

Make Gentle the Life of this World:

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



Orange Dot Report 4.0

By: Ridge Schuyler
January 20, 2021

Project Purpose

In 2018, we set a goal of helping 4,000 families secure quality jobs by 2026. We plan to achieve this goal by identifying struggling families through our Job Seeker Network, connecting them to quality jobs through our Employer Network, and supporting them through our Provider Network.

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.

Special thanks to Nick Morrison of the Thomas Jefferson Planning District Commission, who produced the excellent maps contained in this report.

Executive Summary

In our community, **10,940 families (17 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.

The struggle is not equally shared. Thirty-five percent of black families make less than \$35,000/year, compared to 14% of white families.

Due mainly to the cost of housing, a single parent with a toddler in childcare needs to earn over \$45,000 a year.

Network2Work@PVCC intentionally addresses these struggles. We have enrolled over 1,000 job-seekers, and 85% of those who complete secure employment. Fifty-nine percent of those jobs pay \$25,000 or more. Fifty-six percent of our job-seekers are black.

Last year, Network2Work@PVCC provided job-seekers, on average, \$750 in one-time emergency financial assistance, primarily for either housing or transportation.

In addition to expanding the reach of Network2Work@PVCC, there are ten additional steps our community could take to help our neighbors climb the economic ladder:

1. Increase local procurement.
2. Pilot Open Hiring™.
3. Provide universal pre-K.
4. Offer low-interest loans/grants to pay life expenses while attending school.
5. Pair subsidized housing with opportunities for economic mobility wherever possible.
6. Build more \$800/month two-bedroom apartments for working families.
7. Create a community-wide employee assistance program.
8. Expand homeownership and wealth-building through purpose-built condominiums.
9. Make access to capital affordable by providing loan guarantees.
10. Lock shifts.

Table of Contents

PART I: DEFINING THE ISSUE

ISSUE 1

 TOO MANY STRUGGLING FAMILIES 3

 SPECIFIC LOCALITY INFORMATION 10

 THE IMPORTANCE OF CORE SKILLS 31

 THE MATTER OF RACE 32

PART II: PROVIDING A SOLUTION

 THE NETWORK2WORK SOLUTION 39

 OUR PERFORMANCE 49

PART III: ENHANCING OUR APPROACH

 OPPORTUNITIES FOR ENHANCEMENT 52

 CONCLUSION 56

PART IV: HELPING TO LIFT

 WHAT CAN I DO TO HELP? 58

 EMPLOYERS IN OUR NETWORK 59

 PROVIDERS IN OUR NETWORK 61

APPENDIX

Part I: Defining the Issue

ISSUE

"Let us dedicate ourselves to what the Greeks wrote so many years ago: To tame the savageness of man and make gentle the life of this world."

Robert F. Kennedy¹

Remarks following the assassination of Dr.
Martin Luther King, Jr., April 4, 1968

Indianapolis, Indiana

2020 was a difficult year. The pandemic. Economic collapse. Racial tensions. A divided nation.

These upheavals have us all yearning for security and stability. We want to provide for ourselves and for our families. We want our children to have a better life.

We want the life of this world to be made more gentle.

For too many families in our community, life is not gentle. In America, the coin of the realm is coin. And without enough coin, every day is a struggle. To maintain a roof over your family's head, to put food on the table, to fix the car that is your family's lifeblood because it carries you to work.

When you are faced daily with those struggles, 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.

The novel coronavirus highlights conditions that are, sadly, not novel at all: low-income individuals, especially individuals of color, are suffering disproportionately, both physically and financially. These health and income inequities—which were pre-existing conditions long before COVID-19—will persist long after the pandemic subsides unless we are as intentional in solving poverty as our nation has been in creating it.²

¹ Robert F. Kennedy was a 1951 graduate of the University of Virginia School of Law. Kennedy, R.F. (1968, April 4). *Statement on Assassination of Martin Luther King, Jr.* Retrieved from <https://www.jfklibrary.org/learn/about-jfk/the-kennedy-family/robert-f-kennedy/robert-f-kennedy-speeches/statement-on-assassination-of-martin-luther-king-jr-indianapolis-indiana-april-4-1968>

² See, e.g., Rothstein, R. (2017). *The Color of Law: A Forgotten History of How Our Government Segregated America*. New York/London: Liveright Publishing Corporation. This history was not long ago. Early in my own lifetime, it was legal for Americans to be denied employment, be segregated in their schools, and be denied the right to vote because of the color of their skin. From a historical timeline perspective, it is interesting to note that Harriett Tubman was born when Thomas Jefferson was still alive and died after Ronald Reagan was born.

We should focus our recovery efforts not on restoring the old economy but on rebuilding an equitable economy, intentionally constructed on a foundation of racial justice.

In the pages that follow, we provide an update to the Orange Dot Project report first issued in September 2011.³ Knowing that we can only solve issues we can understand, we start with a snapshot of the families in our community who are struggling, and we conclude with some solutions that address those struggles.

What we have learned since our work began in 2011 is that there are too many struggling families in our community, but not too many to help.

³ To find previous versions of the Orange Dot report, go to <https://www.pvcc.edu/history-network2workpvcc-program>. COVID-19 delayed the publication of this report, as it has disrupted so much over the past year. We intend to resume releasing updated Orange Dot Reports in the Fall of even years, beginning again in 2022.

Too Many Struggling Families

There are 64,567 families living in the Charlottesville region.⁴

Of these, **10,940 families (17 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.⁵

While this is still too many families, it is heartening to note that the situation improved since the previous report was published in October 2018. In the Orange Dot Report 3.0, we found that there were 12,034 families (19 percent) who did not earn enough to meet their basic needs. Thus, over the following two years our community reduced the number of struggling families by nearly 10 percent. At this rate, our community is on track to help lift 4,000 families to self-sufficiency by 2026.⁶

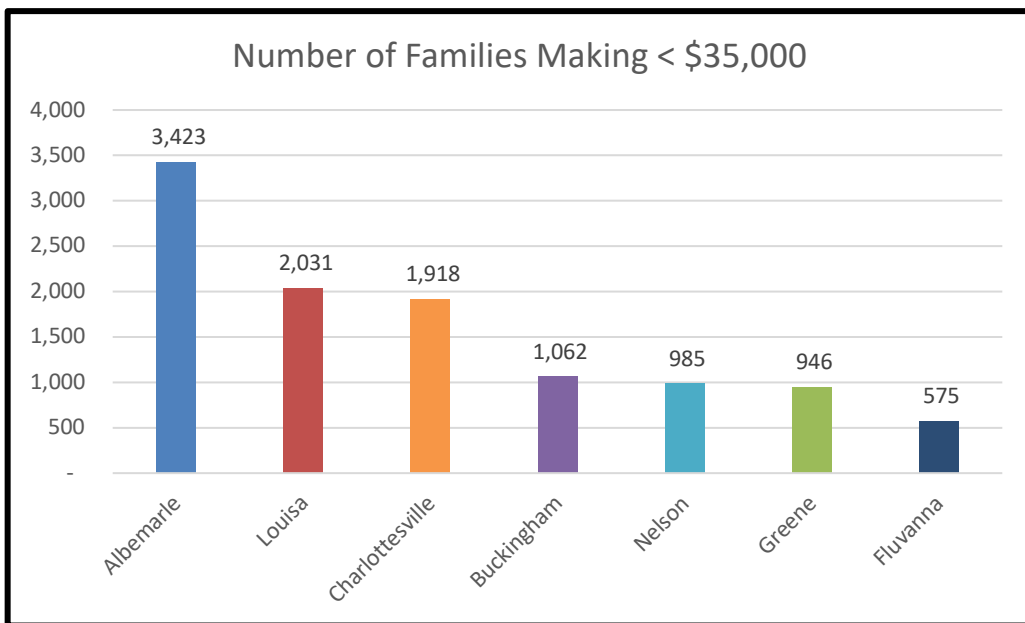
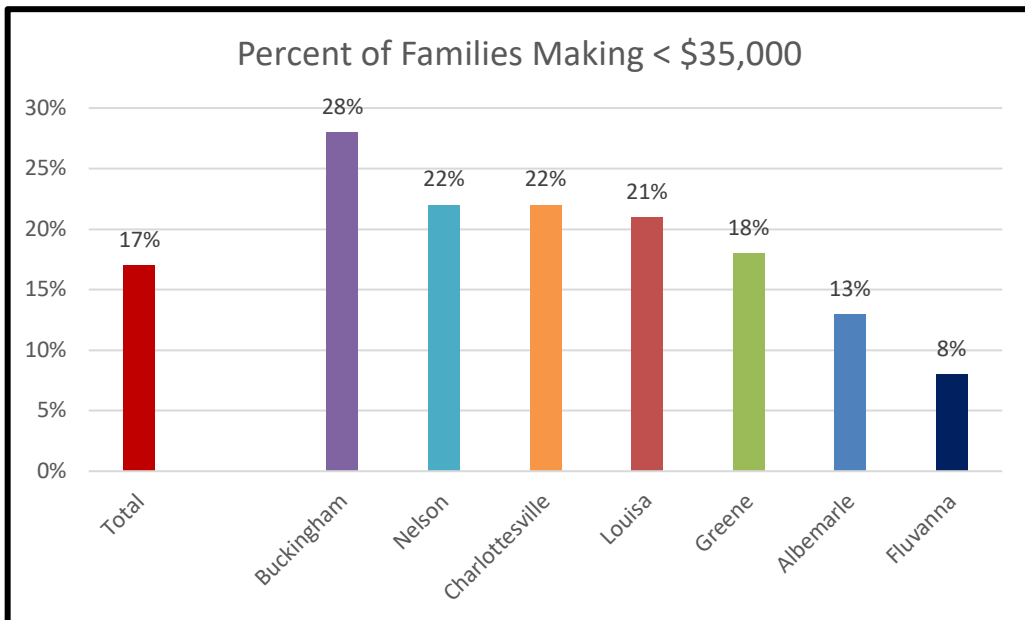
As detailed in the sections that follow, families in our community generally need to earn at least \$35,000 annually to meet their basic needs.

Locality	Number of Families Struggling in the Locality	Percentage of Families Struggling in the Locality
Albemarle	3,423	13%
Buckingham	1,062	28%
Fluvanna	575	8%
Greene	946	18%
Louisa	2,031	21%
Nelson	985	22%
Charlottesville	1,918	22%
Total	10,940	17%

⁴ Family is defined as two or more related people living in the same household. U.S. Census Bureau (2020). *Selected Economic Characteristics*. American Community Survey 5-Year Estimates, 2014-2018. Retrieved from <https://data.census.gov/cedsci/table?text=dp03&tid=ACSDP5Y2018.DP03&hidePreview=true>.

⁵ This report reflects the U.S. Census Bureau's American Community Survey 5-year averages, 2014-2018, and thus does not reflect the current economic crisis caused by the pandemic.

⁶ This is a community success, brought about primarily by the hard work of the job-seekers themselves, made possible by the quality employers who hire them, and propelled by the social and material support supplied by family, friends and a network of community-based organizations and agencies.



As you can see from the table below, while some of these 10,940 families struggling in our community appear to have limited or no earning capacity (those with incomes from \$0-\$14,999),

most appear to be working and earning income (\$15,000-\$34,999) but not enough to support their families:

Annual Family Income and Benefits	Number of Families Struggling in the Region	Percentage	
\$0 - \$9,999	1,952	(18%)	28%
\$10,000 - \$14,999	1,105	(10%)	
\$15,000 - \$24,999	3,435	(31%)	72%
\$25,000 - \$34,999	4,448	(41%)	
Total	10,940	100%	

This data points to an important distinction when developing a strategy for improving the lives of these families. There are two categories of families: Those who can earn their way to self-sufficiency, and those whose earning potential is more limited. And we need a method for distinguishing between the two.

Unfortunately, we often lump them together. But for most families, low-incomeness is not a constant that must be worked around, but a variable that must be changed.

When we are working with someone who is low-income, our very first question should be: Do they need to be low-income?

Certainly, there are those who have exhausted their earning potential and are on fixed incomes that are unlikely to increase by very much. 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 3,057 families make less than \$15,000 annually (28%), as well data from Charlottesville’s housing affordability study⁷, it is estimated that roughly 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. They are

⁷ Partners for Economic Solutions. (2018). *Housing Needs Assessment: Socioeconomic and Housing Market Analysis*. Washington, D.C.: Form-Based Code Institute/Smart Growth America, 58.

