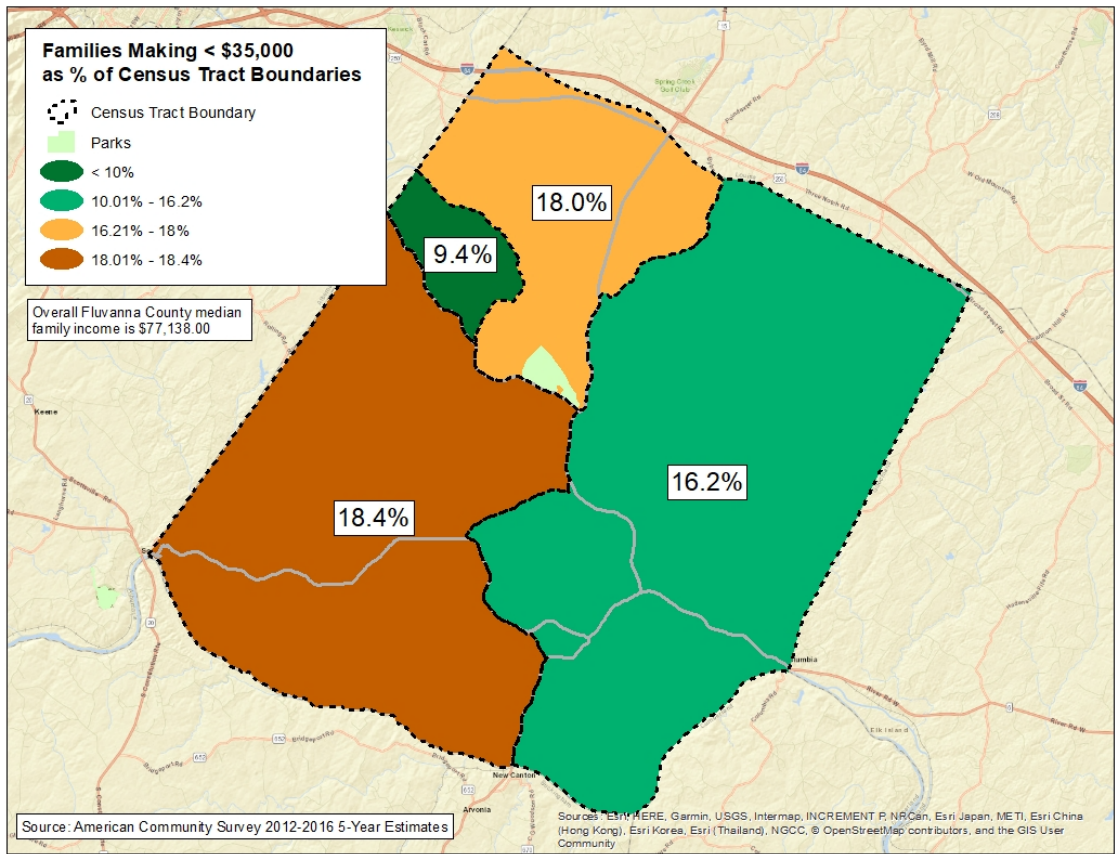
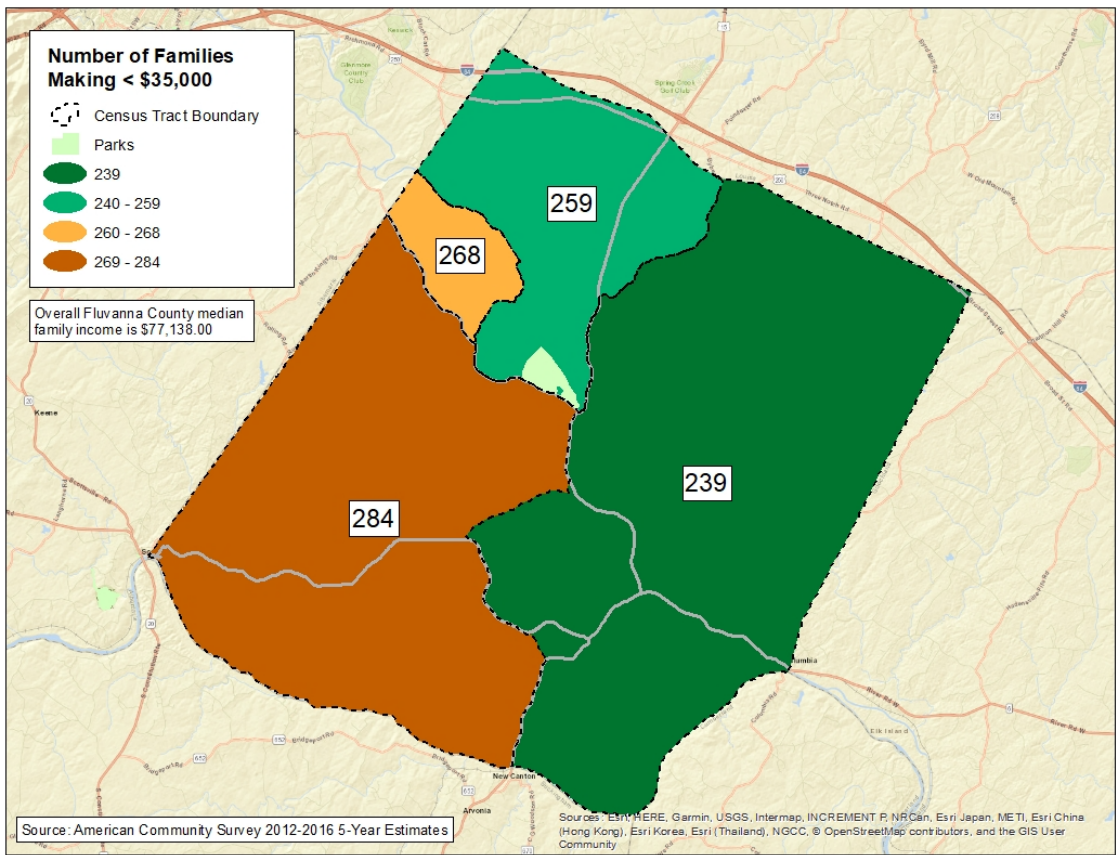
Of these, **1,050 (14%)** do not earn enough to provide for their basic needs and the costs associated with working. Fluvanna has among the lowest percentage of families left behind. Nine percent of the families struggling in our region live in Fluvanna, where the median income is just over \$77,000 annually (second highest in the region). Fluvanna, like neighboring Albemarle, has the highest cost for housing, but it has among the lowest cost for childcare.

Fluvanna Expenses: Single Householder + 2 Children (1 Toddler)			
	Annual	Monthly	Weekly
Food	\$5,995.08	\$499.59	\$115.29
Clothing	\$1,006.11		
Shelter	\$15,900.00	\$1,325.00	
Utilities	\$2,601.67	\$216.81	
Necessary Costs	\$5,001.57		
Survival Expenses	\$30,603.43		
Childcare	\$7,920.00	\$660.00	\$165.00
Transportation	\$2,100.59	\$175.05	
TOTAL Expenses	\$40,624.02		

As this table shows, 64% (667) of the families who cannot meet their basic needs earn between \$15,000-\$35,000 annually. This strongly suggests they are working, but not earning the wages, or getting the hours, they need to support their families.

Annual Family Income and Benefits	Fluvanna's Struggling Families	Percentage
\$0 - \$9,999	339	(32%)
\$10,000 - \$14,999	44	(4%)
\$15,000 - \$24,999	247	(24%)
\$25,000 - \$34,999	420	(40%)
Total	1,050	100%





GREENE COUNTY

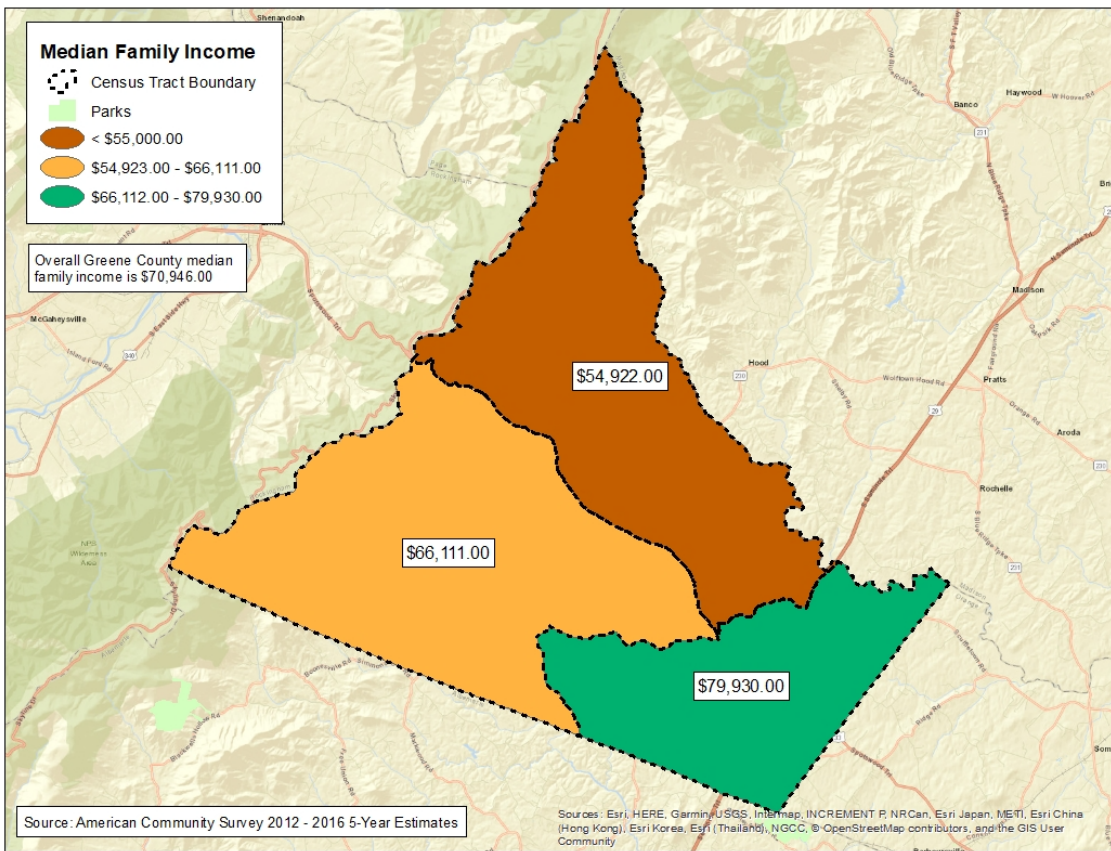
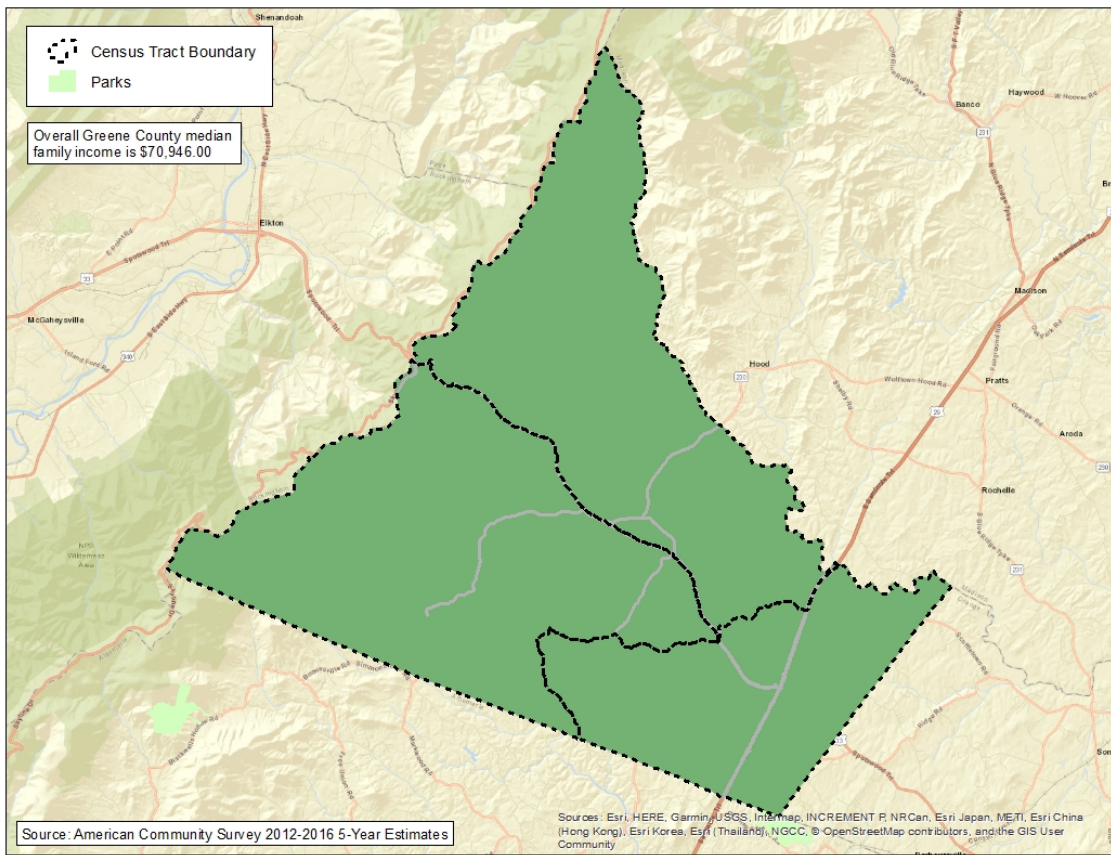
There are 5,092 families living in Greene county.