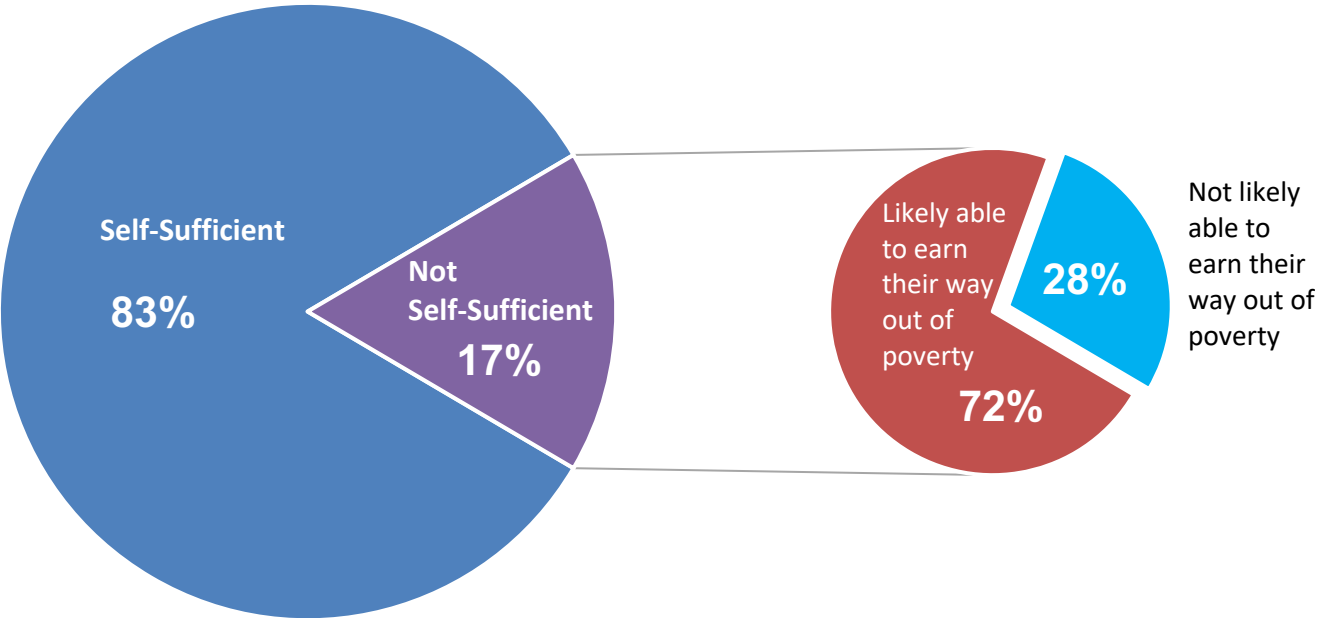
working, but their labor is simply not valued.

Not being valued—literally—has devastating consequences. One consequence is the stigma of being poor in America. We Americans hold tightly to the belief that "if you work hard and play by the rules," you will get ahead. The corollary to that belief, sadly, is that if you haven't gotten ahead, it must be because you don't work hard and don't play by the rules. As demonstrated by the following mathematical formula, however, working hard and playing by the rules doesn't guarantee that you'll get ahead:

$\text{Hard Work} \times \text{High Wages} = \text{High Income}$
$\text{Hard Work} \times \text{Low Wages} = \text{Low Income}$

The variable is not the hard work, but the wages. People generally don't choose to be poor. It is important to note that a full-time worker making Virginia's minimum wage will have a gross income of \$14,400 per year⁸. To reduce the number of struggling families, therefore, requires that we increase their wages. We need a system that identifies the 72 percent of low-income families who are working for a living but who are not valued, and help them increase their value in the eyes of their employers:

Families in the Charlottesville Region



⁸ Based on wage of \$7.25/hour.

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.

The reason that boosting incomes is so important are among the truths that are self-evident:

Kids do better. Graduating from college continues to be the fastest way to climb the economic ladder. But as noted author Robert Putnam reports, “[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).”¹⁶

Local businesses benefit. In a consumer-based economy, the more money that consumers (read: workers) have, the better for the economy, especially the local economy.¹⁷

Taxpayers benefit. Most families want to provide for themselves, and when they do, they require less support from others.

The community thrives. 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 realize your full potential as a parent, as a friend, as a worker, or as a human being.

People live longer. According to the Centers for Disease Control, the biggest factor in poor health is socio-economic status, as shown in the graphic below.¹⁸ In fact, according to the Health Inequality Project, a man in the Charlottesville area in the lowest income bracket dies nearly a decade sooner than a man in the highest.¹⁹

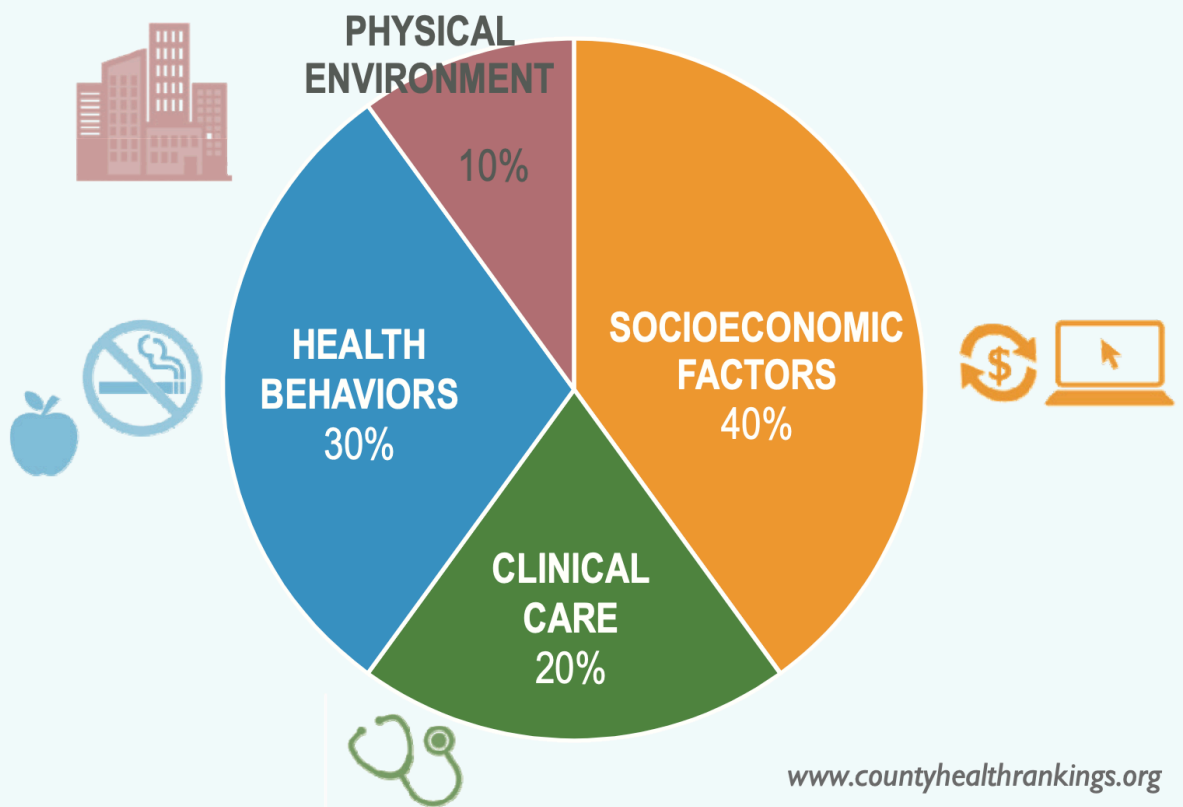
¹⁶ Putnam, R. (2015). *Our Kids: The American Dream in Crisis*. New York, NY: Simon & Schuster, 189-190.

¹⁷ In a classic example of the tragedy of the commons, while all businesses benefit when consumers have more money to spend on their goods and services, each particular business feels pressure to keep wages low.

¹⁸ Thomas Jefferson Health District (Fall/Winter 2019), *MAPP2Health*. Retrieved from: <https://www.vdh.virginia.gov/content/uploads/sites/91/2019/08/2019-MAPP2Health-Report.pdf>

¹⁹ Health Inequality Project. (2018). *The Association Between Income and Life Expectancy in the United States, 2001-2014*. Available from <https://healthinequality.org/data/>

KNOW WHAT AFFECTS HEALTH



Specific Locality Information

ALBEMARLE COUNTY

There are 25,732 families living in Albemarle county.

Of these, **3,423 (13%)** do not earn enough to provide for their basic needs and the costs associated with working. As you can see from the expenses table below and those that follow for the other localities, the single biggest factor that dictates how much a family needs to earn in order to survive without assistance is housing, followed closely by the cost of childcare.

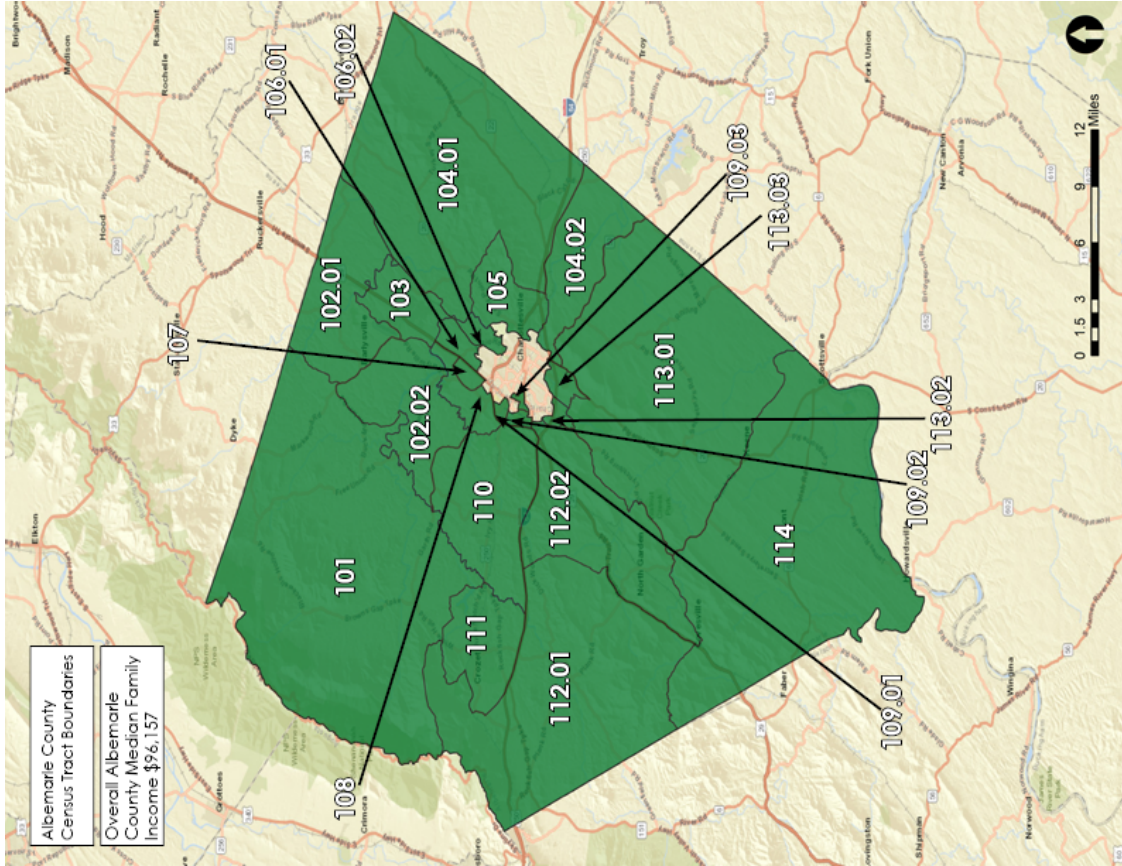
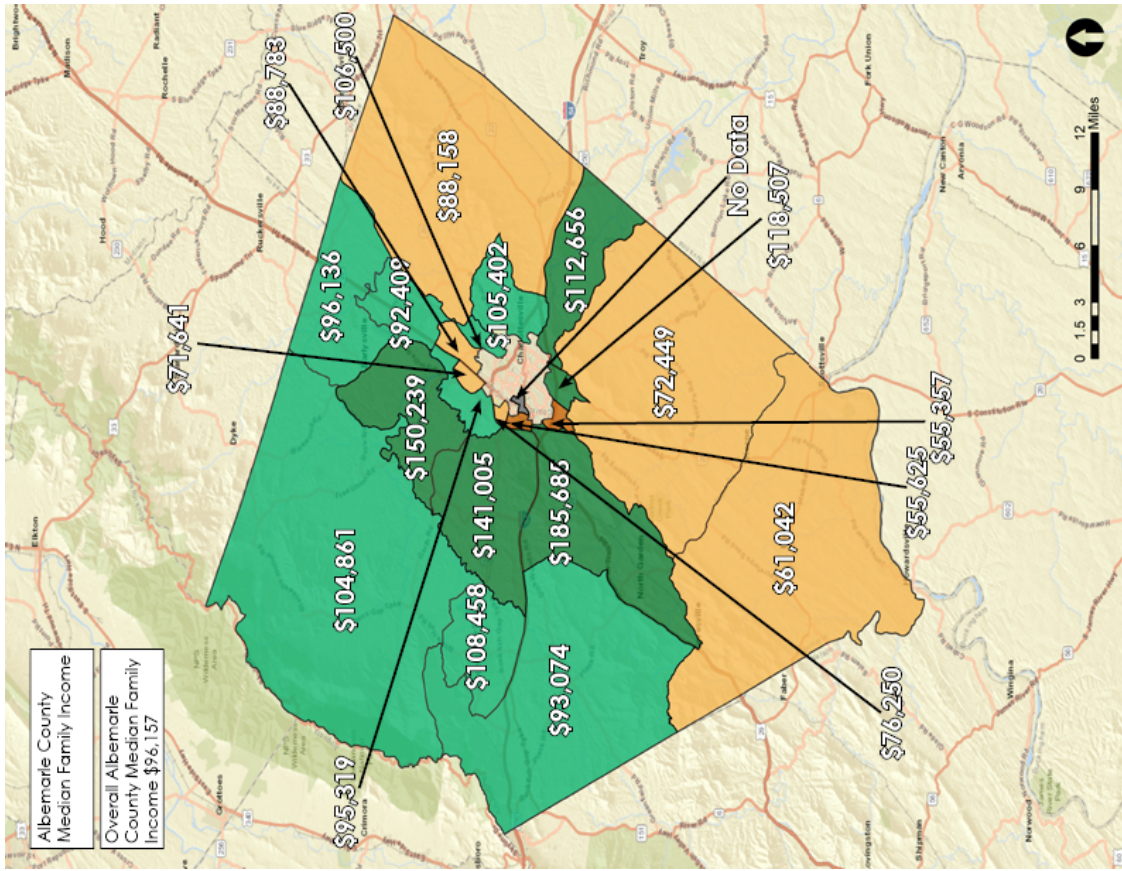
Albemarle Expenses: Single Householder + 2 Children (1 Toddler) ²⁰			
	Annual	Monthly	Weekly
Food	\$6,344.52	\$528.71	\$122.01
Clothing	\$1,090.00		
Shelter	\$15,192.00	\$1,266.00	
Utilities	\$2,658.78	\$221.56	
Necessary Costs	\$5,057.06		
Survival Expenses	\$30,342.36		
Childcare	\$13,520.00	\$1,127.00	\$260
Transportation	\$2,588.24	\$215.69	
TOTAL Expenses	\$46,450.59		

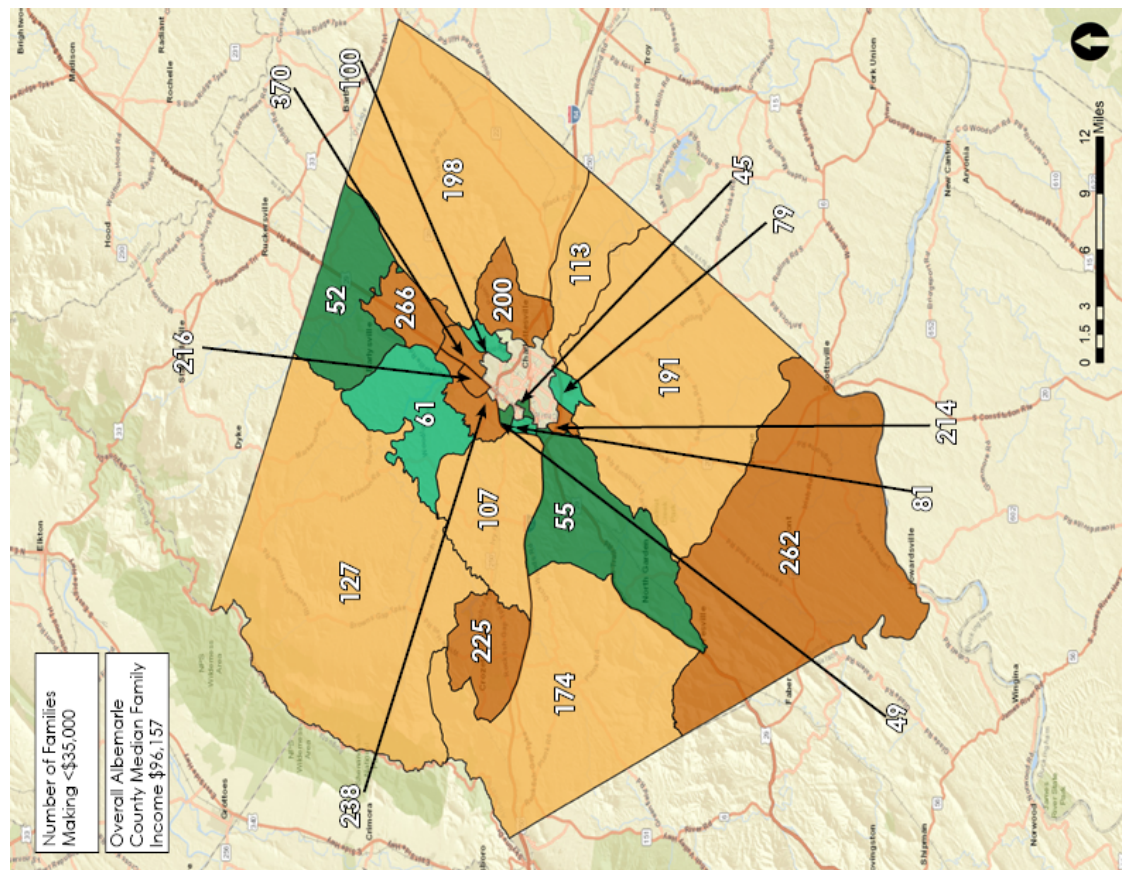
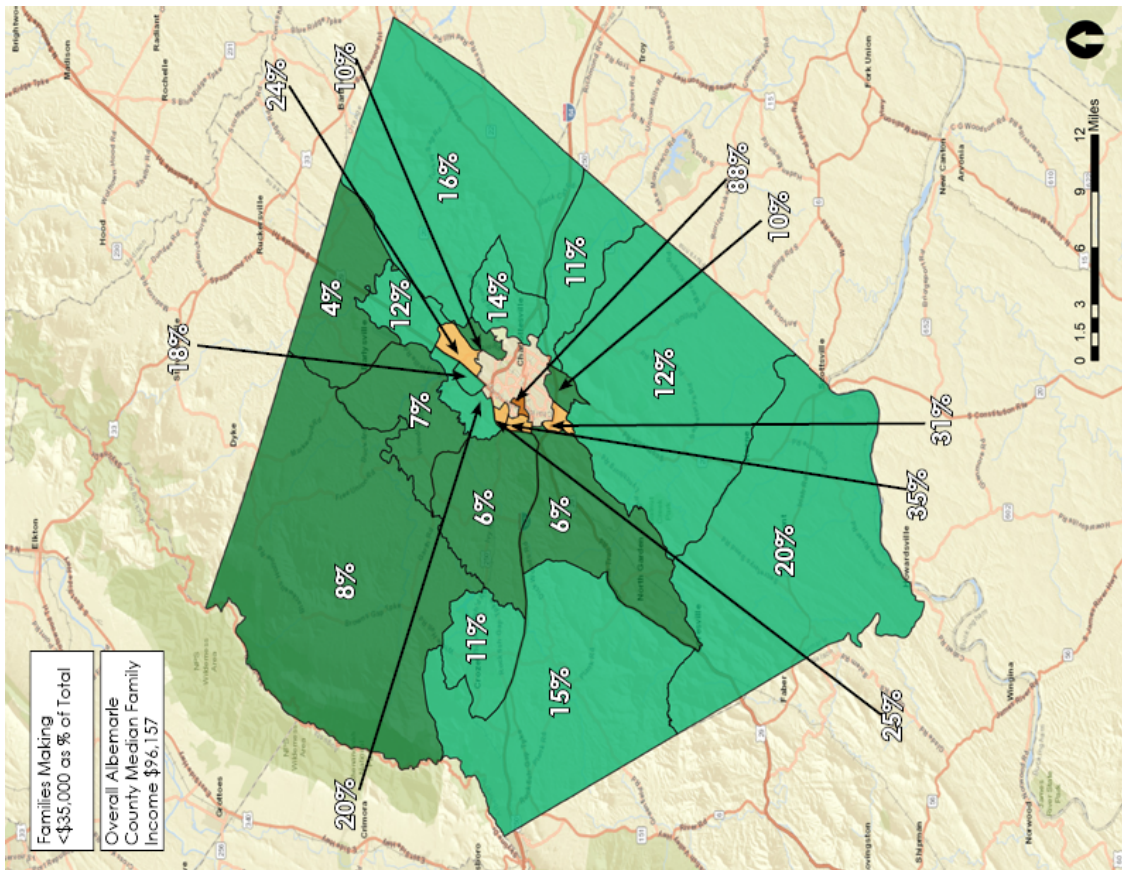
As this table shows, 71% (2,424) of the families who cannot meet their basic needs earn between \$15,000-\$35,000 annually. This strongly suggests they are working, but not earning the wages, or getting the hours, they need to support their families.

Annual Family Income and Benefits	Albemarle’s Struggling Families	Percentage	
\$0 - \$9,999	737	(22%)	30%
\$10,000 - \$14,999	262	(8%)	
\$15,000 - \$24,999	954	(28%)	71%
\$25,000 - \$34,999	1,470	(43%)	
Total	3,423	100%²¹	

²⁰ Expenses for other family configurations are included in the Appendix.

²¹ Numbers may not add up to 100% due to rounding.