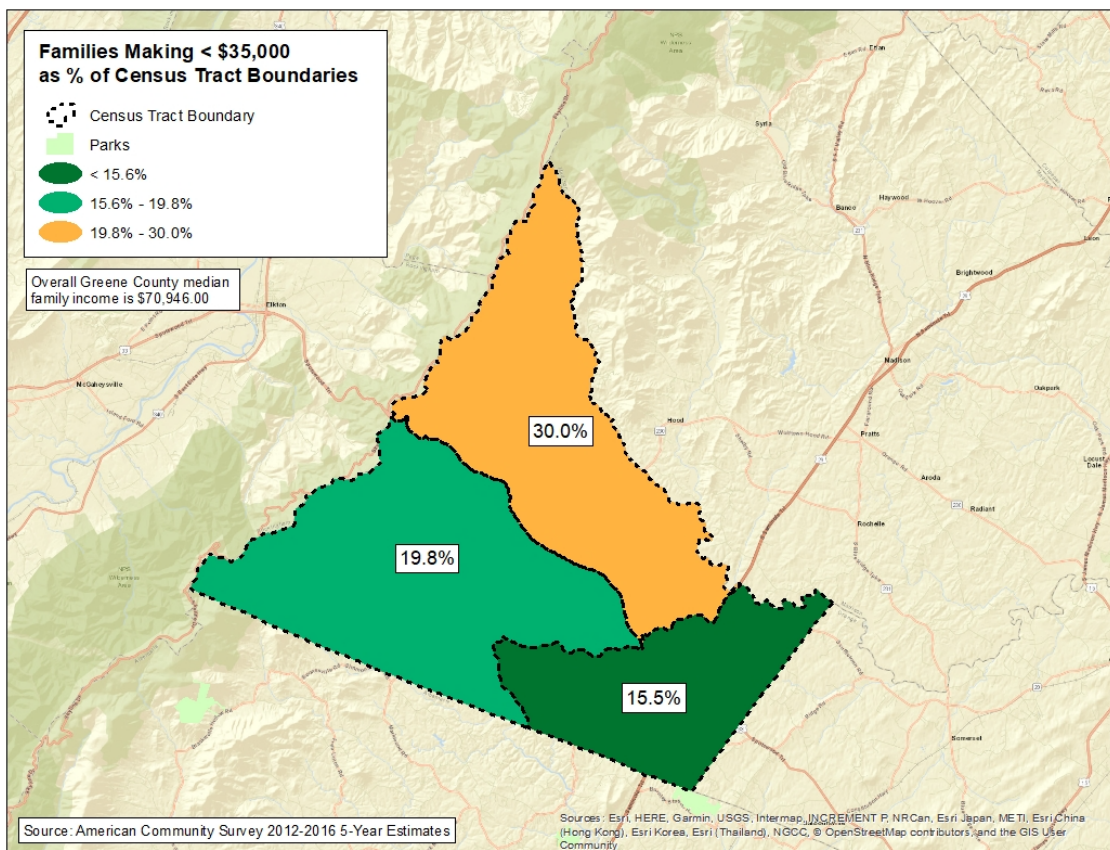
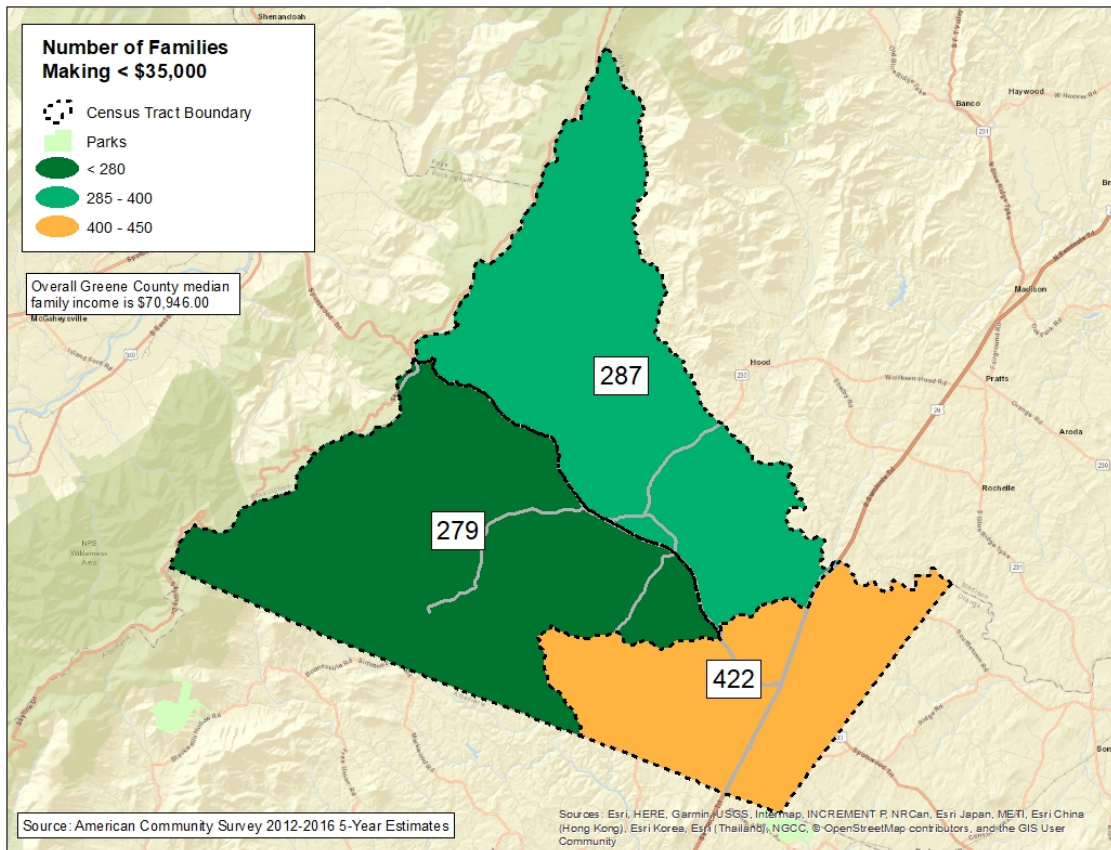
Of these, **988 (19%)** do not earn enough to provide for their basic needs and the costs associated with working. Greene has among the lowest percentage of families left behind. Eight percent of the families struggling in our region live in Greene, where the median income is just over \$70,000 annually. Greene, like neighboring Albemarle, has the highest cost for housing, but it has among the lowest cost for childcare.

Greene Expenses: Single Householder + 2 Children (1 Toddler)			
	Annual	Monthly	Weekly
Food	\$5,995.08	\$499.59	\$115.29
Clothing	\$1,006.11		
Shelter	\$15,900.00	\$1,325.00	
Utilities	\$2,601.67	\$216.81	
Necessary Costs	\$5,001.57		
Survival Expenses	\$30,603.43		
Childcare	\$7,920.00	\$660.00	\$165.00
Transportation	\$2,100.59	\$175.05	
TOTAL Expenses	\$40,624.02		

As this table shows, 91% (900) of the families who cannot meet their basic needs earn between \$15,000-\$35,000 annually. This is the highest percent in the region. This strongly suggests they are working, but not earning the wages, or getting the hours, they need to support their families.

Annual Family Income and Benefits	Greene's Struggling Families	Percentage
\$0 - \$9,999	9	(1%)
\$10,000 - \$14,999	79	(8%)
\$15,000 - \$24,999	519	(52%)
\$25,000 - \$34,999	381	(39%)
Total	988	100%





LOUISA COUNTY

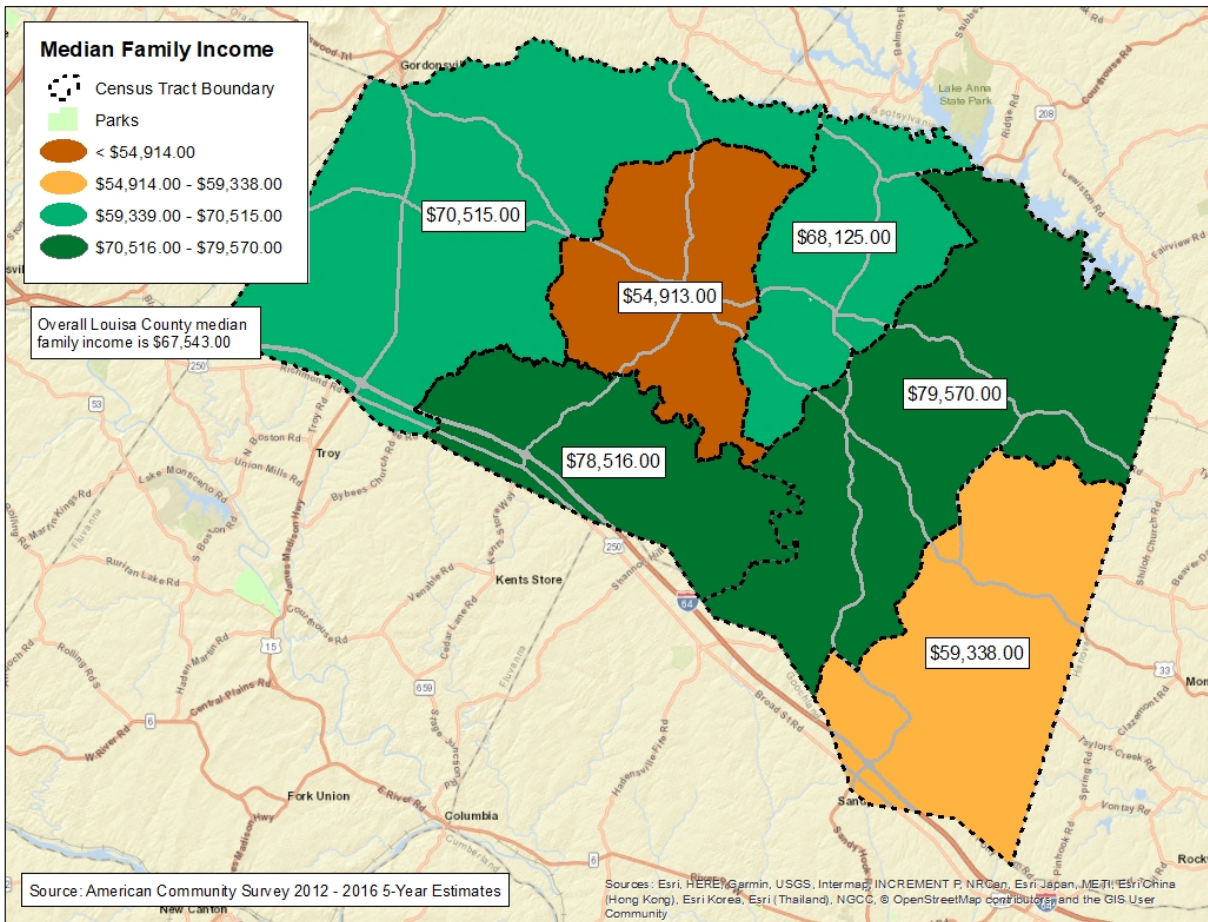
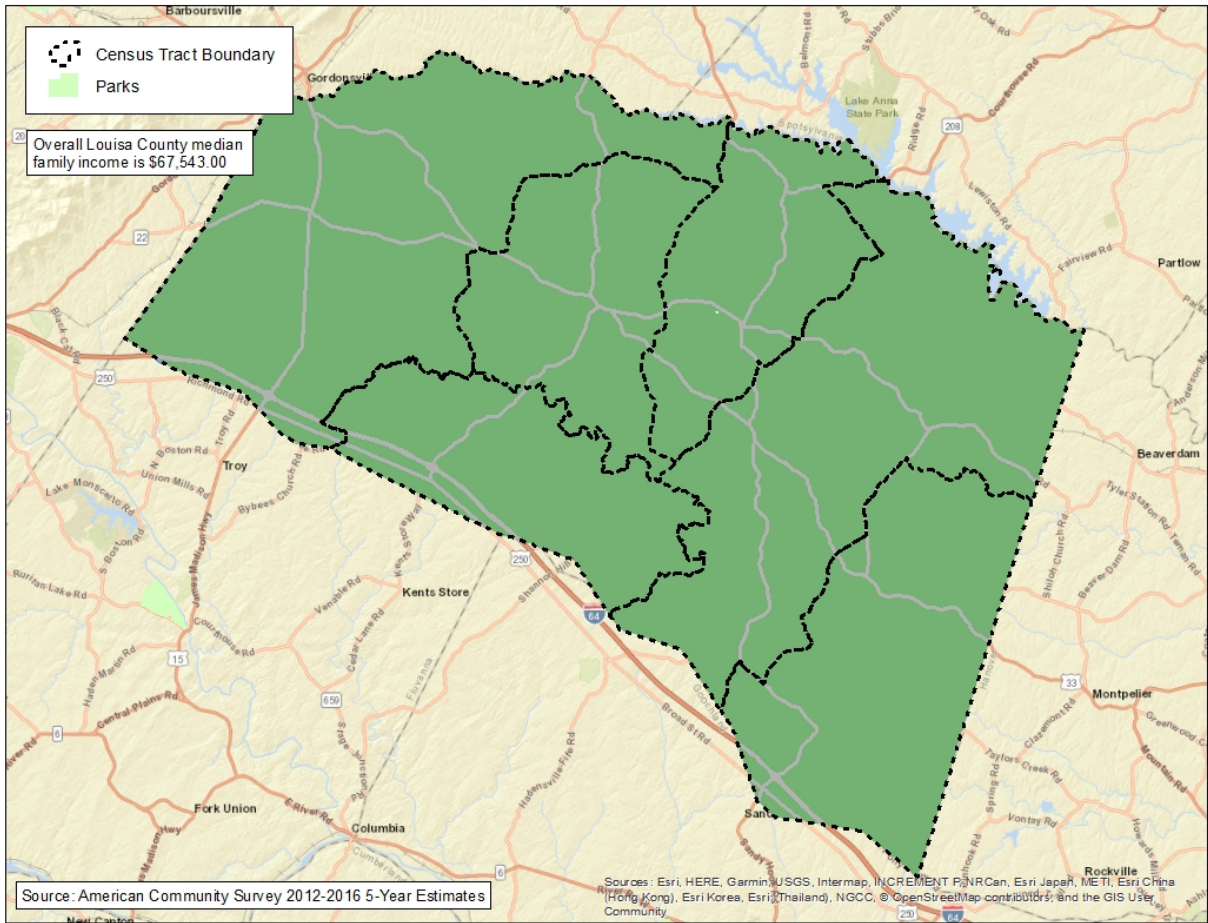
There are 9,459 families living in Louisa county. Louisa is home to the second largest number of families in the region.

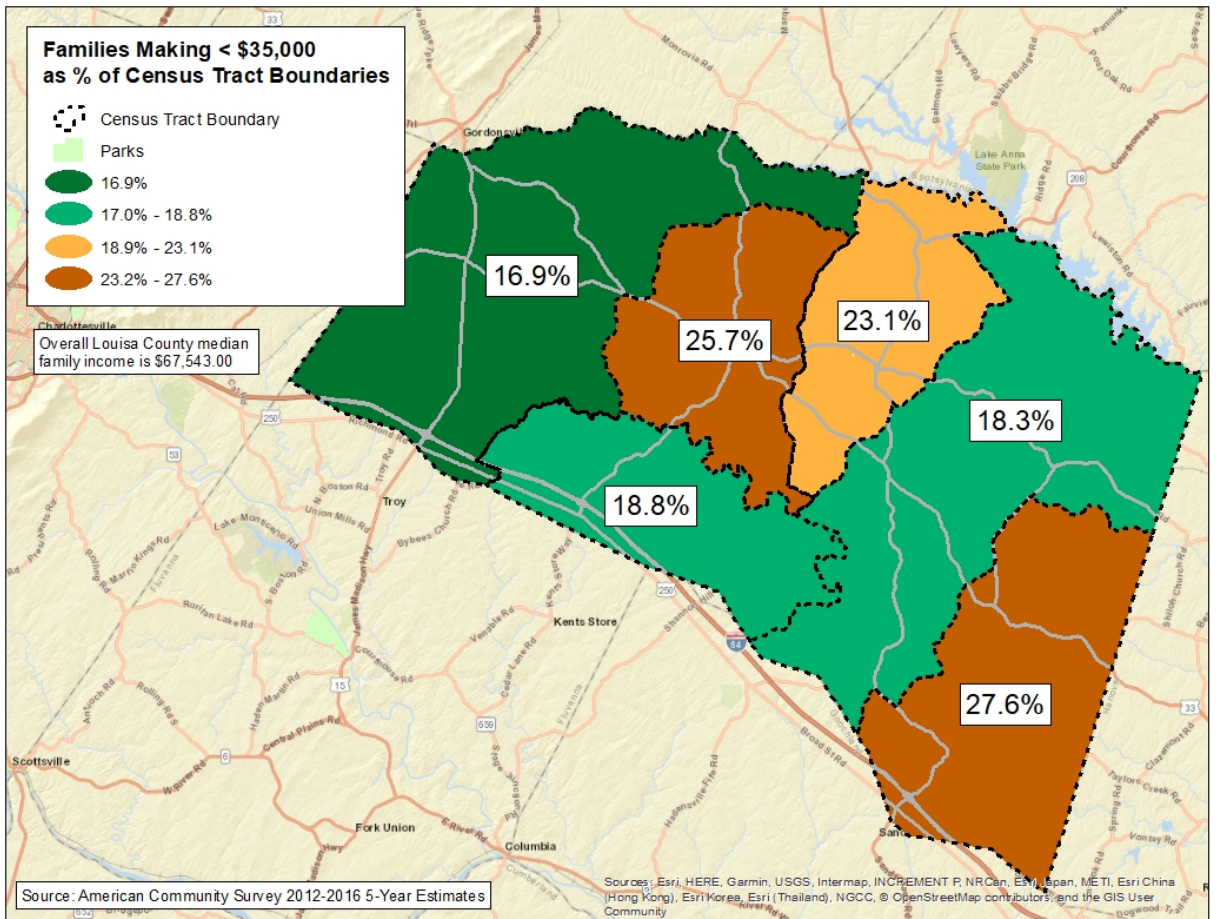
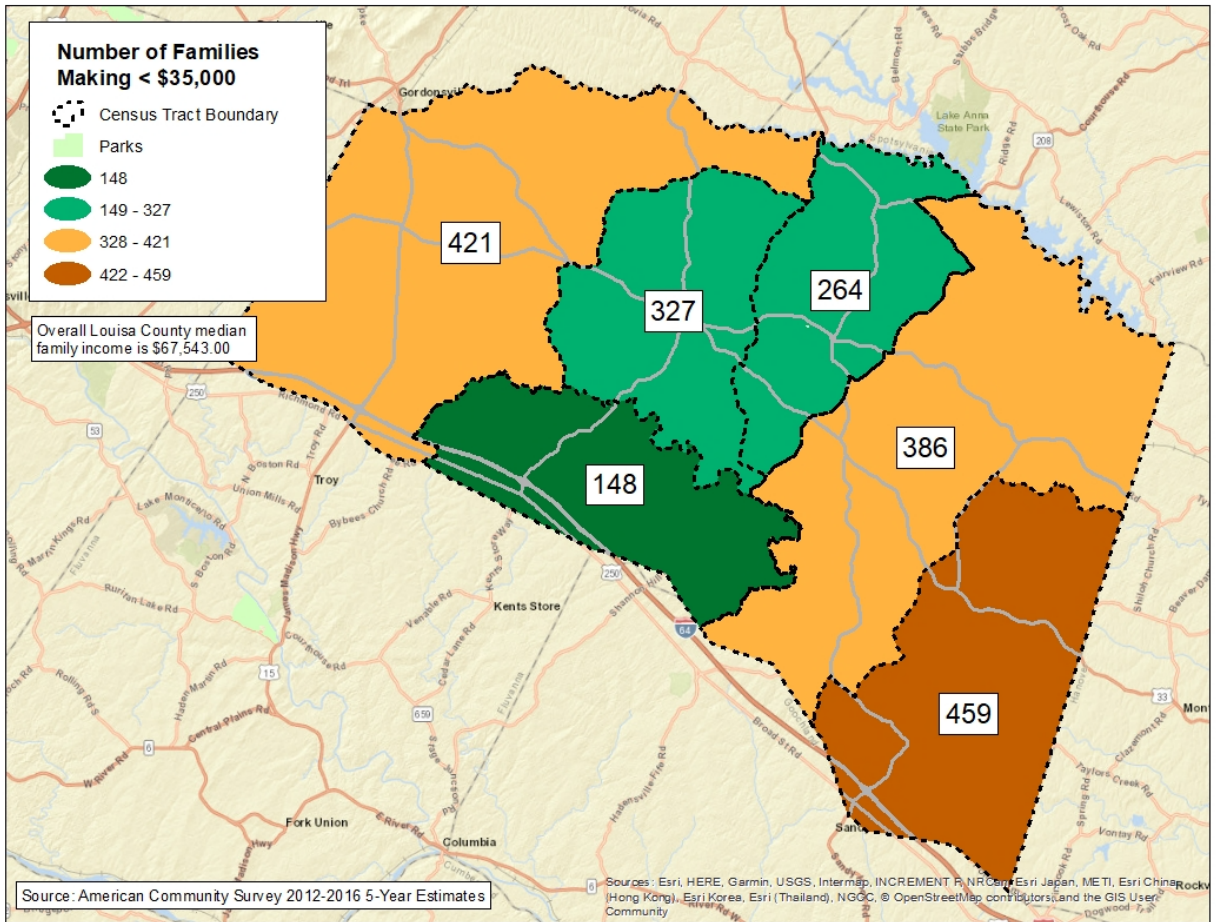
Of these, **2,005 (21%)** do not earn enough to provide for their basic needs and the costs associated with working. Louisa has third highest number and third highest percentage of families left behind. Seventeen percent of the families struggling in our region live in Louisa, where the median income is just over \$67,000 annually. Louisa has the second lowest cost for housing and among the lowest cost for childcare.

Louisa Expenses: Single Householder + 2 Children (1 Toddler)			
	Annual	Monthly	Weekly
Food	\$5,995.08	\$499.59	\$115.29
Clothing	\$1,006.11		
Shelter	\$11,736.00	\$978.00	
Utilities	\$2,601.67	\$216.81	
Necessary Costs	\$4,267.77		
Survival Expenses	\$25,606.63		
Childcare	\$7,920.00	\$660.00	\$165.00
Transportation	\$2,100.59	\$175.05	
TOTAL Expenses	\$35,627.22		

As this table shows, 72% (1,437) of the families who cannot meet their basic needs earn between \$15,000-\$35,000 annually. This strongly suggests they are working, but not earning the wages, or getting the hours, they need to support their families.

Annual Family Income and Benefits	Louisa’s Struggling Families	Percentage
\$0 - \$9,999	313	(15%)
\$10,000 - \$14,999	255	(13%)
\$15,000 - \$24,999	641	(32%)
\$25,000 - \$34,999	796	(40%)
Total	2,005	100%





NELSON COUNTY

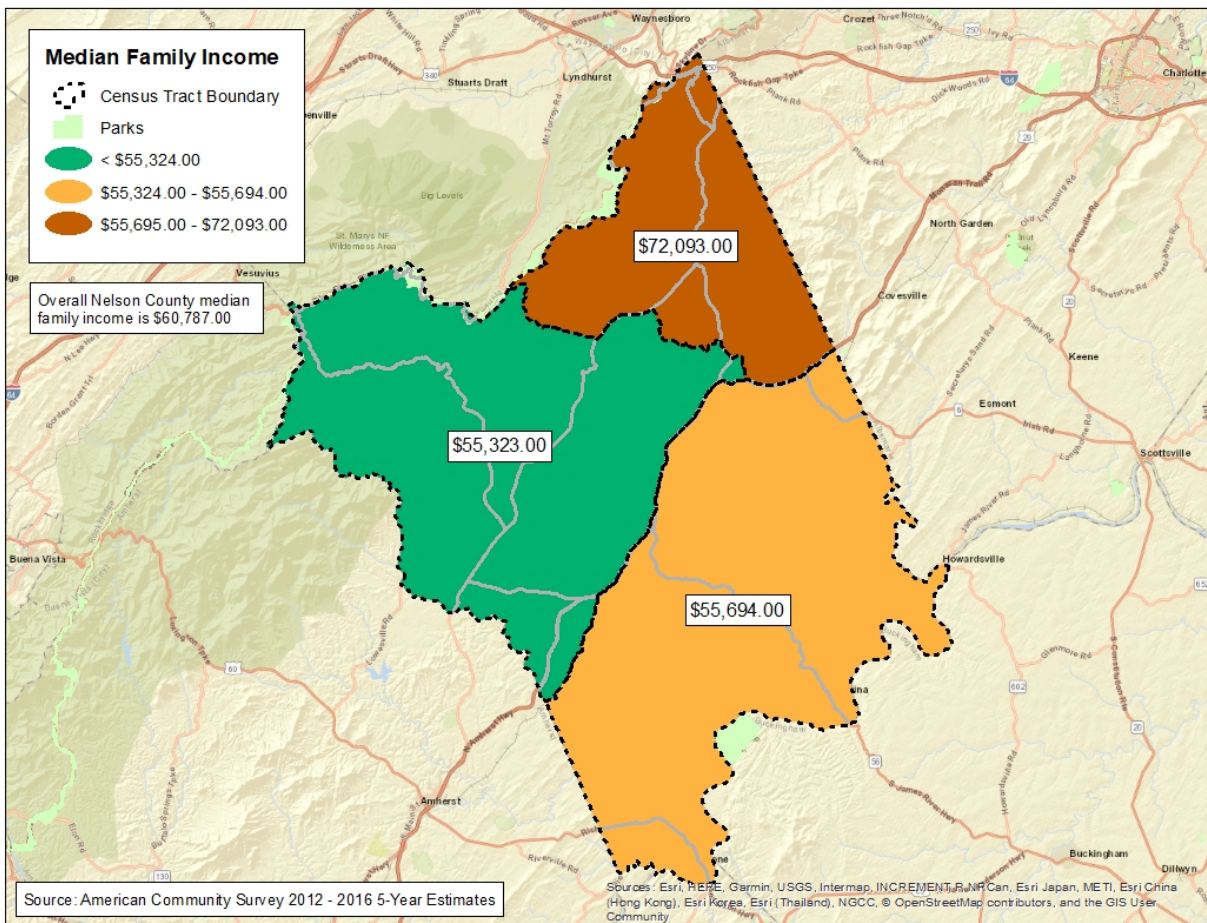
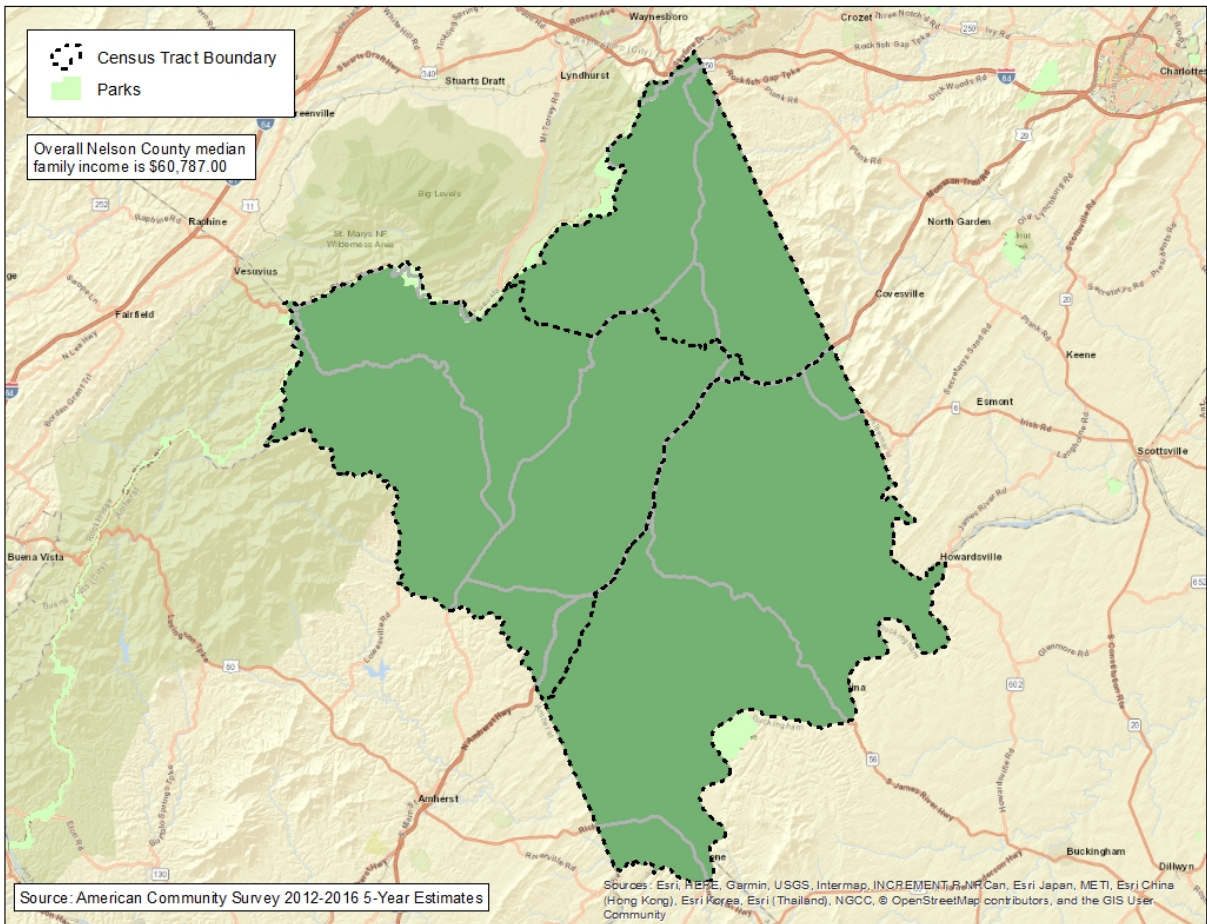
There are 4,084 families living in Nelson county.

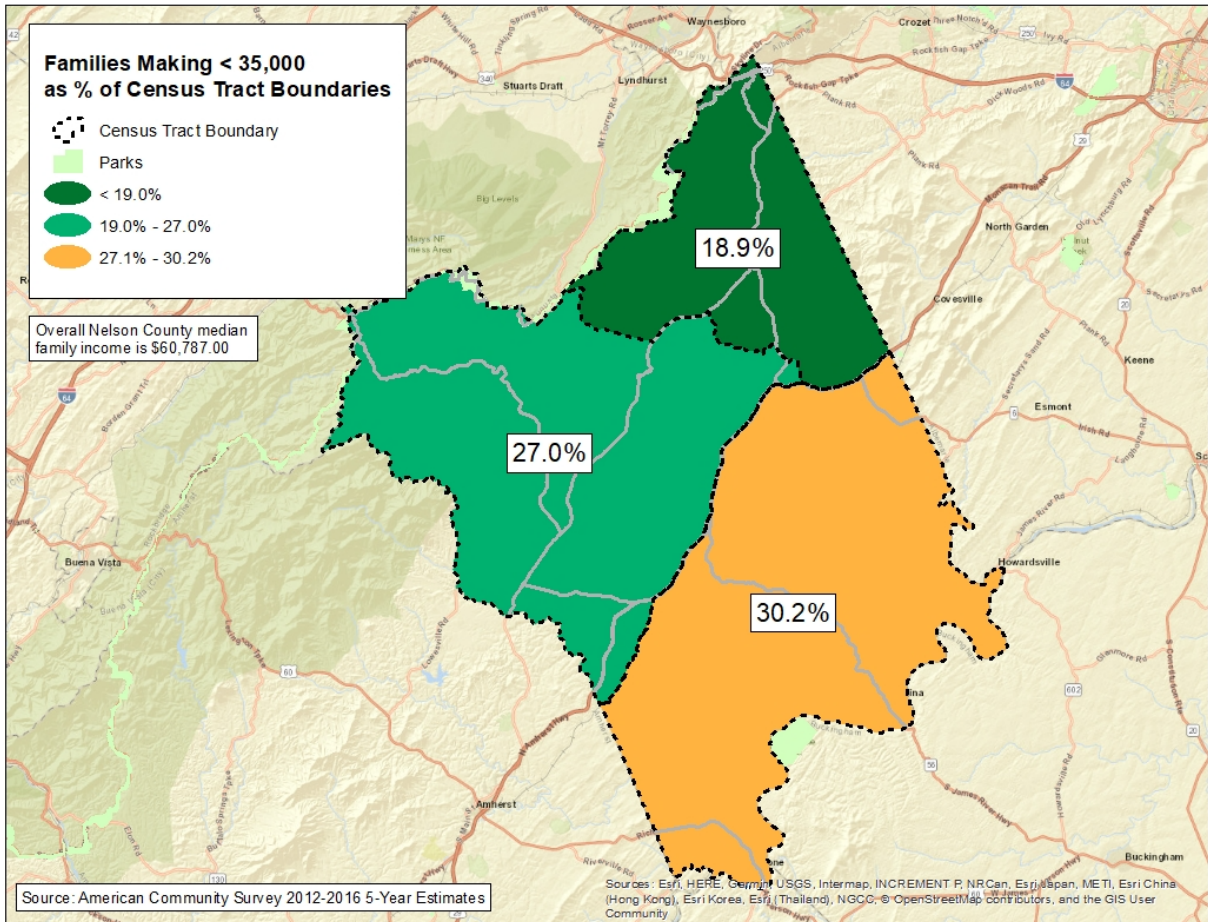
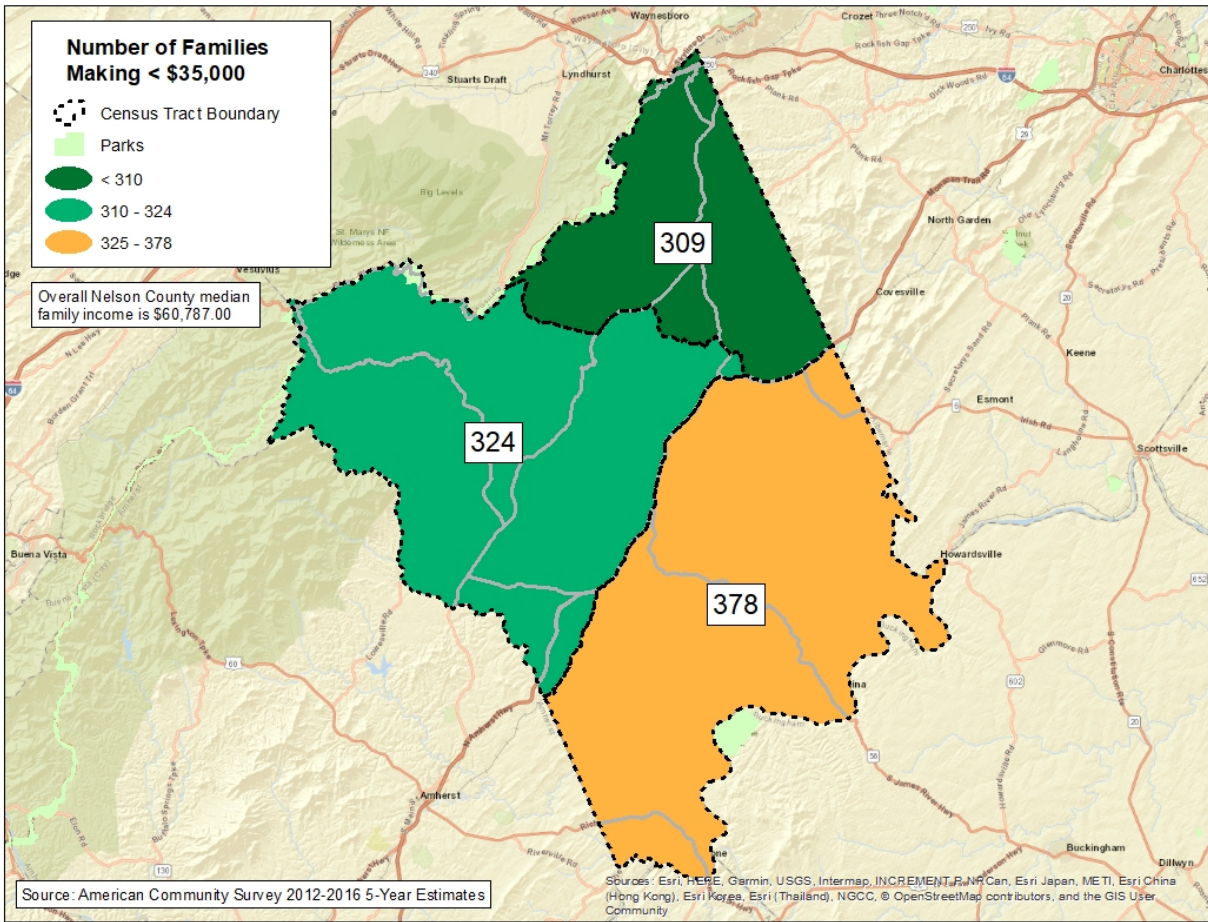
Of these, **1,011 (25%)** do not earn enough to provide for their basic needs and the costs associated with working. Nelson has the second highest percentage of families left behind in the region. Like Greene, just eight percent of the families struggling in our region live in Nelson, where the median income is just over \$60,000 annually. Nelson, like neighboring Albemarle, has the highest cost for housing, but unlike Albemarle is among the lowest cost for childcare.