BUCKINGHAM COUNTY

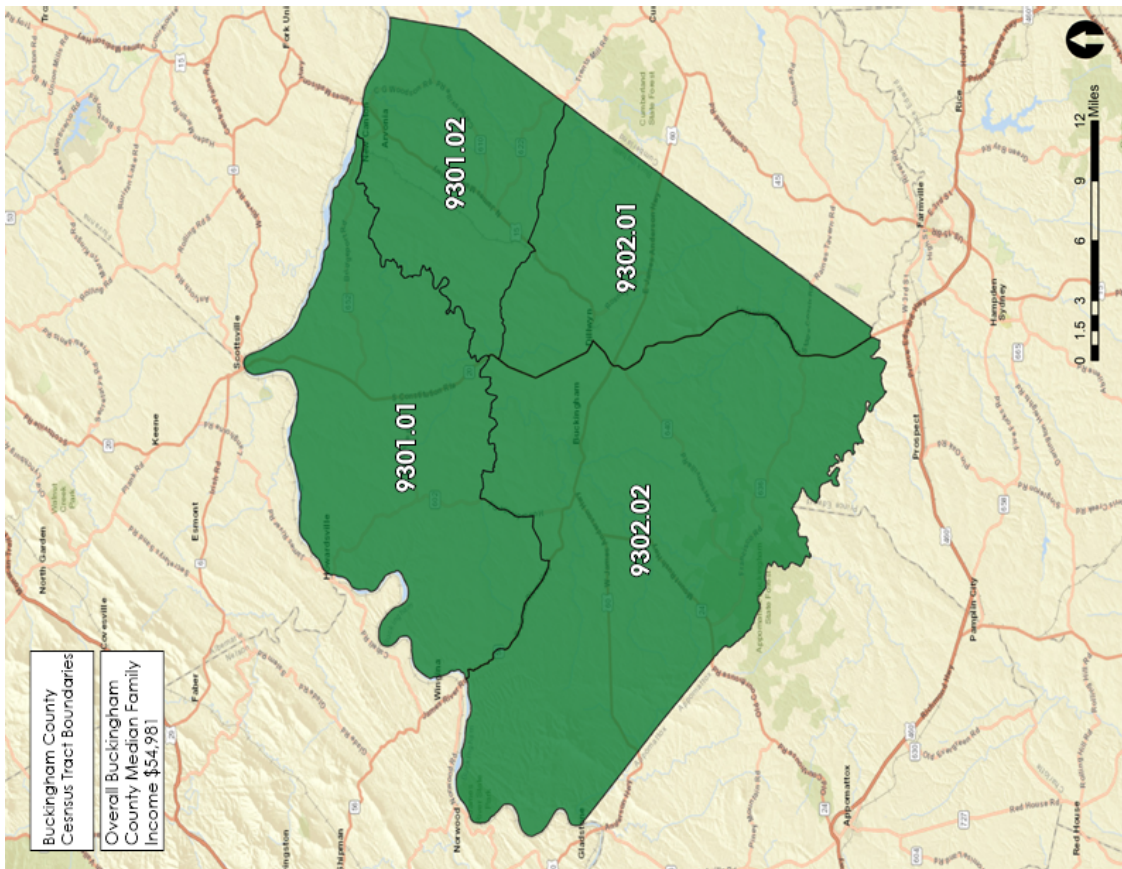
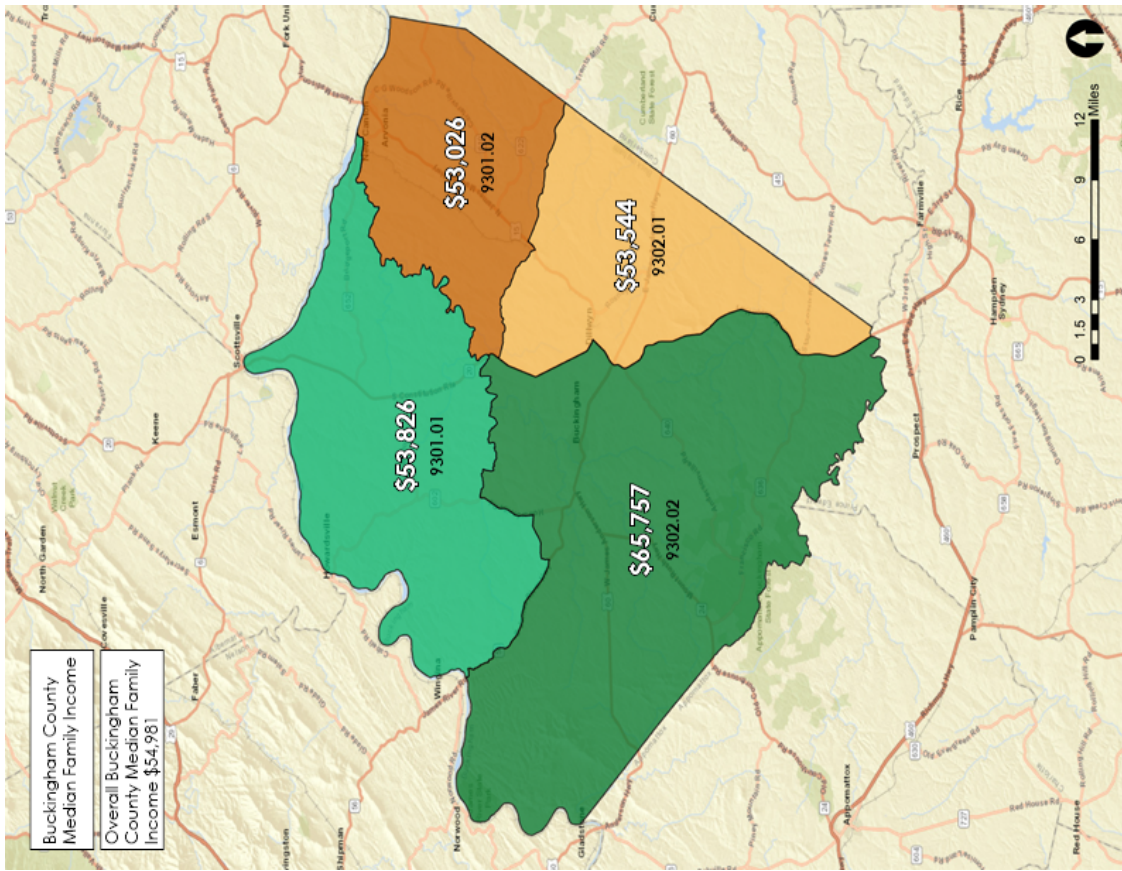
There are 3,790 families living in Buckingham county. This is the fewest number of families in a locality in the region.

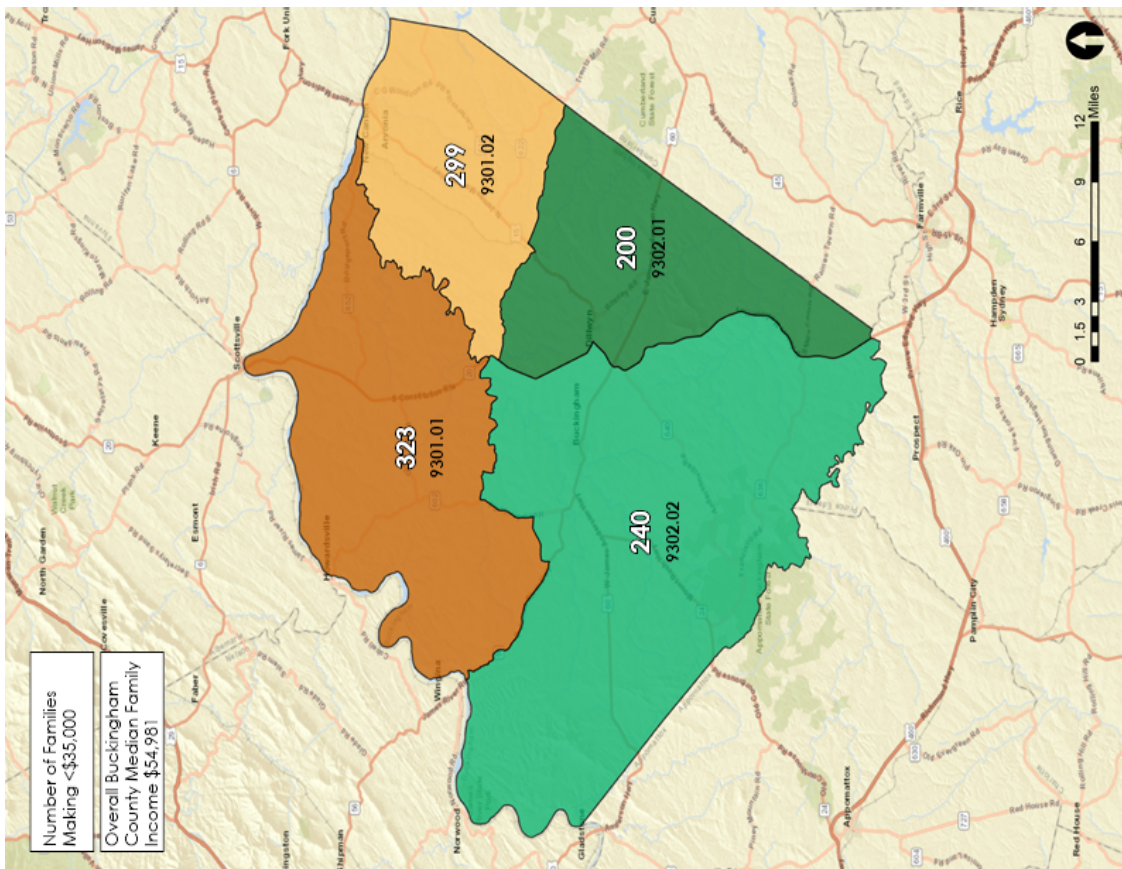
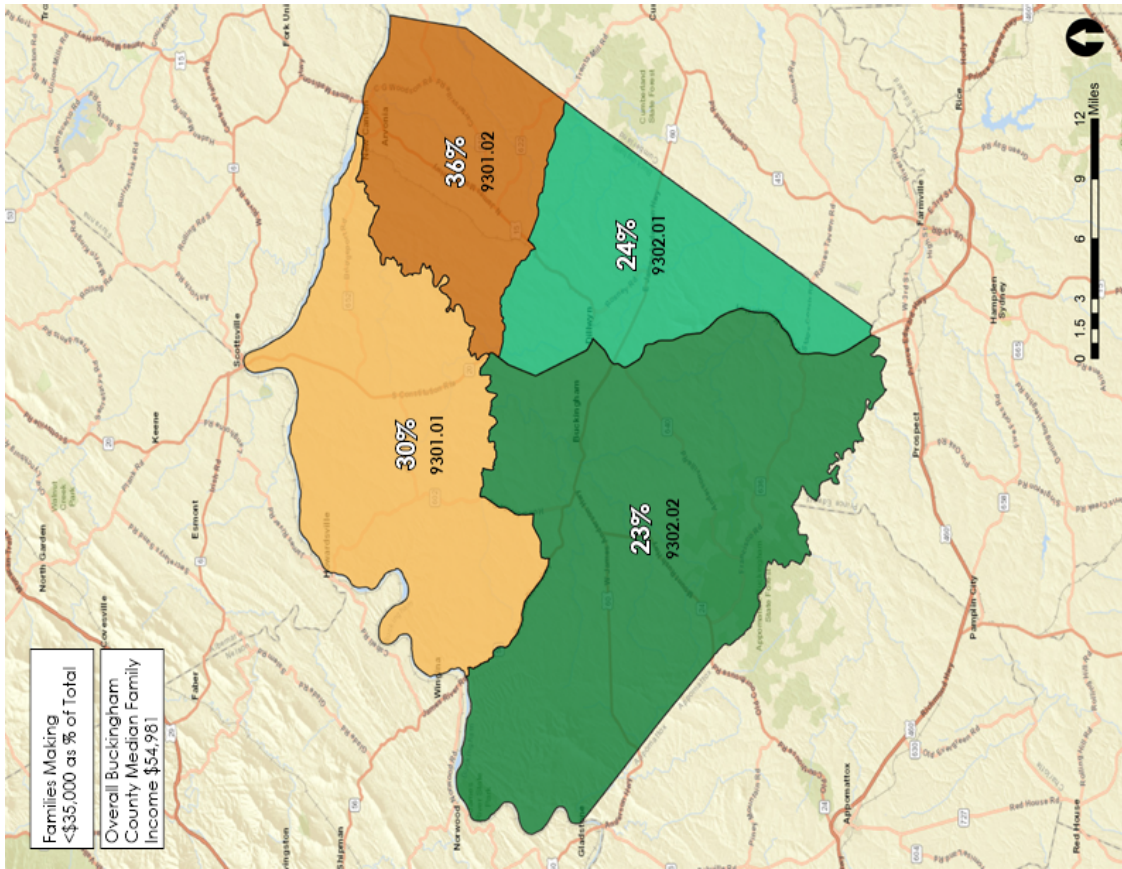
Of these, **1,062 (28%)** do not earn enough to provide for their basic needs and the costs associated with working.