Nelson Expenses: Single Householder + 2 Children (1 Toddler)			
	Annual	Monthly	Weekly
Food	\$5,995.08	\$499.59	\$115.29
Clothing	\$1,006.11		
Shelter	\$15,900.00	\$1,325.00	
Utilities	\$2,601.67	\$216.81	
Necessary Costs	\$5,001.57		
Survival Expenses	\$30,603.43		
Childcare	\$7,920.00	\$660.00	\$165.00
Transportation	\$2,100.59	\$175.05	
TOTAL Expenses	\$40,624.02		

As this table shows, 66% (667) of the families who cannot meet their basic needs earn between \$15,000-\$35,000 annually. This strongly suggests they are working, but not earning the wages, or getting the hours, they need to support their families.

Annual Family Income and Benefits	Nelson's Struggling Families	Percentage
\$0 - \$9,999	206	(20%)
\$10,000 - \$14,999	138	(14%)
\$15,000 - \$24,999	216	(21%)
\$25,000 - \$34,999	451	(45%)
Total	1,011	100%





CITY OF CHARLOTTESVILLE

There are 8,391 families living in Charlottesville.

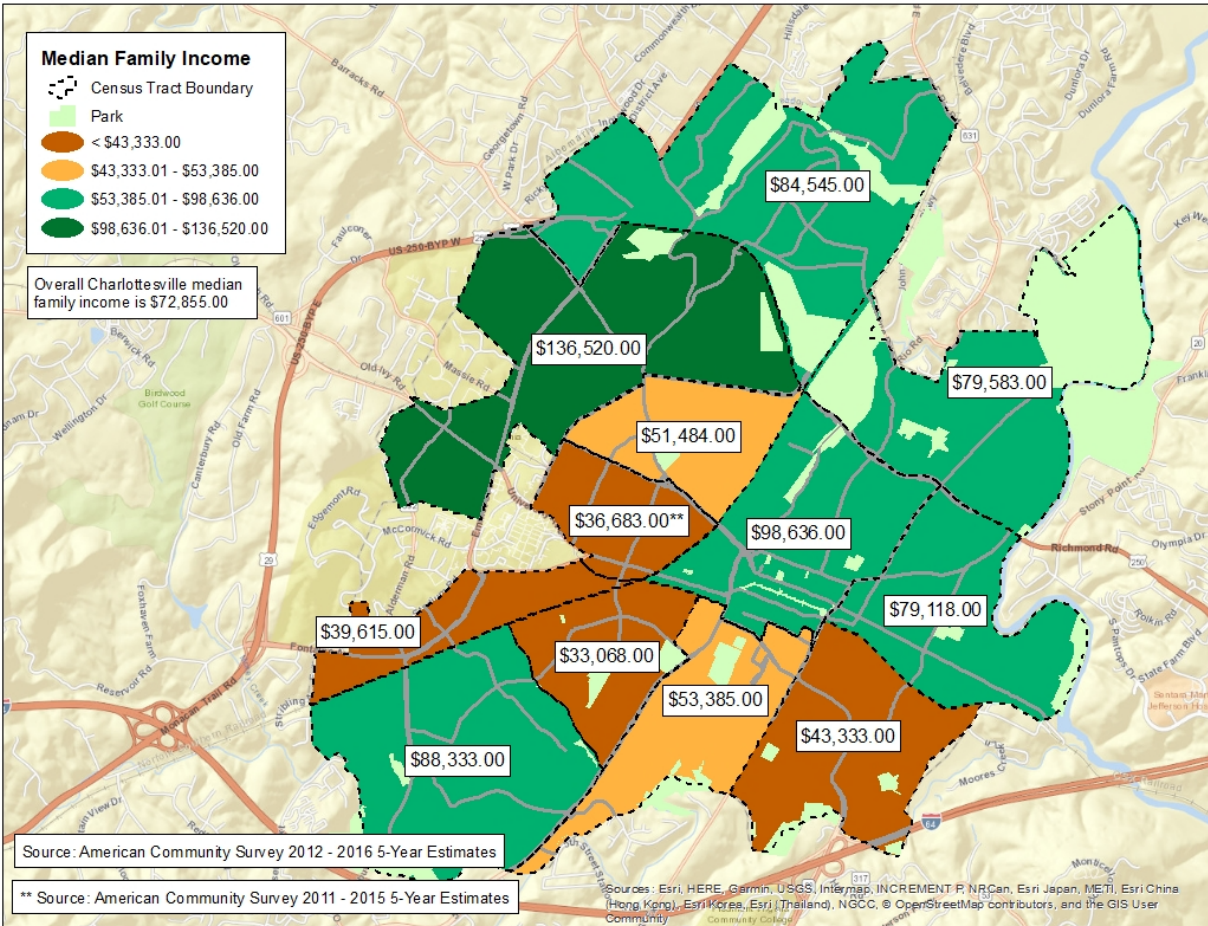
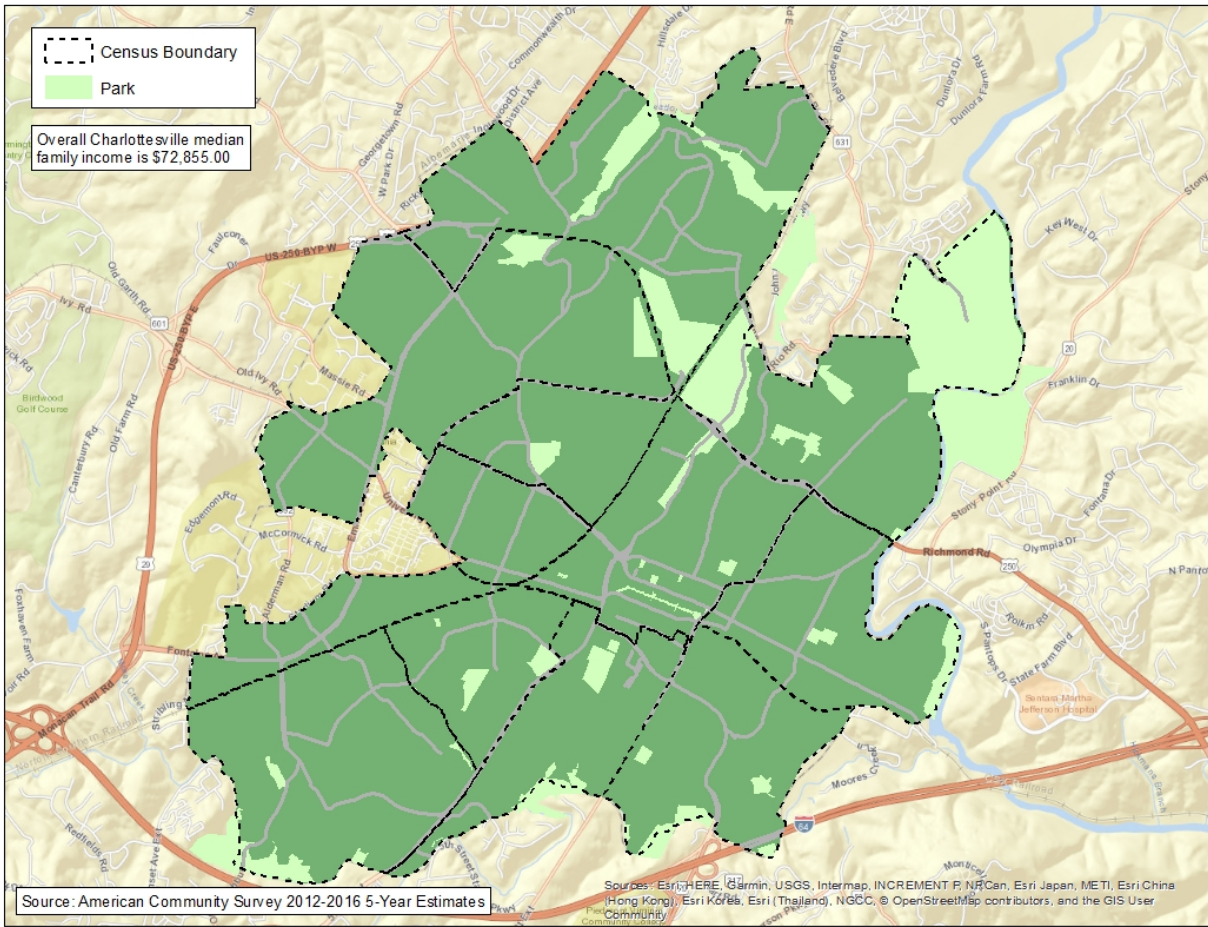
Of these, **2,056 families (25 percent)** do not make enough money to pay for the essentials of life and the costs associated with working. Charlottesville has the second highest number (behind Albemarle) and third highest percentage (behind Buckingham and Nelson) of families left behind in the region. Seventeen percent of the families struggling in our region live in Charlottesville, where the median income is just over \$72,000 annually (third highest). Residents of Charlottesville collectively earned over \$1.4 Billion last year. Charlottesville, like surrounding Albemarle, has the highest cost for housing and childcare.