Buckingham Expenses: Single Householder + 2 Children (1 Toddler)			
	Annual	Monthly	Weekly
Food	\$6,344.52	\$528.71	\$122.01
Clothing	\$1,090.00		
Shelter	\$8,916.00	\$743.00	
Utilities	\$2,658.78	\$221.56	
Necessary Costs	\$3,801.86		
Survival Expenses	\$22,811.16		
Childcare	\$6,760.00	\$563.33	\$130
Transportation	\$2,588.24	\$215.69	
TOTAL Expenses	\$32,159.39		

As this table shows, 78% (833) 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	112	(11%)	22%
\$10,000 - \$14,999	117	(11%)	
\$15,000 - \$24,999	446	(42%)	78%
\$25,000 - \$34,999	387	(36%)	
Total	1,062	100%	





FLUVANNA COUNTY

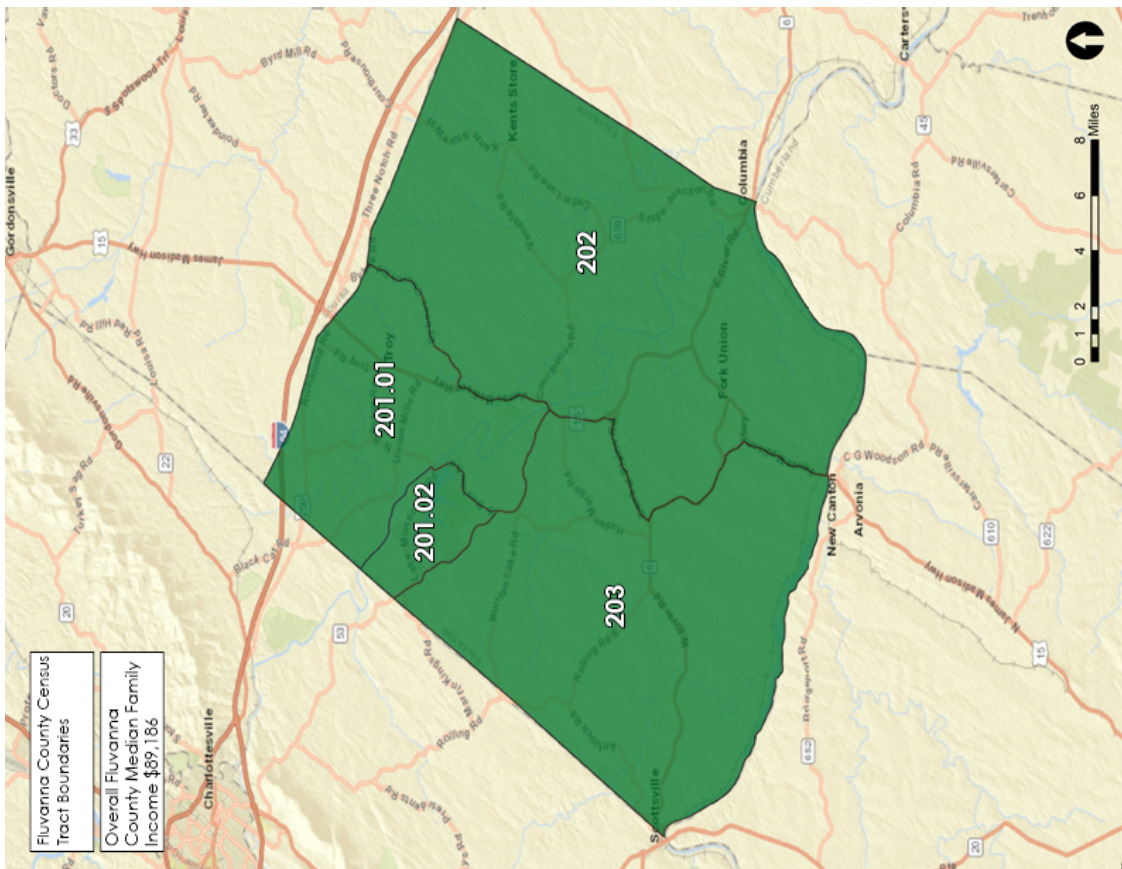
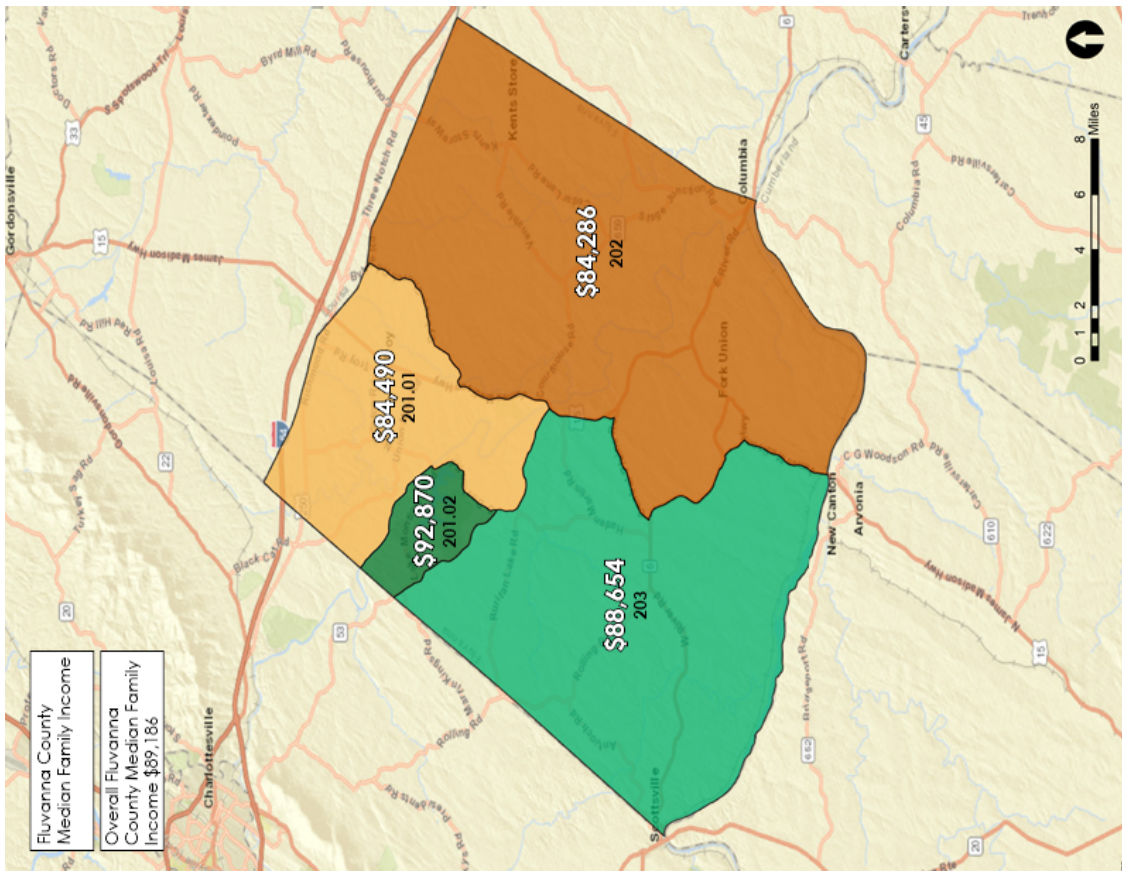
There are 7,157 families living in Fluvanna county.

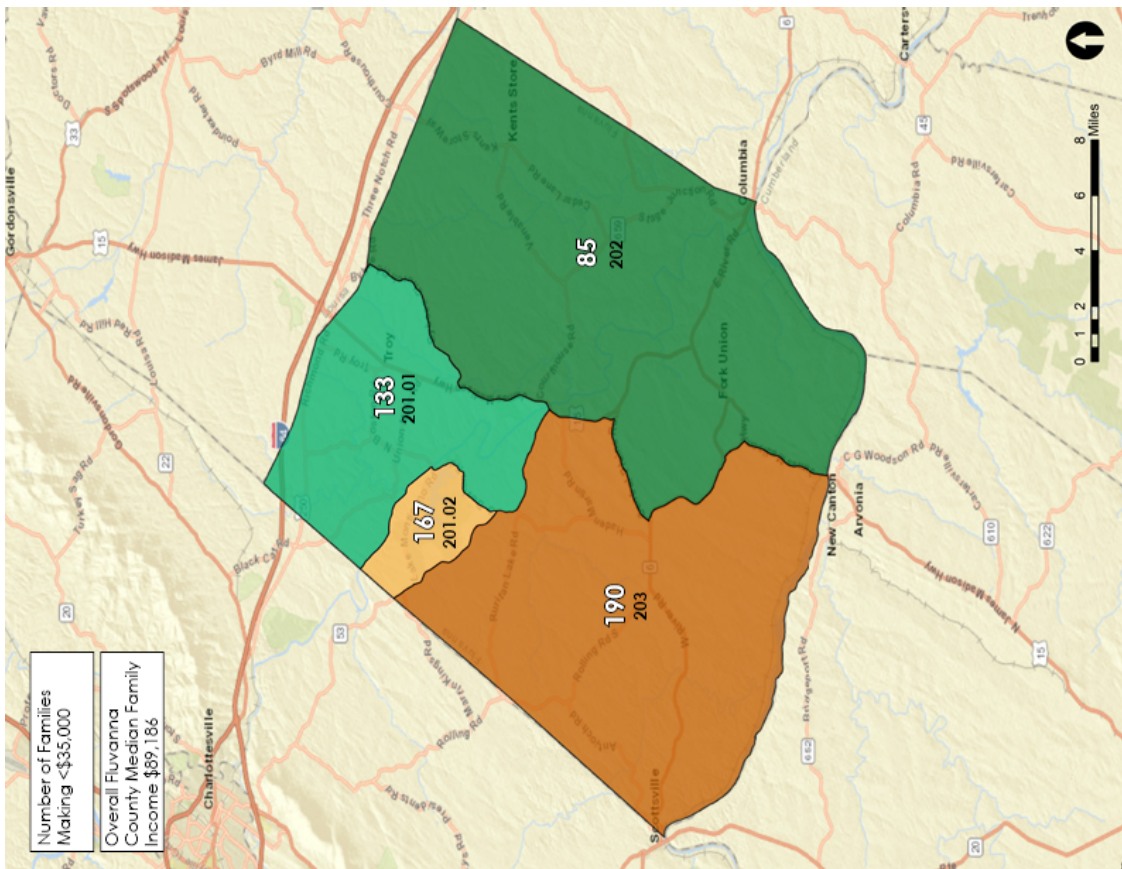
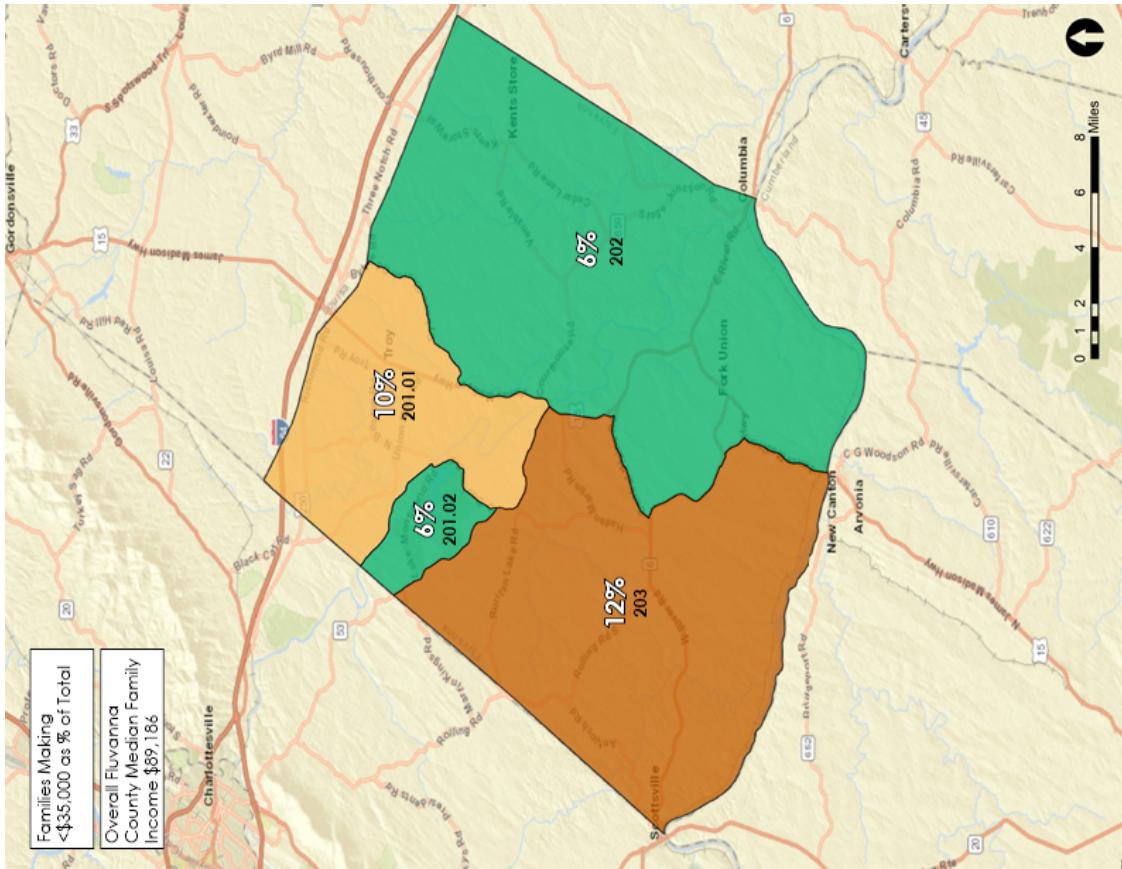
Of these, **575 (8%)** do not earn enough to provide for their basic needs and the costs associated with working.