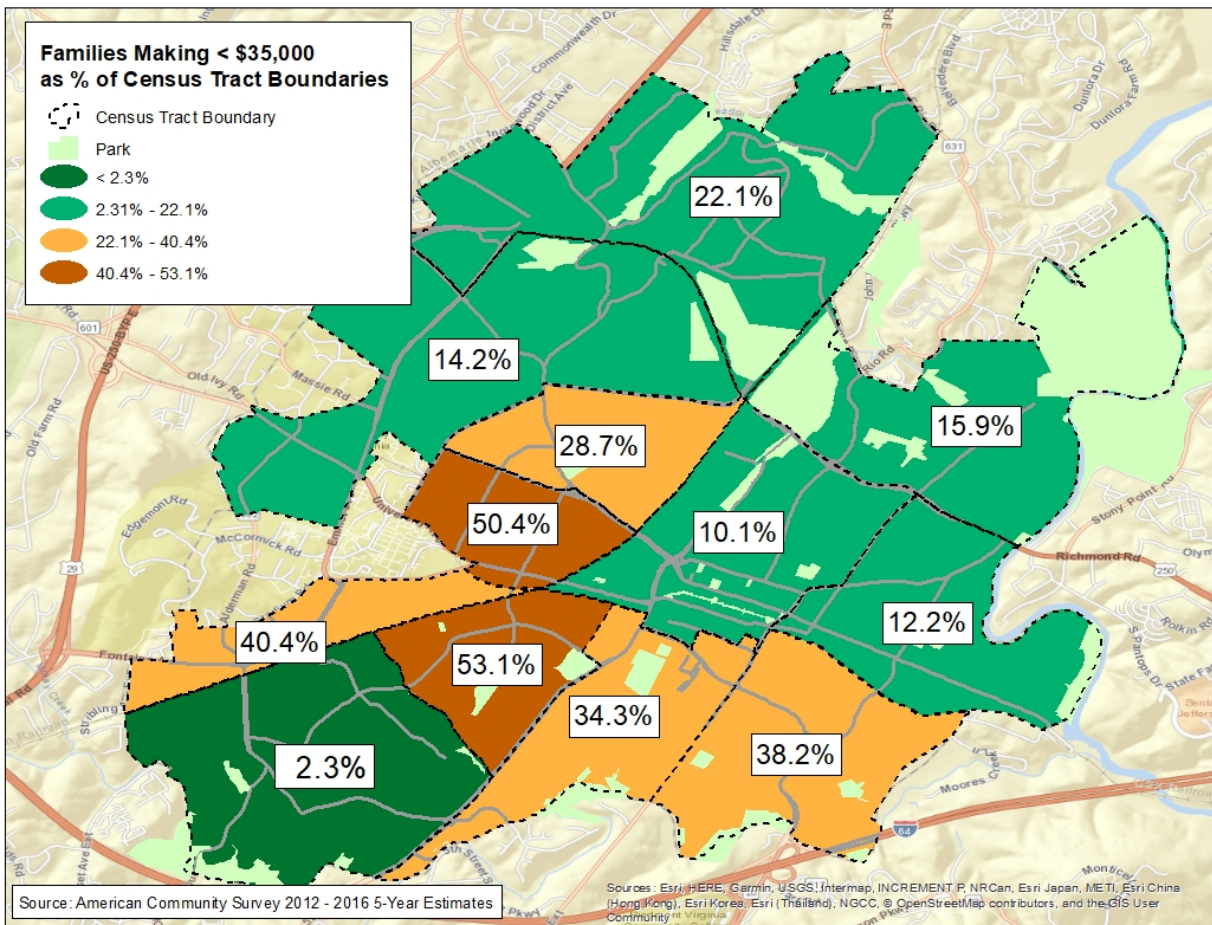
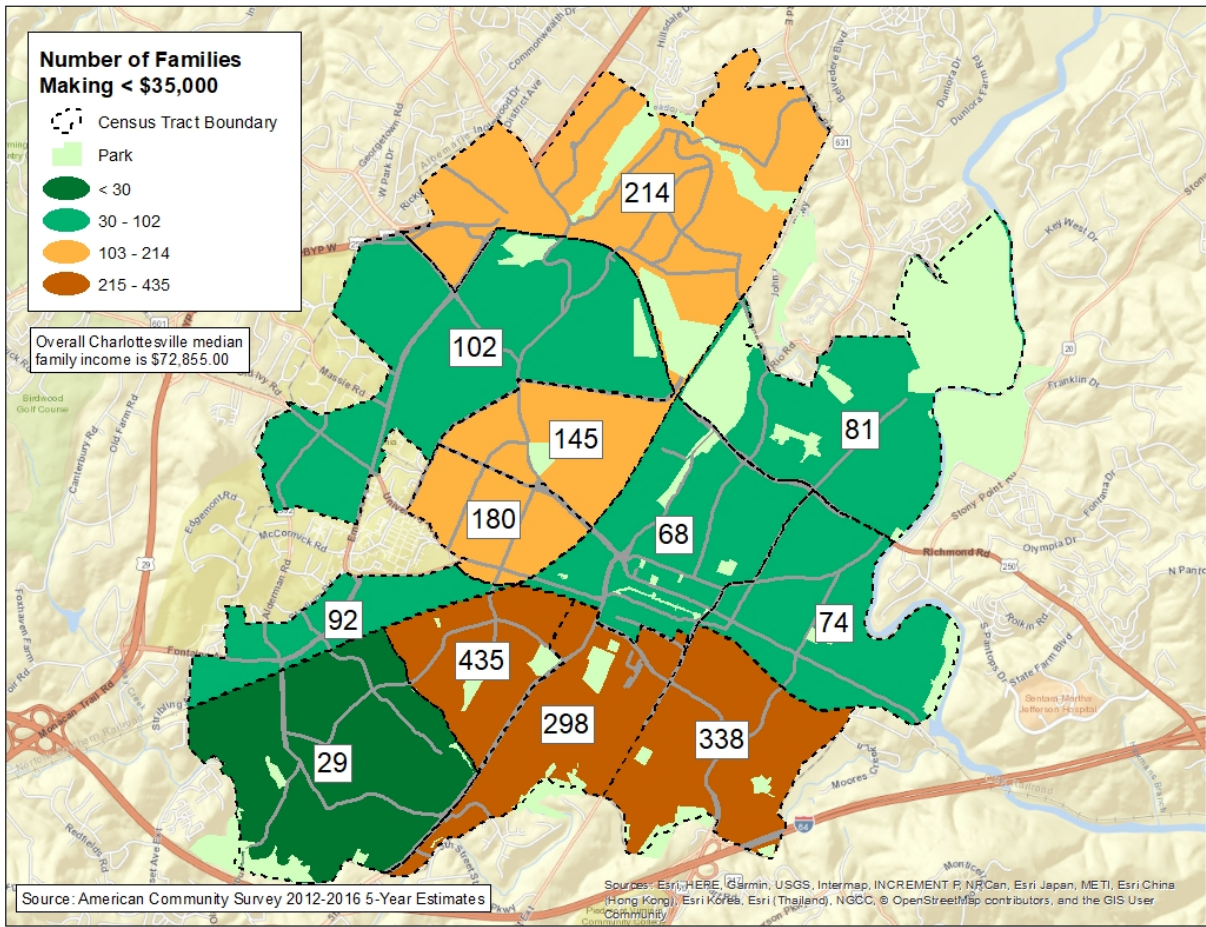
Charlottesville Expenses: Single Householder + 2 Children (1 Toddler)			
	Annual	Monthly	Weekly
Food	\$5,995.08	\$499.59	\$115.29
Clothing	\$1,006.11		
Shelter	\$15,900.00	\$1,325.00	
Utilities	\$2,601.67	\$216.81	
Necessary Costs	\$5,001.57		
Survival Expenses	\$30,603.43		
Childcare	\$12,480.00	\$1,040.00	\$260
Transportation	\$2,100.59 ²³		
TOTAL Expenses	\$45,184.02		

As this table shows, 57% (1,164) of the families who cannot meet their basic needs earn between \$15,000-\$35,000 annually (the lowest percentage in the region). This strongly suggests they are working, but not earning the wages, or getting the hours, they need to support their families.

Annual Family Income and Benefits	Charlottesville’s Struggling Families	Percentage
\$0 - \$9,999	590	(29%)
\$10,000 - \$14,999	302	(14%)
\$15,000 - \$24,999	508	(25%)
\$25,000 - \$34,999	656	(32%)
Total	2,056	100%

²³ If the individual can take the bus, these costs can be reduced to \$240. Total expenses then would be \$43,323.43.





Local Income Deficit

The annual local income deficit is the *cumulative* total of additional income these families would need to earn in order to close the gap between their current income and the total income they would need to earn to become financially self-sufficient. In our community, there are 12,034 families who do not earn enough to sustain themselves financially. To grasp what would be needed to lift these families to self-sufficiency, it is crucial to know the extent of the annual local income deficit. The annual local income deficit for the Charlottesville region is a range between \$247 and \$360 million annually.

To create a pathway from dependency to self-sufficiency for all of these families, the community needs to implement an economic development strategy that will generate \$247-\$360 million in additional total annual income for these families.

Putting that local income deficit into perspective, it amounts to 3-4 percent of the current total annual income earned by residents of the Charlottesville region, which in 2016 was \$9.09 Billion. Our challenge is to create or identify jobs that will generate 3-4 percent more cumulative income for those families who are struggling to meet their basic needs.

ECONOMIC SNAPSHOT

	Albemarle	Buckingham	Fluvanna	Greene	Louisa	Nelson	Charlottesville
Survival expenses	\$30,603	\$23,029	\$30,603	\$30,603	\$25,607	\$30,603	\$30,603
Working family expenses	\$45,184	\$31,370	\$40,624	\$40,624	\$35,627	\$40,624	\$45,184
# of families <\$35,000	3,665	1,259	1,050	988	2,005	1,001	2,056
% of families <\$35,000	14%	32%	14%	19%	21%	25%	25%
Adults over 25 without a high school diploma	6,031 (9%)	2,774 (22%)	1,972 (11%)	2,171 (17%)	4,041 (16%)	1,489 (14%)	2,761 (10%)
Total income earned	\$5.05 Billion	\$243 Million	\$649 Million	\$456 Million	\$840 Million	\$388 Million	\$1.47 Billion
% of those over 16 not working nor seeking work	39%	48%	40%	35%	38%	43%	36%

Issue Conclusion

As the preceding maps illustrate, throughout our region over 12,000 families struggle every day to provide for themselves and their children. Many of those children are likely to face the same struggles the rest of their lives. Helping people lift themselves up requires that we work as a

community to help parents find the quality jobs that will reduce our annual local income deficit. This effort will yield substantial benefits not just for those parents, but for their children.

Of course, our success will not be measured by shifting colors on places on a map, but by lifting families to a place where they have control over their own lives—and their own potential.

Part II: Finding a Solution

ISSUE SUMMARY

Nearly one out of every five families in our region does not earn enough income to survive on their own. The vast majority of these struggling families consist of women and their children. Absent a sustained, methodical and intentional effort, a huge number of the children born into low-income families will remain there the rest of their lives.

To break this cycle, parents need quality jobs. And they want quality jobs.

Our challenge is to create and identify these quality jobs and position families to get them.

The answer will come from within. No one can address this issue but us. And we can tackle this problem. The families in trouble, though numerous, are not anonymous. The problem, though daunting, is not insurmountable. We have the will, the means and the method.

A SOLUTION

Change is Hard

Implementing a solution will be hard work, made more difficult by our own human nature. We both crave change and fear it.

Thomas Jefferson captured that essence of humanity in the Declaration of Independence, when he wrote ““All experience hath shewn, that mankind are more disposed to suffer, while evils are sufferable, than to right themselves by abolishing the forms to which they are accustomed.” In short, change is hard.

Change is hard, not just for individuals, but for a community as well. But the alternative to changing is staying the same. And as a community, staying the same means consigning yet another generation of children to a life of struggle and dependency. To find our pathway to expanded economic opportunity, our community must change, and individuals must change. We can effect this change through the approach we have developed.

Our Approach

Two Generation Strategy

In his book, *Our Kids: The American Dream in Crisis*, Harvard University Professor Robert Putnam writes that “[p]oor kids, through no fault of their own, are less prepared by their families, their

schools, and their communities to develop their God-given talents as fully as rich kids.”²⁴ If children do not graduate from high school or continue their education beyond high school, there is a good chance they will be impoverished as adults. And parents’ income can determine the level of educational attainment—and the likelihood of self-sufficiency—of their children.

To break this cycle, therefore, we need to focus not just on the children—where there is already a substantial focus—but also on their parents. In short, to break the cycle we need a two-generation strategy. Children need quality schools and their parents need quality jobs.

Our Working Model

There is one group—and only one group—which has the interest, incentive and capacity to give people money—even more than they “need”—week after week, month after month, year after year.

Employers.

Jobs are the solution to poverty because money is the solution to poverty.

But not just any job. The job needs to pay a sufficient wage, with a possibility of upward mobility, in order to break the cycle of struggle facing no- and low-wage families.

We have built a working model that works. Our model was launched through research but has been propelled through experience. We have just enrolled our 500th job-seeker, and we have learned from each of them how to serve them better.

Sadly, we have witnessed that knocking someone down is easier than lifting someone up. And knocking someone down can occur both purposefully and unknowingly. But lifting someone up requires intention. And that intention needs to be matched with power sufficient to lift.

Employer Network (Real Jobs)

Our model creates intentional pathways from struggling families to quality jobs. The model is built on a foundation of these quality jobs. They are the engine that pulls the self-sufficiency train. For the model to work, a community needs to have, or help create, these jobs.

²⁴ Putnam at 230. According to the Pew Charitable Trusts Economic Mobility Project, 42 percent of children born into the bottom fifth of family income will be there for life. Sharkey, P. (2009). *Neighborhoods and the Black-White Mobility Gap*. Pew Charitable Trusts. Retrieved from https://www.pewtrusts.org/-/media/legacy/uploadedfiles/pca_assets/2009/pewneighborhoods1pdf.pdf

The starting point for charting a pathway to self-sufficiency must be to connect with an actual employer who has a need. This reverses the approach that has been more commonly used, which has traditionally started with the job-seeker rather than the job.

As former U.S. Secretary of Labor Thomas Perez put it: “We’re doing away with what I call ‘train and pray’ — training people to be widget makers and praying that there’s a company hiring widget makers. We need to provide people with the skills needed for jobs that actually exist.”²⁵ This requires an active and on-going engagement with employers. Employers with quality jobs hold the key to self-sufficiency.

For purposes of the model, we define a quality job within reach as one that pays \$25,000 or more but doesn’t require a college degree. These represent the first rung on a ladder of economic mobility. We strive to find jobs that allow the employee to climb higher. Examples of quality jobs within reach include certified nurse assistants, electricians, bus drivers, HVAC maintenance technicians and administrative assistants.

The benefits of this job-driven approach are two-fold: Quality jobs within reach don’t just provide the money that ends poverty, but the tangible reality of those existing jobs provide the motivation for individuals to travel the pathway. The prospect of a rewarding job at the end of the pathway provides the incentive for people to keep moving (as long as traveling that path doesn’t take too long). Thus, the model works best when it is job-driven: when jobs within reach are identified, and then individuals are selected who would be interested and qualified for those jobs.

Many communities, such as Charlottesville, are fortunate to have both expanding enterprises and stable businesses. Both provide job opportunities.²⁶

There are of course new jobs created when businesses start and grow—often the focus of community economic development—but there are also jobs available in mature businesses, who are constantly hiring simply to maintain current levels of employment due to natural attrition in the job market. Many of these positions do not require a college degree and pay a wage that could lead to self-sufficiency.²⁷ When there is a vacancy in one of those jobs, we are poised to

²⁵ Perez, T. (2014, 31 August). *Job-Driven Training the Key to Stronger Workforce*. The Miami Herald. Retrieved from <https://www.miamiherald.com/opinion/letters-to-the-editor/article1984717.html>

²⁶ Haltiwanger, J., Jarmin, R. & Miranda, J. (August 2010). *Who Creates Jobs? Small vs. Large vs. New?* (Working Paper 16300). National Bureau of Economic Research. Retrieved from <http://www.nber.org/papers/w16300.pdf>. The research shows that young, growing businesses account for 3% of total employment but 20% of job growth, while larger more mature businesses account for 45% of total employment and 40% of job creation.

²⁷ According to data from EMSI, in May 2018 alone there were 1,076 open positions in our region that paid over \$30,000 that did not require a college degree.

place talented people into that position. We work with employers to identify the nature of those positions and the qualifications job-seekers need to present in order to secure those jobs when they become available.

Like many communities, we have employer networks which can be leveraged and expanded. In our model, we cultivate employer networks to help us identify those available jobs. Most employers in the community are connected either by affinity or by geography.²⁸

The Network2Work program employs a dedicated “employer relations director” to connect with those employer networks and identify the specific employers who have open positions that pay a family-sustaining wage and don’t require a college degree.

Building those on-going relationships within our employer network allows us to identify quality jobs as they become available. These relationships are sufficiently deep that when jobs become available, we know what kind of employee to find, using the peer network.

Peer Network (Real People)

Jobs are the engine of our model, but peers are the conductors.

Peers lie at the heart of our new approach. “Peers” are individuals who interact directly with individuals who are struggling and are especially well-connected and well-respected in their communities. These are the people who are at the center of social networks that exist all around us—in our neighborhoods, our schools, our churches, our nonprofits, our immigrant communities. These are the individuals who “know everybody.” They are the glue that holds communities together. They are the individuals in the community to whom people turn for information and advice. They’re trusted, and they’re for purposes of connecting people to opportunities, they are invaluable.

Once the needs of the employer are known, the community must apply an intentional approach for identifying individuals fit for the job. Many no- and low-income individuals distrust or are disconnected from the broadcast methods commonly used to convey job information.

²⁸ The largest affinity network of employers is the Charlottesville Regional Chamber of Commerce. There are others, both formal and informal. Formal networks include the Charlottesville Business Innovation Council (technology), the Charlottesville Convention and Visitors Bureau (tourism), the Blue Ridge Homebuilders (residential construction), the Society of Human Resource Managers (hiring managers), the iLab at the Darden School (entrepreneurs), and the Community Investment Collaborative (entrepreneurs) and are some of the employer networks that we leverage to identify quality jobs within reach. In addition, each locality has an office of Economic Development, which are in constant contact with employers within their jurisdictions to determine their needs.

Information spreads more extensively and more credibly through people’s social networks, with individuals they know and trust. This can be their friends and neighbors; it can also be agencies and nonprofits to whom struggling individuals have turned for help.

Research bears out this essential element of human nature. The U.S. Department of Labor found that a critical component of a successful model for creating a pathway to quality jobs, called Jobs-Plus, was “[c]ommunity support for work — neighbor-to-neighbor exchanges of information about job opportunities or employment services. This ‘social capital’ part of Jobs-Plus aimed to take advantage of the program operating in a defined place, by tapping into residents’ social networks to promote circulation of information about employment and to encourage support for work within the housing development.”²⁹

The Aspen Institute came to a similar conclusion regarding the use of social networks to connect people with jobs: “While an industry-valued credential or degree can provide a gateway to a better job, paths to employment still largely depend upon a job seeker’s personal and professional networks...Adult learners, particularly those who are low-income, often lack these essential networks.”³⁰

A comprehensive literature review by the Department of Health and Human Services recognized the importance of these relationships, “[b]ut even if mobilizing a social network is a fruitful method of job search, it is not immediately clear how either individuals or job search assistance programs can operationalize this strategy.”³¹

Our Network2Work model “operationalizes this strategy” by recognizing the value of the social connectors—the peers—at the center of these social networks. These peer social networks don’t

²⁹ Riccio, J. (2010). *Sustained Earnings Gains for Residents in a Public Housing Jobs Program: Seven-Year Findings from the Jobs-Plus Demonstration*. Retrieved from the MRDC website: https://www.mdrc.org/sites/default/files/policybrief_33.pdf. A 2003 survey of Charlottesville families confirmed the power of this approach. “In all focus groups, parents confirmed that they are likely to go to family and friends first when they need assistance. They also reported that they are likely to go to a knowledgeable ‘grassroots’ community leader for assistance.” In light of those results, the needs assessment recommended that the community “develop a cadre of knowledgeable neighborhood lay leaders to serve as information sources in their communities.” Ellis, G. (2003) *Comprehensive Needs Assessment of Charlottesville/Albemarle Children and their Families*. Albemarle County, Commission on Children and Families. Retrieved from http://www.albemarle.org/upload/images/Forms_Center/Departments/Board_of_Supervisors/Forms/Agenda/2005/5Files/20050907/Humanservicesattachb.pdf.