Fluvanna Expenses: Single Householder + 2 Children (1 Toddler)			
	Annual	Monthly	Weekly
Food	\$6,344.52	\$528.71	\$122.01
Clothing	\$1,090.00		
Shelter	\$15,192.00	\$1,266.00	
Utilities	\$2,658.78	\$221.56	
Necessary Costs	\$5,057.06		
Survival Expenses	\$30,342.36		
Childcare	\$8,580.00	\$715.00	\$165.00
Transportation	\$2,588.24	\$215.69	
TOTAL Expenses	\$41,510.59		

As this table shows, 77% (440) 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	119	(21%)	24%
\$10,000 - \$14,999	16	(3%)	
\$15,000 - \$24,999	195	(34%)	77%
\$25,000 - \$34,999	245	(43%)	
Total	575	100%	





GREENE COUNTY

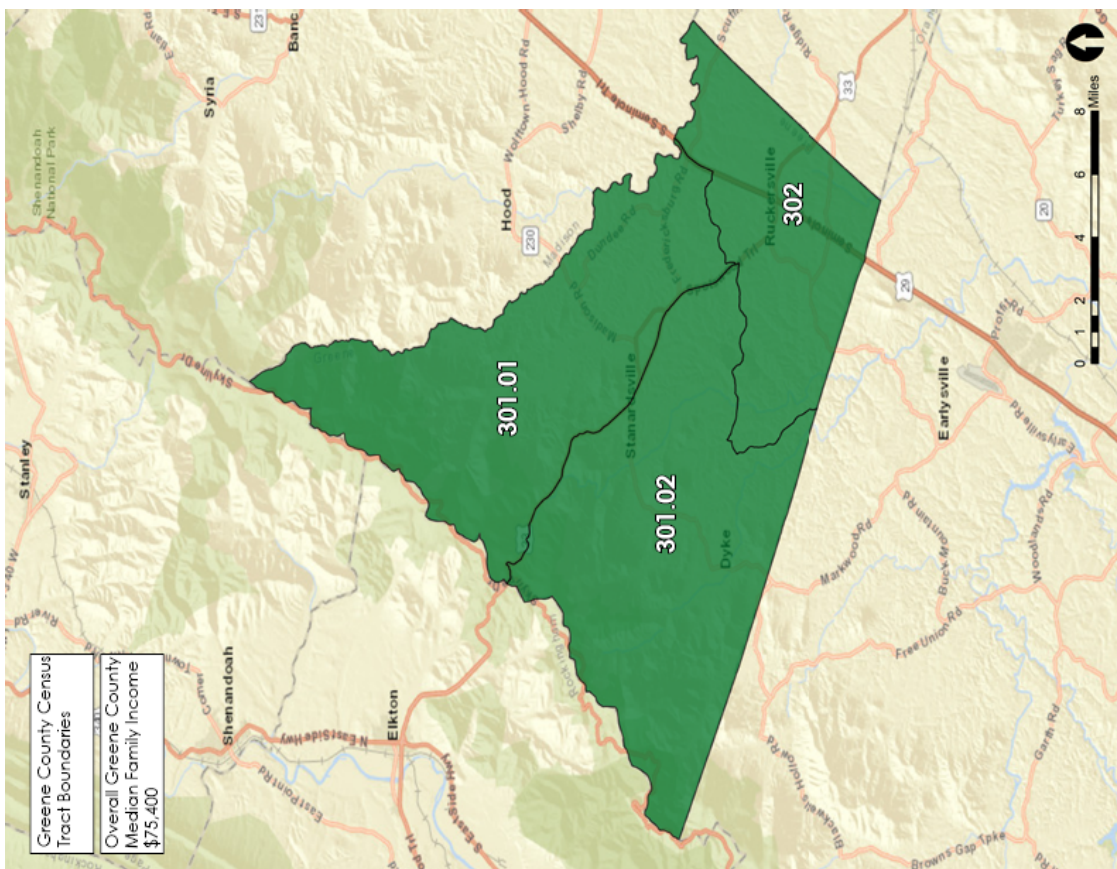
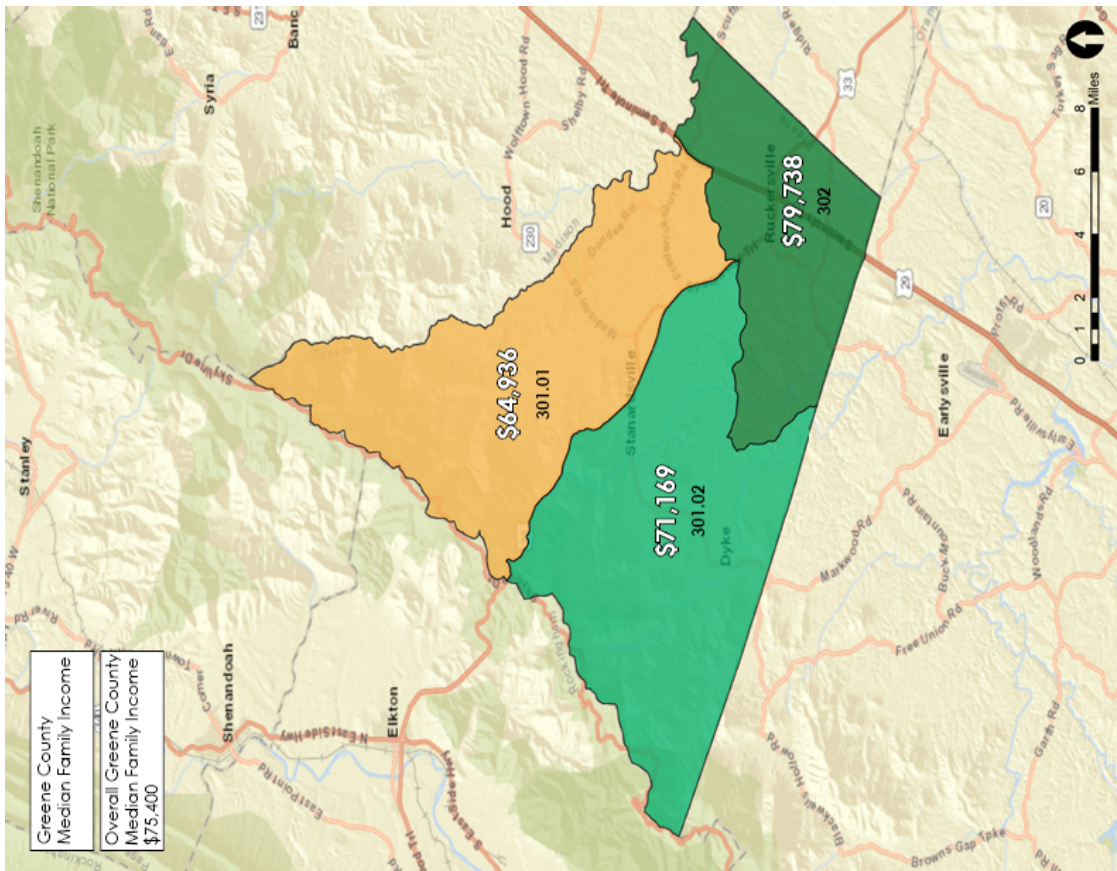
There are 5,274 families living in Greene county.

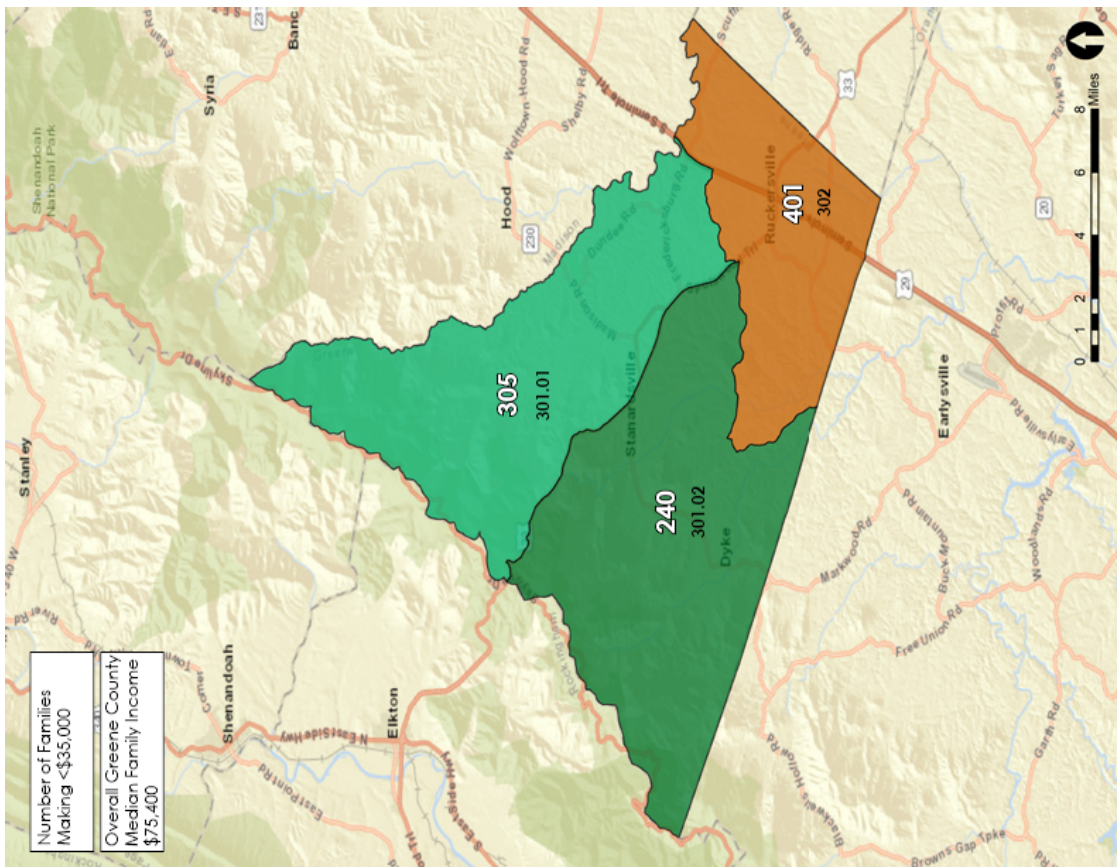
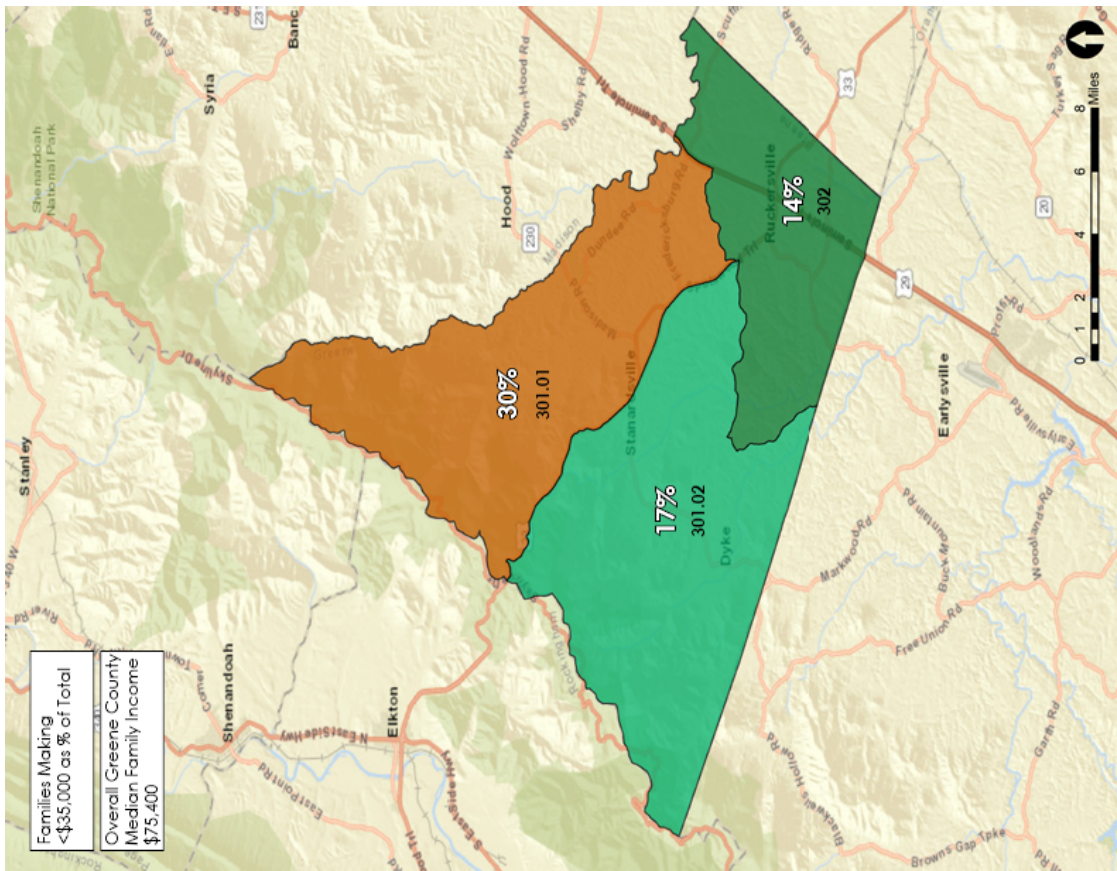
Of these, **946 (18%)** do not earn enough to provide for their basic needs and the costs associated with working.