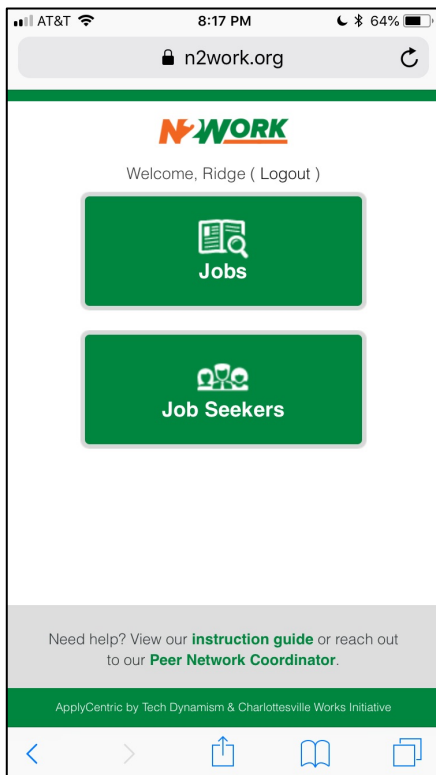
³⁰ Helmer, M. (2013). *Helping Adult Learners Navigate Community College and the Labor Market*. (Courses to Employment Number 4). Retrieved from the Aspen Institute website: https://assets.aspeninstitute.org/content/uploads/files/content/docs/pubs/update_cte_march2013.pdf

³¹ Klerman, J., Koralek, R., Miller, A. & Wen, K. (2012). *Job Search Assistance Programs—A Review of the Literature*. (OPRE Report No. 2012-39). Retrieved from the U.S. Department of Health and Human Services, Administration for Children and Families website: <http://www.acf.hhs.gov/programs/opre/index.html>.

need to be built; they need to be identified and leveraged. The leverage provided by these trusted neighbors is truly the key to lifting the community to self-sufficiency.

A top hit from a simple Google search about how to find a job leads to a Forbes article that provides six tips for getting a job. The number one tip? “Tap your social network. Everybody knows somebody.”³² Tapping your social network is effective when the job-seeker belongs to the same “horizontal” social network as the person who is hiring. Those social networks are organic. Not surprisingly, however, the social networks of people left behind in the economy and the hiring managers for those fueling the economy don’t often intersect. Creating that intersection, that “vertical” integration, requires intention. Forbes’ statement is true: everybody knows somebody. We need to connect those critical “somebody’s” who know the job-seeker with the “somebody” who is offering quality jobs.

Our approach works to honor and amplify the power of these “somebodies,”—these peers—by giving them tools that help them connect their friends, family, or neighbors to the economic opportunities that surround them.



To connect job-seekers to quality jobs, peers need access to real-time information about open positions. It is not enough that jobs are available. Having jobs, without actionable information about those jobs, is like having a library full of books, but no card catalog.

Critical information includes the nature of the work, the duties, hours, wages, benefits, technical skills needed and background check requirements.

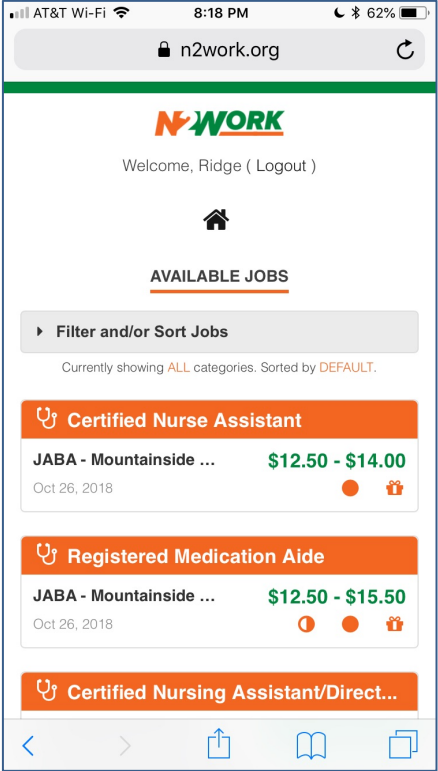
We worked with a local software developer—TechDynamism—to build a technology-based tool that places this powerful information into the hands of our well-connected peers.³³ The tool—called N2Work—disseminates detailed job information to peers through their phone (or computer). Network2Work’s employer relations director

³² Jacobs, D. (2013, March 22). *The Six Best Ways To Find Your Next Job*. Retrieved from the Forbes website: <https://www.forbes.com/sites/deborahjacobs/2013/03/22/the-six-best-ways-to-find-your-next-job/#be59fba1369c>

³³ In a meeting with the Mayor of Richmond’s Citizen’s Anti-Poverty Advisory Committee, a public housing resident exclaimed in deep frustration: “But we don’t KNOW about the jobs” while discussing the power of meaningful employment. When asked to imagine one of his neighbors having access to tangible job information, he said, “That would be a miracle.” The N2Work tool makes that miracle happen.

works with employers to create “Job Tickets.” Peers access this job information through the “Jobs” tab on the N2Work tool. From the list of jobs, peers click on one that appears promising and more detailed information is revealed.

The Job Ticket includes the essential information that a peer needs in order to match someone they know with the opportunity presented.

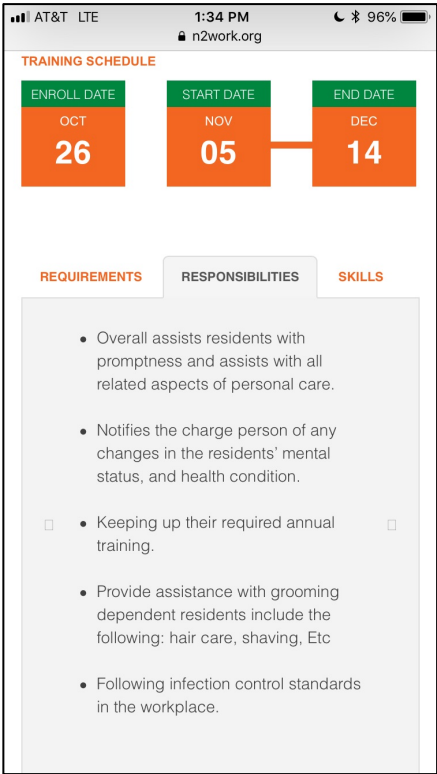


Of course, a tool is only as good as the person wielding it. The technology we have developed does not replace the human element, which is critical to the success of this model. The tool simply makes it easier for peers to help their neighbors. Peers are given access to the tool during a training by Network2Work’s Peer Network Coordinator. This training familiarizes the peer both to the framework of the model and use of the tool.

We encourage peers use their judgment to hand-select quality candidates, knowing that employers hire based on a job-seeker’s capabilities, not their condition. It’s not enough that a person needs a good job—that person needs to be able to

perform the job for which they are being recruited. Capability is the intersection between interest and aptitude. This peer approach to identifying quality candidates organically creates a double-filter: the peer only reaches out to individuals who would be a good fit for the job, and the individual only pursues a job they are motivated to take.

Before the employer relations director publishes an available job on the N2Work tool, we also need to ensure that the job-seeker can acquire “employer recognized value,” which will increase the amount they receive for their labor. Employer recognized value is generally conferred through short-term skills training, usually 8-12 weeks.³⁴ For example, jobs that pay



³⁴ Without additional employer recognized value, many of our job-seekers would be paid minimum wage. A person working full-time at minimum wage earns \$14,400.00 a year.

\$25,000 or more that *don't* require a college degree often *do* require some form of credential or technical certification, such as a commercial driver's license or certification as a nurse aide (CNA). Finally, before posting a job ticket into the network, there needs to be a way to pay for the training. We don't want to dangle hope in front of a job-seeker if we have no reasonable way to get them the skills they need to be worth more.

We have found, however, that skills training is necessary but not sufficient. Talking to both employers and employees, we understand that people lose opportunities because they don't have the supports in place that would make them a valued and valuable worker.

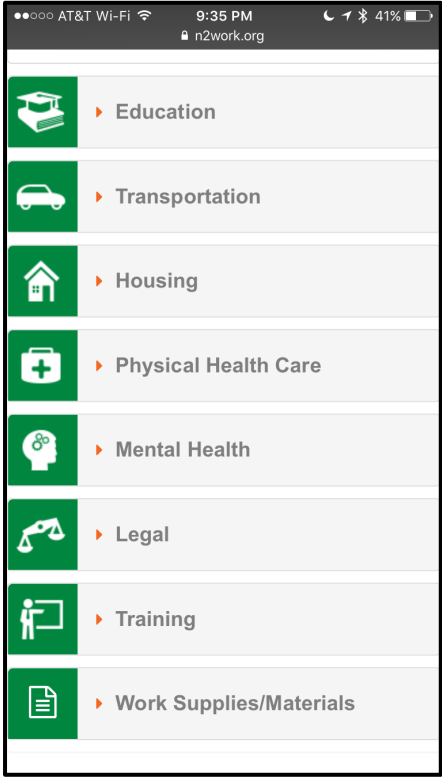
To get, maintain and excel in a job, many no- and low-income individuals need access to resources beyond training. Those needed resources may include:

1) Foundational Skills

- *Adult Education:* Virtually all of the jobs in our community, including entry level jobs, require a high school diploma (or GED). In addition, most jobs require English language proficiency, which can be a challenge for some immigrants and others with literacy challenges. Some, like the skilled trades, require basic math skills.
- *Workplace Readiness:* Employers routinely rank “soft skills,” like dependability, punctuality and adaptability, as the most important for entry-level jobs.³⁵

2) Life management

- *Childcare:* Many no- and low-income individuals rely on family and friends to provide childcare, especially for children before they reach school-age. This approach is not only often unreliable, but it generally does not provide high-quality support for children during critical formative years.
- *Transportation:* While public transportation can help some who cannot afford their own vehicle, it is often not suitable for those who work late shifts, whose jobs or homes are not on bus routes, or who have to deliver children to childcare facilities.



³⁵ According to the U.S. Chamber of Commerce Foundation, adequate workplace readiness skills “are a barrier that must be addressed because skills like punctuality, deportment, professionalism, teamwork, and communications are clearly vital to success in the workplace.” U.S. Chamber of Commerce Foundation, Center for Education and Workforce (2015). *Making Youth Employment Work: Essential Elements for a Successful Strategy*. Washington, DC: U.S. Chamber of Commerce Foundation

- **Stable housing:** The sky-rocketing cost of housing creates stressful monthly challenges for those of modest incomes, and often forces individuals to live far away from available jobs, exacerbating the transportation struggle.
- **Financial Buffer:** Lack of a financial buffer can often thwart low-income job seekers (like the need to get glasses to secure a commercial drivers' license or the need to get a tuberculosis test to become a certified nurse assistant).

3) Healthcare

- **Physical:** Inadequately provided medical care can prevent individuals from getting and keeping work. For example, individuals who have lost teeth due to poor dental care are often too embarrassed to go to job interviews.
- **Mental:** Untreated mental health disorders can create obstacles to getting and keeping a job.
- **Substance abuse recovery:** Many entry level jobs require drug-screenings.

If just one of these needs are not met, the individual is likely to fail. For example, if a single mother gets technical skills training but does not have reliable childcare, she will fail. If a single mother has technical skills and reliable childcare, but no soft skills, she will fail. If she has soft and

The screenshot shows a mobile survey interface. At the top, it displays 'AT&T Wi-Fi', '9:22 PM', and '55%' battery. The URL 'n2work.org' is visible. The survey contains three questions:

- Are you parenting or pregnant?** with radio buttons for 'No' and 'Yes' (selected).
- How many children do you have living with you under the age of 18?** with radio buttons for 'None, my children aren't living with me', 'None yet, I'm having my first soon!', '1', '2', '3', and '4 or more'.
- Are you working currently?** with radio buttons for 'Yes' and 'No'.

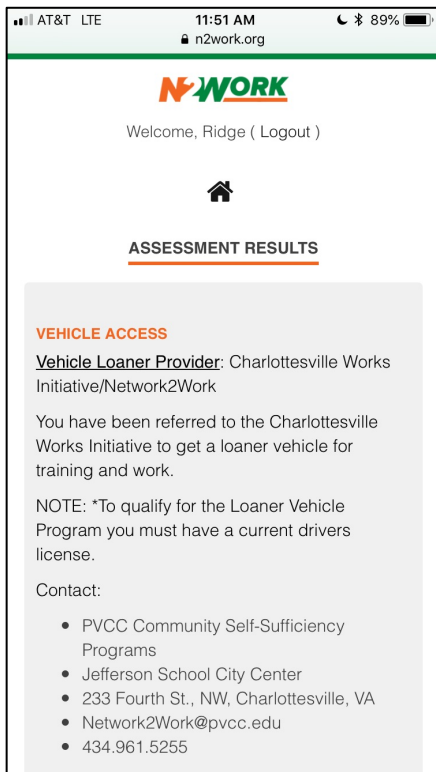
technical skills and reliable childcare, but no transportation, she will fail. In 2010, the Annie E. Casey Foundation's Center for Working Families reported this key finding: "Clients who receive bundled services are three to four times more likely to achieve a major economic outcome (such as staying employed, earning a vocational certification or associate's degree or buying a car) than clients receiving only one type of service."³⁶

Once again, we rely on trusted peers to assess a job-seeker's needs. Because people often don't self-identify needs, the N2Work tool contains an assessment, initially developed by the Curry School of Education at the University of Virginia, that identifies the supports an individual will need to secure and keep a targeted job. The tool leads peers through a conversation with the job-seeker. The questions in the assessment are dynamic—answers may prompt additional questions related to the answer. The questions are tied to the eligibility criteria of

³⁶ Gerwitz, S. (2010). *An Integrated Approach to Fostering Family Economic Success: How Three Model Sites Are Implementing the Center for Working Families Approach*. Retrieved from the Annie E. Casey Foundation website: <https://www.aecf.org/m/resourcedoc/aecf-CWFfosteringFES3modelsites-2010.pdf>

area resource providers, so that by the time the 30-minute conversation ends, the job-seeker is matched to providers who can address the needs identified.

The N2Work tool then generates a “pathways chart” for the job-seeker with the list of matched providers.



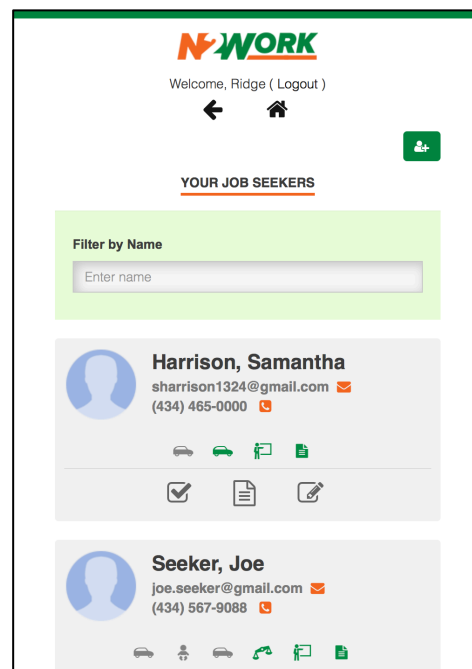
Through their own dashboard, providers receive the referrals generated by the N2Work tool’s matching. Guided by the pathways chart, providers can collaborate remotely to serve an individual comprehensively. This mechanism allows support services, like childcare and transportation, to be aligned across providers behind a person based on an individual’s distinctive needs, much as a digital medical record coordinates specialists around a patient in a hospital based on the chart prepared by the primary care physician.

The provider dashboard in the N2Work tool also allows providers to pre-populate their own intake forms with information that the peer has already collected from the job-seeker. This aids the provider in accelerating intake and saves the job-seeker from the humiliation of answering the same questions repeatedly for each provider.

Finally, to help peers keep track of their job-seekers and their

progress along the pathway, the N2Work tool maintains a roster of job-seekers for each peer. The roster includes icons that represent the needs that are being addressed by the resource providers. These icons are initially gray but automatically turn to green when a provider marks the job-seeker as “in progress” on the provider’s dashboard. Thus, at a glance, a peer can see whether a job-seeker needs further encouragement to keep moving along the pathway.

By their very nature, peers are built to support others. But peers often need support themselves. Network2Work’s Peer Network Coordinator serves the role of helping the helpers. When issues arise that are beyond a peer’s capacity to resolve, the Peer Network Coordinator stands



ready to assist.

Once a job-seeker completes the pathway charted for them, we conduct an “exit interview” with them as a quality assurance measure, to make sure the individual has the skills and resources they need in order to excel at the job. Whether consciously or subconsciously, hiring involves an element of risk assessment. Employers use applications, résumés, cover letters, interviews, background checks and references as a means of assessing whether a job-applicant is going to make them money or cost them money. To mitigate risk, employers often rely on trusted sources to “vouch” for the applicant.

Once the exit interview is completed successfully, the employer relations director “vouches” for the individual with the prospective employer, certifying that the person is truly ready to work. This intentional system of vouching assures employers that the applicant we have hand-selected is qualified and prepared for the job.

Getting a quality job is just the first, albeit a major, step toward financial security.³⁷ To achieve that ultimate monetary goal, individuals may need on-going support to retain the new job.³⁸ The first three months in a new job are often the most difficult, as the new employee adjusts to a new schedule, a new environment, new co-workers and new supervisors. Change is hard. During this critical three-month period, the employer relations director follows up with the employer to address any issues that may arise.

In addition to retaining the job, continuing support includes helping people advance in their job, manage their finances³⁹ and perhaps allow them to buy their own home.⁴⁰

We cannot truly value the incalculable work of peers unless we actually succeed in helping their job-seekers secure quality jobs and can document that success. In short, we need to hold ourselves accountable for results. To do this, Network2Work documents wage gains of program

³⁷ We define financial security as having three months of living expenses set aside for times of need.

³⁸ While the ultimate monetary goal is financial security, the ultimate goal is human happiness, achieved by unleashing human potential.

³⁹ The Internal Revenue Service estimates that roughly 20 percent of those qualified to collect the Earned Income Tax Credit in Virginia (available to low-wage workers) fail to do so. IRS (TY2014). *EITC Participation Rate by States*. Retrieved from: <https://www.eitc.irs.gov/eitc-central/participation-rate/eitc-participation-rate-by-states>

⁴⁰ “Home equity is also an important source of wealth and asset accumulation, particularly for minorities and those with lower incomes. Even research studies that have been less than sanguine about homeownership’s benefits have found that low-income households who become and stay homeowners build significantly more wealth over time than those who remain renters.” Reid, C. (2009). *Sustaining Homeownership: The Experience of City-Based Affordable Homeownership Programs*. Retrieved from the Federal Reserve Bank of San Francisco website: https://www.frbsf.org/community-development/files/reid_homeownership.pdf

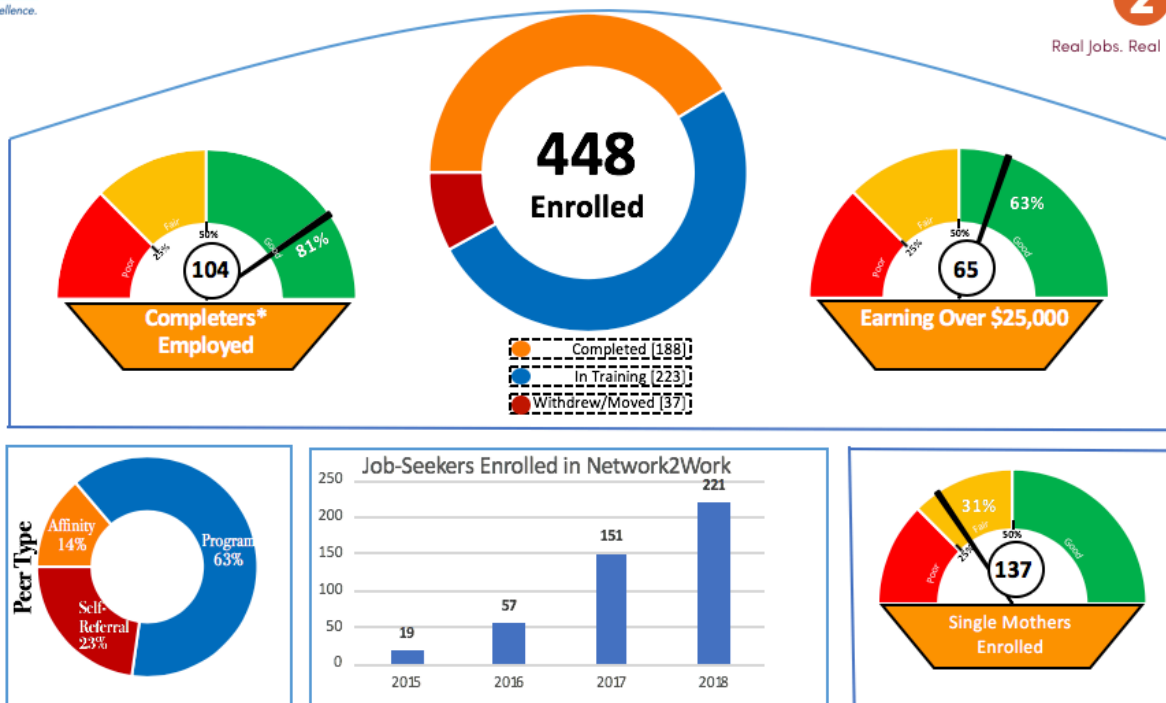
participants by tracking their wages through quarterly reports filed by their employers with the Virginia Employment Commission.

Our Performance

This Dashboard shows the results of our approach after four years.⁴¹ We do our best to embrace adaptive management, improving our operations as we evolve. But we have been encouraged, both by our initial results and by job-seekers we have served, to continue expanding our approach.



Performance Dashboard October 2014-June 2018



In addition to the encouragement we have received from our job-seekers, we have also been honored to receive encouragement from the community.

The Network2Work program received the 2016 *Human Resource Excellence Award* from the 220 members of the Charlottesville Chapter of the Society of Human Resource Management. The award recognizes “exceptional human resource efforts.” These 220 members are HR managers from organizations in the Charlottesville region that collectively employ more than 108,000

⁴¹ As mentioned previously, the Network2Work program just hit a major milestone: we enrolled our 500th job-seeker. This indicates the effectiveness of the peer network, but employment and wages are the true indicators of the success of the Network2Work approach. We are determined to continue improving those outcomes.

employees. Award criteria included project impact, the creativity and innovation demonstrated by the project, and the applicability of the project as a “best-practice model.”

Earlier this year, our software partner TechDynamism was honored to receive the 2018 Charlottesville Business Council’s *Social Good Award*. The Charlottesville Business Innovation Council (CBIC) is one of Virginia’s ten region technology councils, established to accelerate technology innovation and entrepreneurship in the region. CBIC annually recognizes a single “entrepreneurial effort that is focused on the common good.” The 2018 award was presented for the mobile-friendly tool developed by TechDynamism for our Network2Work program because the tool helps “connect Charlottesville/Albemarle’s low-income families to high-quality jobs.”



Summary: What it Takes for a Community to Work—8 Key Ingredients

Based on our experience, we have identified eight “key ingredients” for effectively implementing this model to move actual people into quality jobs. As with baking, omitting a key ingredient likely leads to failure.

Implementing this model successfully requires the engagement and coordination among three types of networks: the employer network, the job-seeker network and the provider network. Each of these networks needs to be identified and leveraged in order to provide these eight ingredients.

Employer network (Real Jobs)

- 1 Jobs:** Since the job “drives the train,” a community needs to identify and help support those employers who have jobs that pay \$25,000 or more and don’t require a college degree.
- 2 Job Information:** Once those employers are identified, we need to collect “actionable intelligence” from them about the jobs requirements and benefits, so the peer network can find suitable candidates.

Job-Seeker network (Real People)

- 3 Peer Network:** We need to identify, train and support peers who have direct and trusted contact with those being left behind in our economy.
- 4 Assessment:** Once a job-seeker is identified, peers need to identify any supports the job-seeker needs in order to be successful.
- 5 On-going support:** Peers, with the help of the employer relations director, need to provide on-going support for new employees, at least for the first three months and preferably for twelve.

Provider networks (Realizing Potential)

- 6 Resource Providers:** A community needs to have resource providers in the community who offer skills, life management and healthcare services, and needs to invest in them so they have sufficient capacity to accommodate the number of individuals traveling the pathway to quality work.
- 7 Coordination:** Peers need to be able to coordinate comprehensive services around the job-seekers they have identified and easily keep track of their progress.

Accountability

- 8 Quality Control:** On an individual basis, we need to insure that job-seekers who have completed the charted pathway are truly “ready to work,” and on a program basis we need to insure that the individuals are getting and keeping jobs that provide a self-sufficient wage.

Part III: Enhancing Our Approach

OPPORTUNITIES FOR ENHANCEMENT

While our community is blessed by having many service providers and the philanthropic support to sustain them, there are gaps. Getting to scale requires that we fill those gaps.

Jobs

Increase Local Procurement. Employers hire when their businesses expand. Businesses expand when they find new markets. All around us there are markets. The Charlottesville region has a number of powerful economic engines; some of which are anchor institutions permanently embedded in the community. As a community, we need to work with our anchor institutions to identify those goods and services that they are being imported from outside the region and determine whether a slice of those could reasonably—and affordably—be produced in Charlottesville, with workers drawn from the low-wealth community. Refine the model for a hub that would serve as a bridge between the region’s anchor institutions and the local businesses that could reasonably and affordably provide them with good and services.

Develop a Small Business Hub. We need to create a bridge, or hub, between our large anchor institutions (like larger businesses, universities, hospitals, local governments), and local businesses, which can create jobs by supplying some of those goods and services using local workers. These hubs would provide both quality assurance for the large institutions and market access for small local businesses. If we want our local businesses to reap the benefits of these local markets in order to hire local workers, we need to be intentional about both identifying those markets and creating a mechanism that allows our region’s enterprises to access them.

Craft a Community Benefits Framework. Establish a community benefits framework that can leverage government-related construction projects into actual local jobs. In addition to anchor institutions, the region’s construction industry is also currently thriving.⁴²

⁴² In order to take advantage of those opportunities, we need a sustained, intentional, and methodical process. Absent such an approach, we are unlikely to realize the full potential of these opportunities. The Federal Reserve Bank of Minneapolis summarized the issue this way: “Economic development projects that have been promoted as boons for an entire city or community have often left low- and moderate-income neighborhoods missing out on the touted gains. When the time came to tally up the rewards that such projects can bring, it appeared that attractive opportunities like jobs, housing and new businesses had bypassed many of these neighborhoods.” Gerber, S. (2007) *Community benefits agreements: A tool for more equitable development?*. Retrieved from the Federal Reserve Bank of Minneapolis website: <https://www.minneapolisfed.org/publications/community-dividend/community-benefits-agreements-a-tool-for-more-equitable-development>.

Peer Network

Create a “Buddy Peer” Program. Increasingly, job-seekers who have found success in the Network2Work program are referring their family, friends, neighbors or significant others to us. No one understands the pathway better than someone who has traveled it. We call these valuable connectors “buddy peers.” We are working to create a program to support these “buddy peers” by having a peer network coordinator dedicated solely to serving those buddy peers while they serve the people they know.

Training

Research and Provide Enhanced Workplace Readiness Training. A growing body of cognitive psychology and neuroscience indicates that persistent exposure to stress,⁴³ such as that which comes from the lack of income necessary for stable living, can affect a person’s executive function, such as “creative problem solving important to job performance and solving life challenges” as well as “planning, organization, and adaptability in novel situations.” These are the very skills that employers value most—the so-called soft skills. We need to encourage research to develop an intervention that effectively builds executive function, thereby “creating greater prosperity for program participants and the societies of which they are a part.”⁴⁴

Develop Workable Income Pathways. Job-seekers supporting families often work full-time. In order to become self-sufficient, our job-seekers need an income ladder that raises them above the entry level job we can help them secure in the short-term. Our challenge is to create pathways that allow job-seekers to acquire more valuable skills while allowing them to continue to work to meet their basic needs. Many of the entry-level skilled jobs we help people secure have work schedules that vary from week-to-week. As noted by a recent report from the United Way, “It is difficult to maintain a household budget when the number of employment hours fluctuates and workers can’t predict their income from month to month...Having irregular hours also makes it difficult to arrange transportation and childcare.”⁴⁵ The fundamental challenge for

⁴³ National Scientific Council on the Developing Child, National Forum on Early Childhood Policy and Programs (2011). *Building the Brain’s “Air Traffic Control” System: How Early Experiences Shape the Development of Executive Function* (Working Paper 11). Retrieved from the Harvard University, Center on the Developing Child website: <https://developingchild.harvard.edu/wp-content/uploads/2011/05/How-Early-Experiences-Shape-the-Development-of-Executive-Function.pdf>

⁴⁴ Carlock, R. (2011). *Defining and Measuring Executive Functions in Adults: Applications for Practice and Policy*. Retrieved from the Center for Budget and Policy priorities website: <http://www.buildingbetterprograms.org/wp-content/uploads/2014/04/Defining-and-Measuring-Executive-Functions-in-Adults-Applications-for-Practice-and-Policy-Carlock.pdf>

⁴⁵ Hoopes, Stephanie. (2017). *Asset Limited, Income Constrained, Employed: Study of Financial Hardship*. Retrieved from the Virginia United Way website: <https://www.unitedwayalice.org/virginia>

these job-seekers is not the cost of training; it's the cost of living.

Transportation

Expand our Loaner Fleet. We have found that most of the quality entry-level jobs involve shift work or the requirement that the worker get themselves to the job site. In short, our job-seekers need to be independently mobile. Unfortunately, many no- and low-income individuals don't have access to a reliable vehicle. As a result, we created a loaner fleet of reliable, donated vehicles that job-seekers can use for up to six months to get them through training and the first months of new employment. These loaners are returned to the fleet for use by the next job-seeker because the new employee can now afford to buy their own vehicle. We pay the insurance and maintenance; the borrower pays for fuel and oil. The first four vehicles in our ten-vehicle fleet were donated by the Charlottesville Police Department. To address the waitlist for vehicles, we need to expand the fleet. We hope to operate a fleet of 25 vehicles.

Quality Control

Diversify Wage Data Sources. To hold ourselves accountable for program success by showing wage gains, we rely on Virginia Employment Commission data. This data is collected quarterly from employers to calculate unemployment insurance premiums. While valuable, the data has gaps. A more accurate indicator of wages earned comes from a job-seekers prior year income tax returns. If possible, we should use deidentified income tax data to demonstrate program effectiveness by tracking earnings both pre- and post-program participation.

Achieving Self-Sufficiency by Lowering Expenses

The primary means for helping families achieve self-sufficiency is to raise their income. But there is another lever the community could pull to help achieve the same objective: lowering expenses.

Market forces beyond our control may prevent us from raising incomes substantially, so a complementary strategy could be geared toward lowering expenses. Looking at the expenses of low-wage working families in our community, there are two areas where progress could be made.