Greene Expenses: Single Householder + 2 Children (1 Toddler)			
	Annual	Monthly	Weekly
Food	\$6,344.52	\$528.71	\$122.01
Clothing	\$1,090.00		
Shelter	\$15,192.00	\$1,266.00	
Utilities	\$2,658.78	\$221.56	
Necessary Costs	\$5,057.06		
Survival Expenses	\$30,342.36		
Childcare	\$8,580.00	\$715.00	\$165.00
Transportation	\$2,588.24	\$215.69	
TOTAL Expenses	\$41,510.59		

As this table shows, 84% (803) 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	18	(2%)	15%
\$10,000 - \$14,999	125	(13%)	
\$15,000 - \$24,999	449	(47%)	84%
\$25,000 - \$34,999	354	(37%)	
Total	946	100%	





LOUISA COUNTY

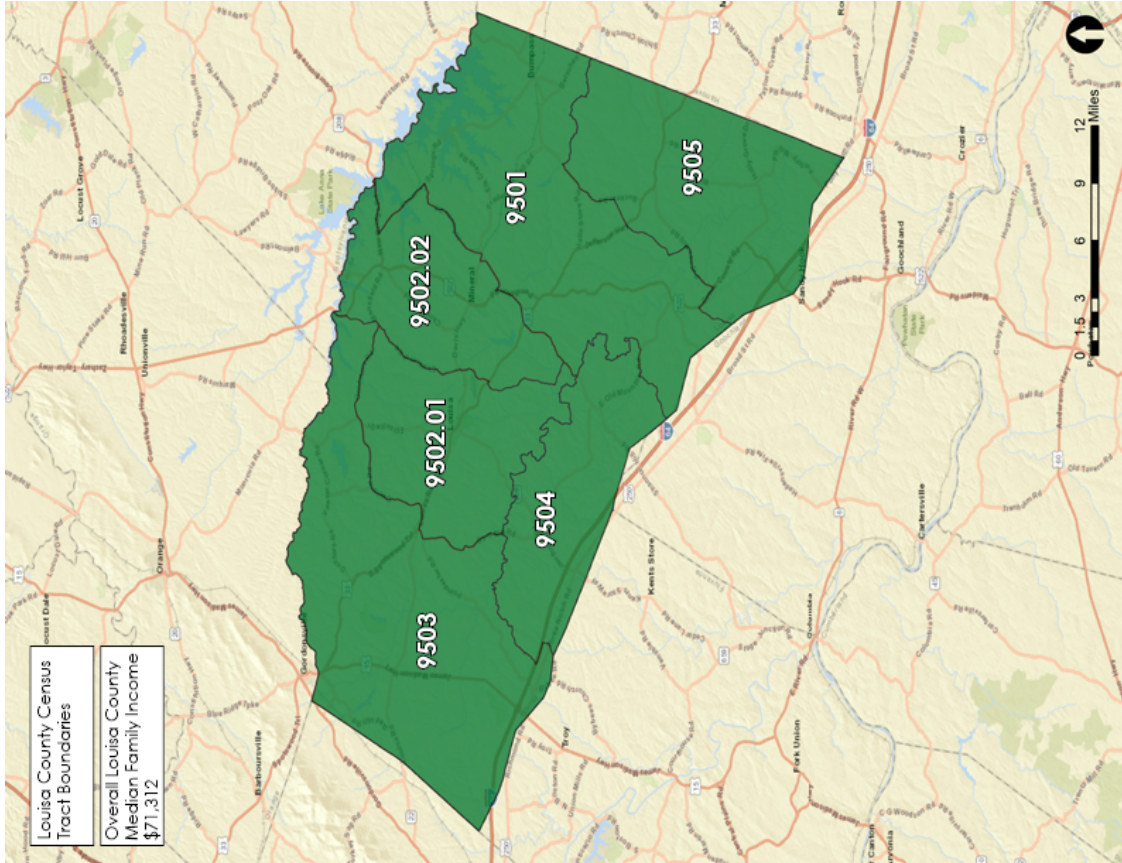
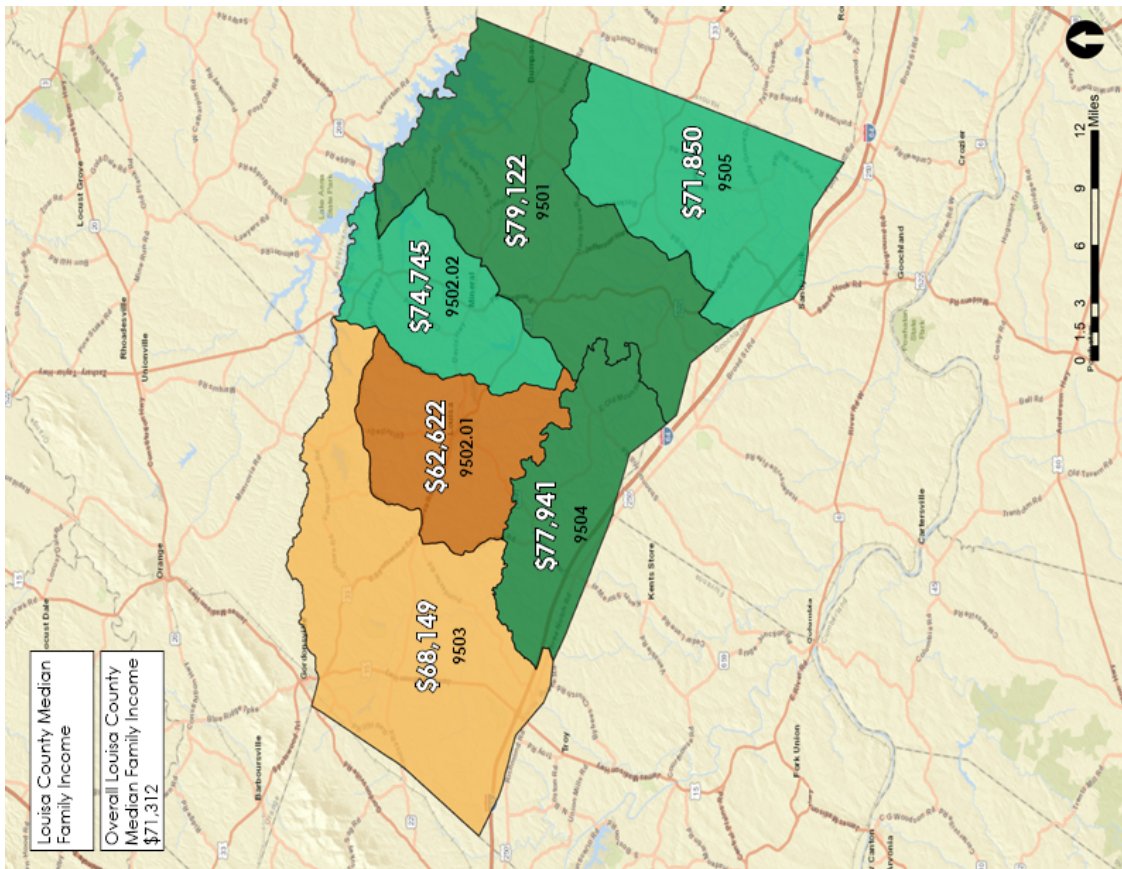
There are 9,484 families living in Louisa county. Louisa is home to the second largest number of families in the region.

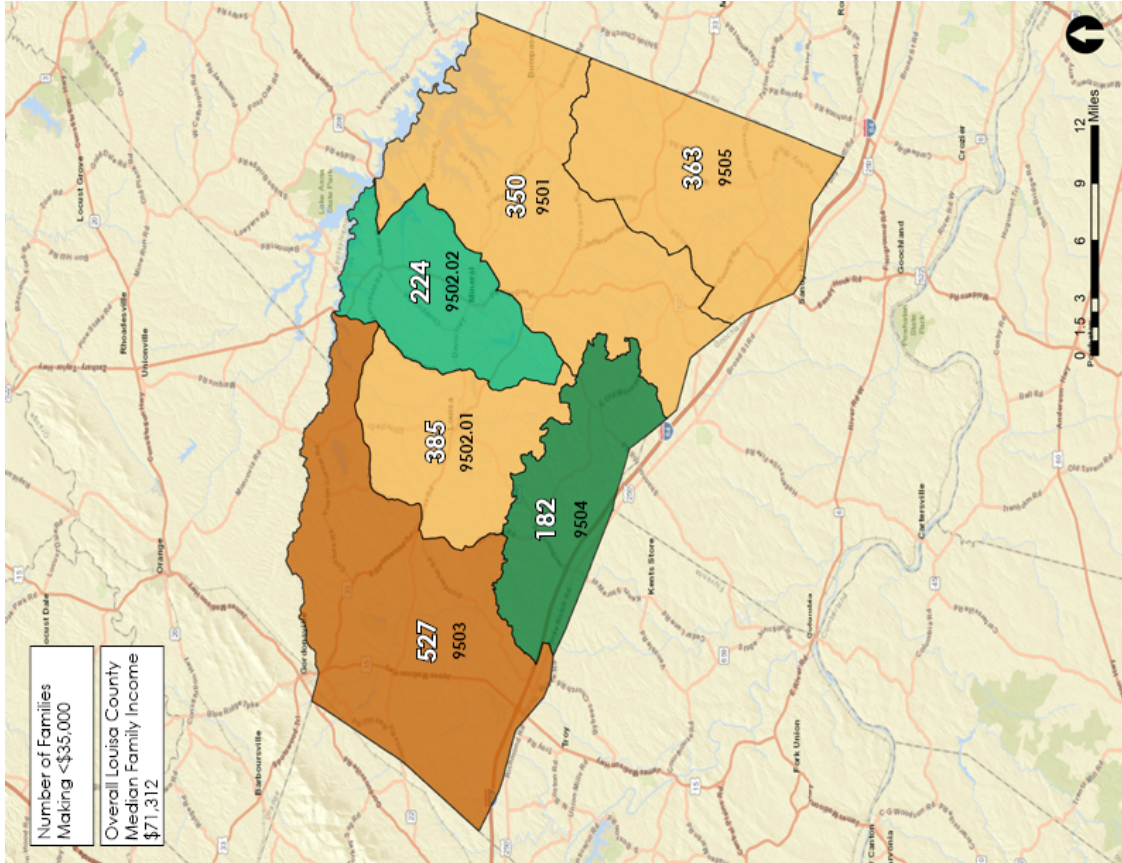
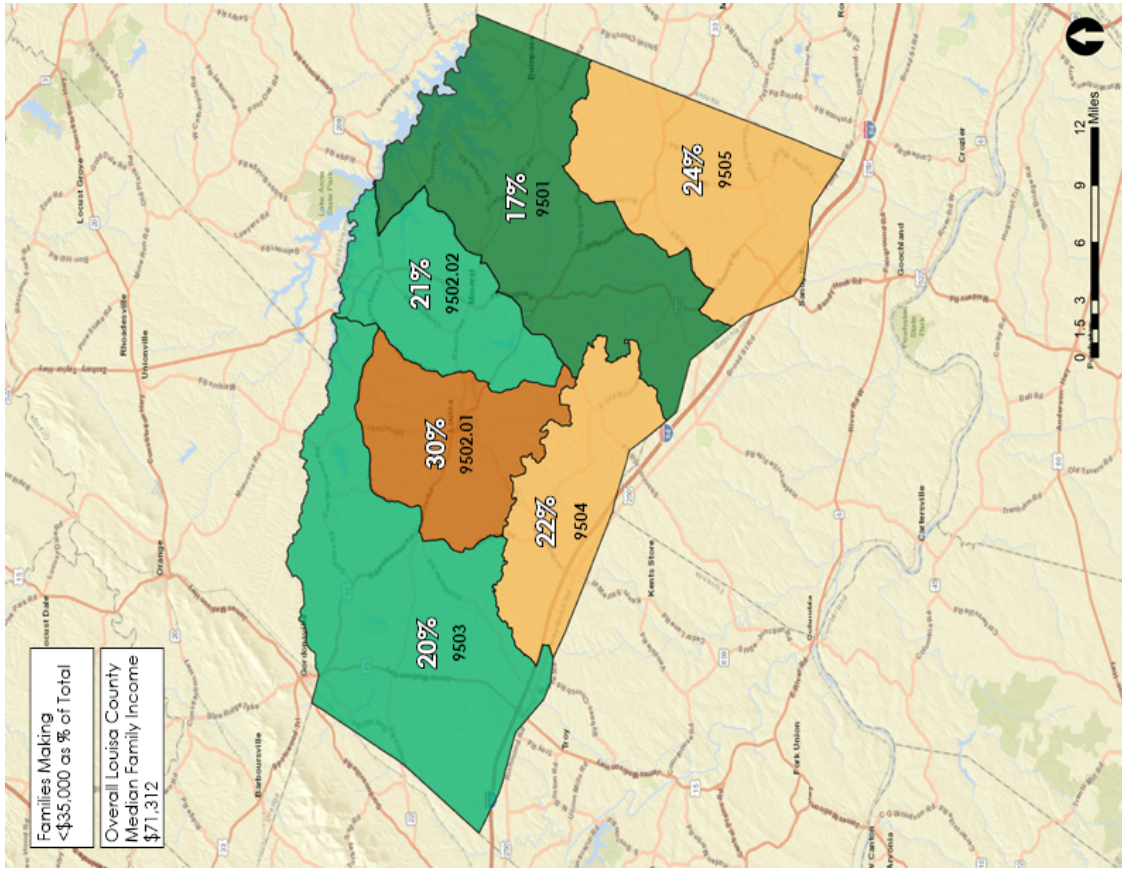
Of these, **2,031 (21%)** do not earn enough to provide for their basic needs and the costs associated with working. Louisa has second highest number of families left behind. Nearly 19 percent of the families struggling in our region live in Louisa, where the median income is just over \$71,000 annually. 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	\$6,344.52	\$528.71	\$122.01
Clothing	\$1,090.00		
Shelter	\$10,932.00	\$911.00	
Utilities	\$2,658.78	\$221.56	
Necessary Costs	\$4,205.06		
Survival Expenses	\$25,230.36		
Childcare	\$8,580.00	\$715.00	\$165.00
Transportation	\$2,588.24	\$215.69	
TOTAL Expenses	\$36,398.59		