Childcare

One of the largest expenses for a single working parent is childcare. The annual cost for having a child in daycare in the region is between \$9,000 and \$12,000. There are efforts underway in the community to expand the availability and affordability of pre-Kindergarten schooling for children over three years old. This effort should be further encouraged. Relieving a parent of

childcare expenses is tantamount to providing her a \$9,000 to \$12,000 raise. That would certainly help the family achieve self-sufficiency and would reduce the local income deficit.

Housing

In 1960, John F. Kennedy famously remarked that a “rising tide lifts all boats,” but that is of cold comfort to families who are just treading water. In Charlottesville, since 2010, the number of families earning less than \$35,000 has increased by 10 percent.⁴⁶ The number of families earning over \$150,000, however, increased by 96 percent over that same time span.⁴⁷ The median income of families increased by 17 percent.⁴⁸ The staggering increase in rent tracks this trend, as the housing market responds to these more affluent tenants.

Since 2011, when the first Orange Dot report was published, rents have increased an eye-popping 42 percent, from \$931/month for a two-bedroom to \$1,325/month. Wages have not increased by 42 percent. This places stable housing beyond the reach not just of those on fixed income or working minimum wage, but even of those who have climbed onto the first rung of the economic ladder into the middle class.

Our housing ladder is missing a rung.⁴⁹

Like other markets, the housing market is profit-maximizing, not just profit-making. As long as there are tenants who can afford more than \$1,300/month in rent, there will be units created that cater to that market.

We need to replace that missing rung on the housing ladder, so people climbing their career ladder have a decent place to live while grasping for their next rung. Simply stated, we cannot increase a job-seeker’s income at the same pace as housing costs are increasing.⁵⁰ Addressing this accelerating mismatch between income gains and housing costs will requires an intentional intervention into the market.⁵¹

⁴⁶ 2010: 1,865 families; 2016: 2,056 families. U.S. Census Bureau, American Community Survey 5-year estimates, 2006-2010 and 2012-2016.

⁴⁷ 2010: 767 families; 2016: 1,503 families. Ibid.

⁴⁸ 2010: \$62,378; 2016: \$72,855. Ibid.

⁴⁹ The city of Charlottesville has a deficit of 3,318 homes that residents can afford, according to its housing needs assessment. Partners for Economic solutions, iii.

⁵⁰ According to Charlottesville’s Housing Needs Assessment, “Fundamentally, housing affordability for many households is an income problem...Low income households need help in development marketable job skills, overcoming transportation and child care barriers to employment, and then accessing employment opportunities.” Ibid., 65.

⁵¹ It is possible such intervention could sustain itself over time. If all the residents of a 100-unit multi-family development contributed \$800/month toward their housing costs, that would generate \$800,000 monthly and \$9.6 million annually.

To the maximum extent possible, the intervention should lead to wealth creation through home ownership. A worker, striving to get into the middle class, should be more than just a pass-through from employer to landlord. If we can allow that worker to invest their earnings into their home and their family, we begin to unleash the potential that has been pent up for too long. This model of homeownership could begin with a shared equity purchase of a condominium purpose-built for working families on land purchased by the locality and dedicated to expanding economic opportunity for productive citizens.⁵² This could provide the economic toehold families need to forge ahead.

Due to the interplay between income and expenses, a comprehensive approach to helping families achieve self-sufficiency must include efforts to increase access to housing their income can support.

Addressing the high cost of housing would go a long way toward helping families become more self-sufficient when housing prices are outpacing income gains for those working their way into the middle class.

Working Both Sides of the Self-Sufficiency Ledger

Addressing the high costs of childcare and housing are included here to make sure that the community considers both options for reducing the local income deficit: raising family incomes and lowering family expenses. If the community can make substantial progress on one or both, we will be successful in achieving a result that has thus far eluded other communities—breaking the low-wage cycle that holds back too many of our neighboring families.

⁵² A family investing \$900/month in a condominium could afford a mortgage of just over \$140,000.

CONCLUSION

Good people, many of them parents, are being left behind in our economy.

That is not good for them, that is not good for their children, and that is not good for us, their neighbors.

The irony is that to achieve self-sufficiency, people need help. And that help must come from within our own community. We need to lift ourselves up.

Those families who have been left behind are ready to lift themselves up too. They have the desire to provide for their families. They have a parent's motivation to want a better life for their kids. They seek the opportunity "to educate [their] children, provide for [their] family, live in a decent home, and win human acceptance as well as economic achievement in the society of [their] fellows."⁵³

What they don't have, unless we build it, is a clear pathway to get them there. One that helps them get the skills and support they need to start climbing a career ladder. We have those jobs. We just need to construct the pathway that leads to them.

Building, maintaining and expanding that pathway requires work. Sustained, methodical, exhausting work. We cannot simply demand economic opportunity for all. We must work for it. As Robert Kennedy noted, "[A]ll of us have the right to dissipate our energies and talent as we desire. But those who are serious about the future have the obligation to direct those energies and talents toward concrete objectives consistent with the ideals they profess."⁵⁴

Our ideal is a community that lifts itself up. One that expands economic opportunity as a means of liberating the capacity of every human being to "pursue his talents and pursue his hopes." One that recognizes the value of every human being within its embrace. Only then can our neighbors realize their potential as people and parents, and only then can we realize our potential as a community.

⁵³ Kennedy, R. (1966, October 22). *A Speech on Race*. Retrieved from http://www.danaroc.com/guests_robertkennedy_042009.html

⁵⁴ Ibid.

Part IV: Helping to Lift

What can I do to help?

We can move these families to self-sufficiency by working together. Here's how you can help:

Employer: If you have jobs that pay \$25,000-\$35,000 annually with the opportunity for career advancement, consider creating Job Tickets and allowing our peers to hand-select your next great employees.

Connector Peer: If you know people with potential who are struggling to find decent jobs, consider becoming a Connector peer.

Navigator Peer: If you don't personally know people who are struggling but want to help a Connector peer help the people they know, consider becoming a Navigator Peer.

Service Provider: If your organization or agency serves individuals on the pathway to self-sufficiency but it's not currently in Network2Work's program, consider joining.

Donor: Give generously to Network2Work or any organization in our provider network. Our job-seekers cannot be successful without the support offered by our many partners. As we serve more job-seekers through the peer network, our partners will be asked to serve more as well.

Innovator: If you have thoughts on how to improve upon the approach we are taking, consider sharing them with us. We recognize that there is always room for improvement.

Contact us at: Network2Work@pvcc.edu

Appendix

A Brief History of The Orange Dot Project/Charlottesville Works Initiative/Network2Work Program

In September 2011, we issued the initial Orange Dot Project report, a *Declaration of Independence: Family Self-Sufficiency in Charlottesville, Virginia*. In that report, we advocated for a job-driven approach and the alignment of services behind job-seekers: “Parents need not just access to an actual job, but likely some support in keeping and thriving in that job...[A] concrete job prospect for a parent could provide the focal point that aligns existing services of the non-profits and agencies with the needs of the family. Once a specific job is identified, and the pathway to self-sufficiency made clear, then the support necessary to help the family along the pathway becomes clear—such as specific needs for childcare and transportation, particular job skills and necessary wardrobe.” The report also suggested using “peer-to-peer outreach...to create a seamless pipeline from the parent to the job training to the job.”

Then in May 2013, the Charlottesville Regional Chamber of Commerce, through its non-profit affiliate, launched its *Charlottesville Works Initiative*, a business-driven initiative to take action to help families achieve self-sufficiency. As we began developing a model, we listened to local partners and residents⁵⁵ and researched national practices to design a more intentional system for identifying people being left behind in our economy and connecting them to the quality jobs and supports in our community.

Building off these efforts, in October 2014, we converted research and recommendations into actions and deeds and launched a pilot with ten pioneering job-seekers.

The pilot focused on charting a pathway from real people to real jobs by using existing social networks to identify quality job-seekers who would otherwise be overlooked, and by using employer networks to identify specific job openings. With the help of the Curry School of Education at the University of Virginia, we developed an assessment survey designed to reveal the supports an individual may need in order to secure and keep a targeted job.⁵⁶ With the further help of the University of Virginia Computer Science Department, we also developed a rudimentary web-based platform to allow service providers to collaborate around an individual using shared access to the pathway charted by the assessment. This mechanism allows support services, like childcare and transportation, to be aligned across providers.

⁵⁵ Prior to launch, we logged 450 meetings, mostly in coffee shops, to appreciate the local landscape as best we could.

⁵⁶ In our experience, individuals typically do not self-report their needs. Many people do not like asking for help and others may not recognize that help is needed.

In March 2016, the Charlottesville Regional Chamber of Commerce and Piedmont Virginia Community College formalized a partnership to evolve the Charlottesville Works Initiative into the Network2Work program, housed in the community college's newly created division of Community Self-Sufficiency Programs.

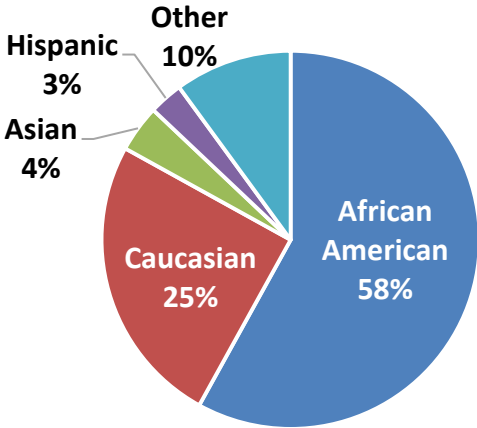
Method for Identifying Peers

- **Identifying “Program Peers.”** Many of those who are drawn to work with low-income individuals in our agencies and nonprofits have all the attributes of a peer. To succeed in getting their clients to self-sufficiency, they need access to the jobs within reach that pay a decent wage and they need the ability to coordinate their services with sister agencies whose resources are also needed in order for their clients to get and keep quality jobs. To get to scale, these program peers are provided the “actionable intelligence” about available jobs, so they can identify their clients who would be a good fit for the job. They are also provided the N2Work tool that allows them to coordinate care beyond what they offer.
- **Identifying “Affinity Peers.”** These are peers who know struggling individuals from their neighborhoods, or their church, or their school, or their soccer team. These peers are more difficult to identify, since unlike the program peers they are not part of a formal system. Working with a social network expert from the University of Virginia's McIntire School of Commerce as well as the former director of President Obama's ground game, however, we developed a process for finding these individuals. The Network2Work program plans to expand use of the “snowball method” for identifying those at the center of the targeted social networks. This process involves asking community leaders to identify individuals on whom they rely for information. Those identified people are then asked to provide the names of individuals in the community on whom *they* rely for information. Those individuals are approached and asked if they are interested in participating as peers. If they are, they are asked to provide a short list of contacts in the community. Choosing names randomly from the list of contacts is used to verify the connection. Using this approach, we can identify peers through both a top-down (starting with community leaders) and bottom-up (talking to people on the list of contacts) method for identifying the peers. In terms of the scale that these peer networks can reach, it is instructive to look at President Obama's 2012 campaign ground game. Relying solely on volunteers identified through social networking, the Obama campaign in Virginia knocked on 825,000 doors the weekend before the election. Once identified, the peers are trained to use the N2Work tool both to identify jobs and chart the pathway for their job-seekers. These peers are already being asked to help the individuals who turn to them—providing these tools will make that help easier and more effective. These peers are especially important for identifying low-income working mothers, who are often isolated by the time pressures of dealing with work and family.

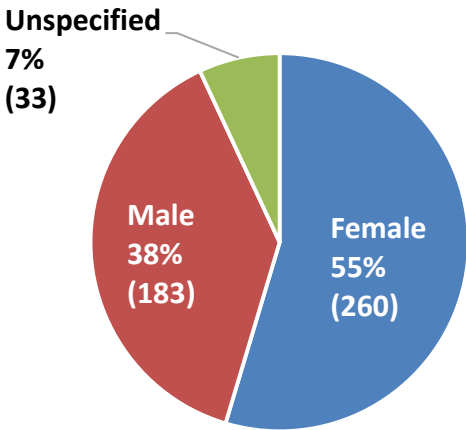
Job-Seeker Participation by Locality

Name of County	Number of Students	Percent of Students
Albemarle	135	30%
Buckingham	12	3%
Charlottesville	190	42%
Fluvanna	15	3%
Greene	27	6%
Louisa	16	4%
Nelson	8	2%
Out of Service Region	45	10%
Grand Total	448	100%

Job-Seeker Demographics



Job-Seeker Gender



Employers in the Charlottesville Region

50 Largest Employers

- 1. University of Virginia / Blue Ridge Hospital
- 2. University of Virginia Medical Center
- 3. County of Albemarle
- 4. Sentara Healthcare
- 5. UVA Health Services Foundation
- 6. City of Charlottesville
- 7. Charlottesville City School Board
- 8. State Farm Mutual Automobile Insurance
- 9. U.S. Department of Defense
- 10. Sevicelink Management Com Inc
- 11. Wintergreen Resort
- 12. Fluvanna County Public School Board
- 13. Wal Mart
- 14. Food Lion
- 15. Region Ten Community Services
- 16. Atlantic Coast Athletic Club
- 17. Greene County School Board
- 18. Lakeland Tours
- 19. Piedmont Virginia Community College
- 20. Aramark Campus LLC
- 21. Crutchfield Corporation
- 22. Nelson County School Board
- 23. Northrop Grumman Corporation
- 24. Assoc for Investment Management
- 25. Kroger
- 26. Capital IQ Inc
- 27. Buckingham County School Board
- 28. Wegmans Store #07
- 29. Pharmaceutical Research Association
- 30. Postal Service
- 31. Rmc Events
- 32. FIC Systems
- 33. Buckingham Correctional Center
- 34. Fluvanna Correctional Center
- 35. Lowes' Home Centers, Inc.
- 36. GE Fanuc Automation North Corporation
- 37. Thomas Jefferson Memorial
- 38. Morrison Crothall Support
- 39. Westminster Canterbury of the Blue Ridge
- 40. Boar's Head Inn
- 41. Harris Teeter Supermarket
- 42. Hanover Research Council
- 43. Farmington Country Club
- 44. VDOT
- 45. Labormax Staffing
- 46. Dillwyn Correctional Center
- 47. Gretna Health Care Center
- 48. Umansky Honda Of Charlottesville
- 49. University of Virginia Healthsouth LLC
- 50. St. Anne's Belfield School

Source: Virginia Employment Commission, Economic Information & Analytics, Quarterly Census of Employment and Wages (QCEW), 1st Quarter (January, February, March) 2018.

Current Program Peers and Partners

The Network2Work approach depends on the unprecedented collaboration among a number of community partners. Without these partners, we could not succeed. We seek to harness—not duplicate—the tireless work being done by these partners, with the ultimate goal of making us all more effective in unleashing the potential of the people with whom we work.

Indicates an original partner

Albemarle County Department of Social Services

Carlton House

Charlottesville Abundant Life Ministries

Charlottesville-Albemarle Bar Association

Charlottesville City Schools: WALK Program

Charlottesville Department of Social Services

Charlottesville Free Clinic

Charlottesville Redevelopment and Housing Authority

Charlottesville Regional Chamber of Commerce

City of Promise

Goodwill Industries of the Valleys

Great Expectations

Greene Department of Social Services

Habitat for Humanity of Greater Charlottesville

International Neighbors

International Rescue Committee

Jefferson Area CHIP

Legal Aid Justice Center

Literacy Volunteers of Charlottesville/Albemarle

MACAA Hope House

Offender Aid and Restoration

On Our Own

Partner for Mental Health

Piedmont CASA

Piedmont Housing Alliance

Piedmont Workforce Network: WIOA

Public Housing Association of Residents

PVCC Educational Foundation

PVCC Workforce Services

Ready Kids

Sentara Martha Jefferson Hospital

SNAP/ElleVate

The Fountain Fund

The Haven

The Women's Initiative

TJACE@PVCC

United Way--Thomas Jefferson Area

UVa Faculty and Employee Assistance Program

We owe a special note of gratitude to the first two peers in the Peer Network: Myrtle Houchens and Rydell Payne.

Creating Pathways to Financial Security in the Charlottesville Region