As this table shows, 77% (1,573) 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	269	(13%)	22%
\$10,000 - \$14,999	189	(9%)	
\$15,000 - \$24,999	741	(36%)	77%
\$25,000 - \$34,999	832	(41%)	
Total	2,031	100%	





NELSON COUNTY

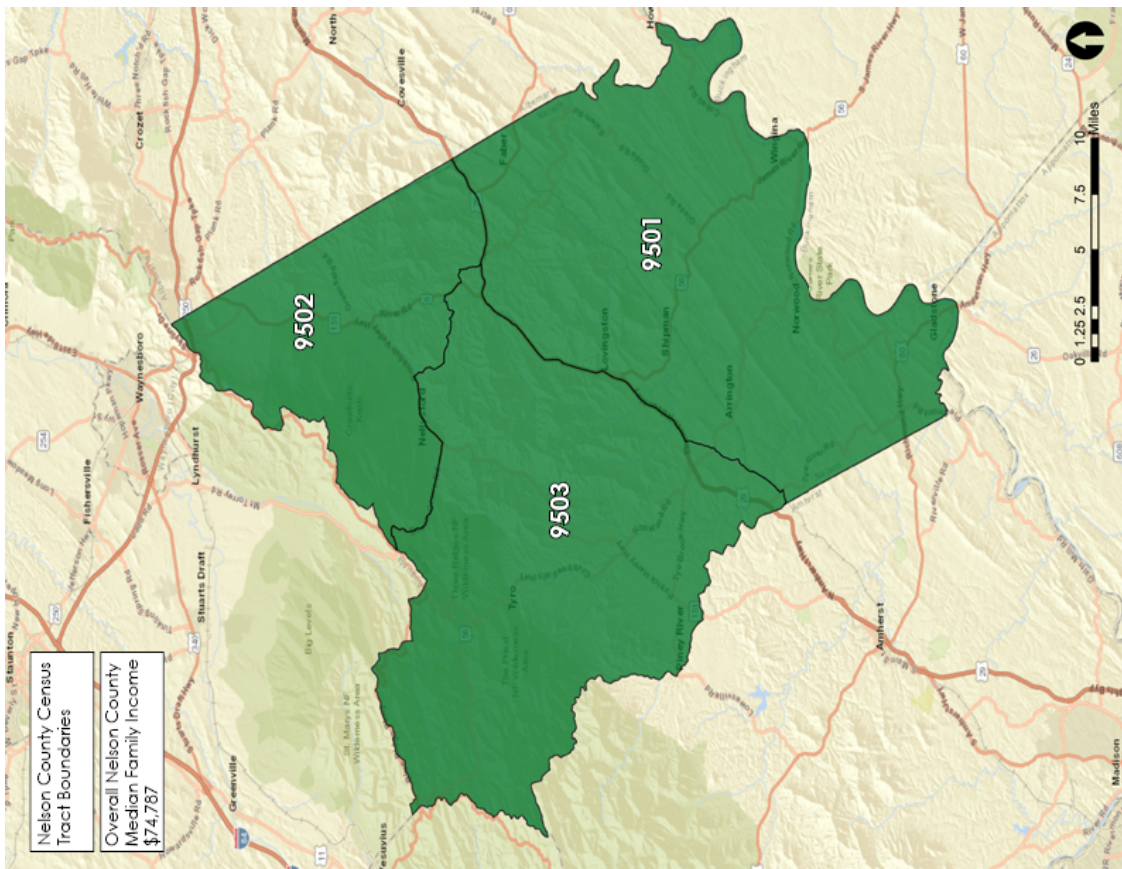
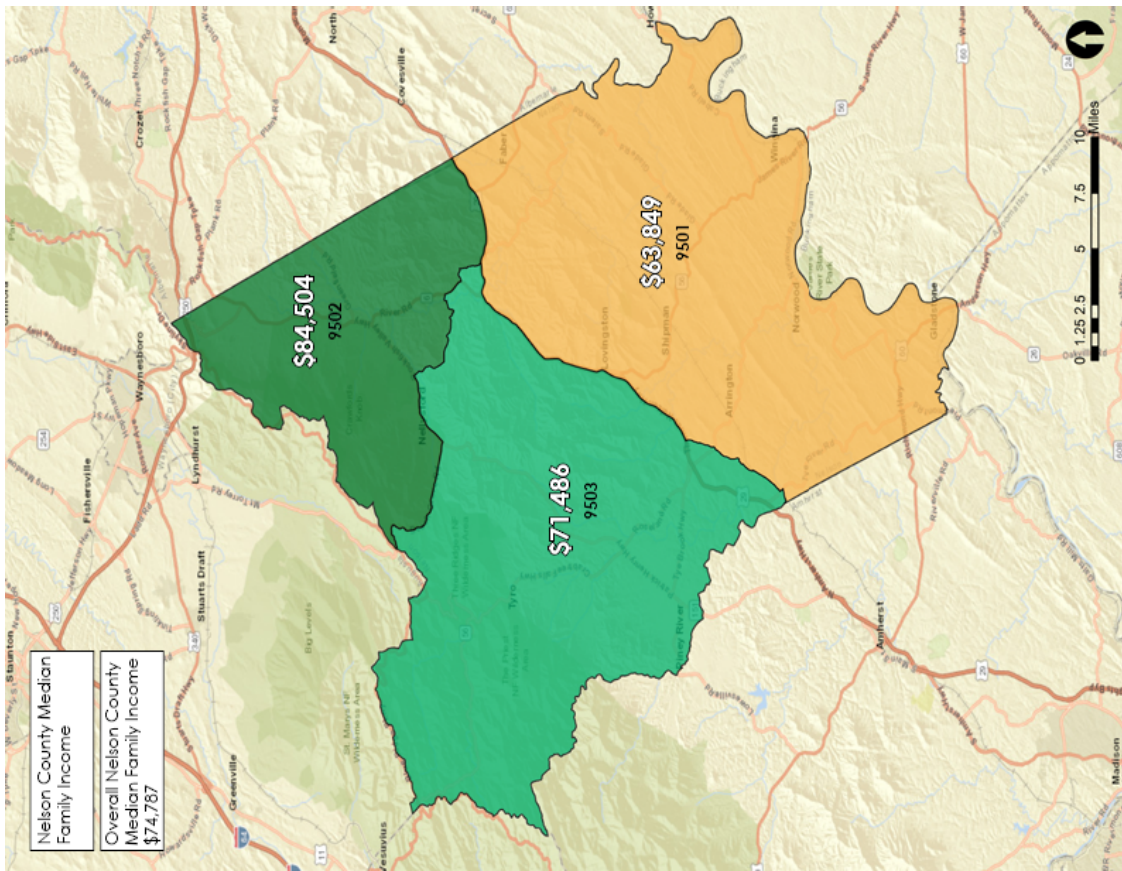
There are 4,486 families living in Nelson county.

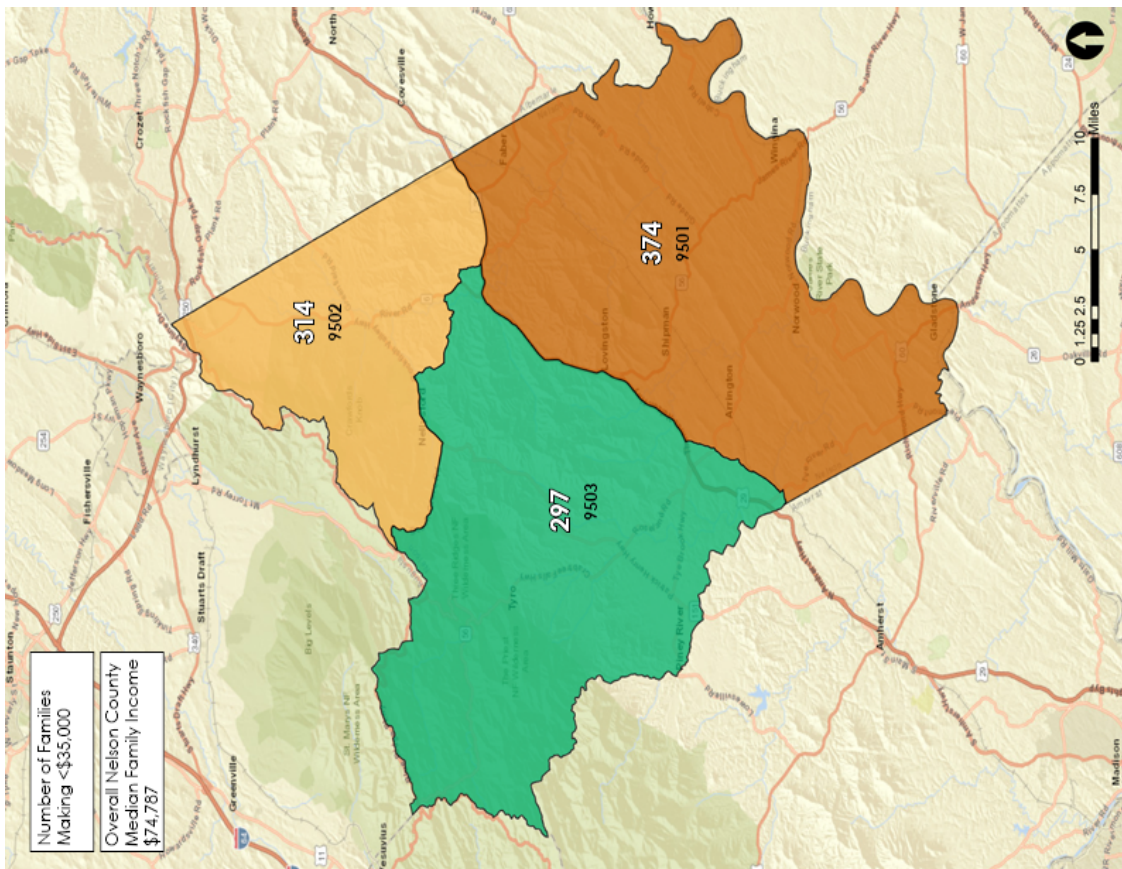
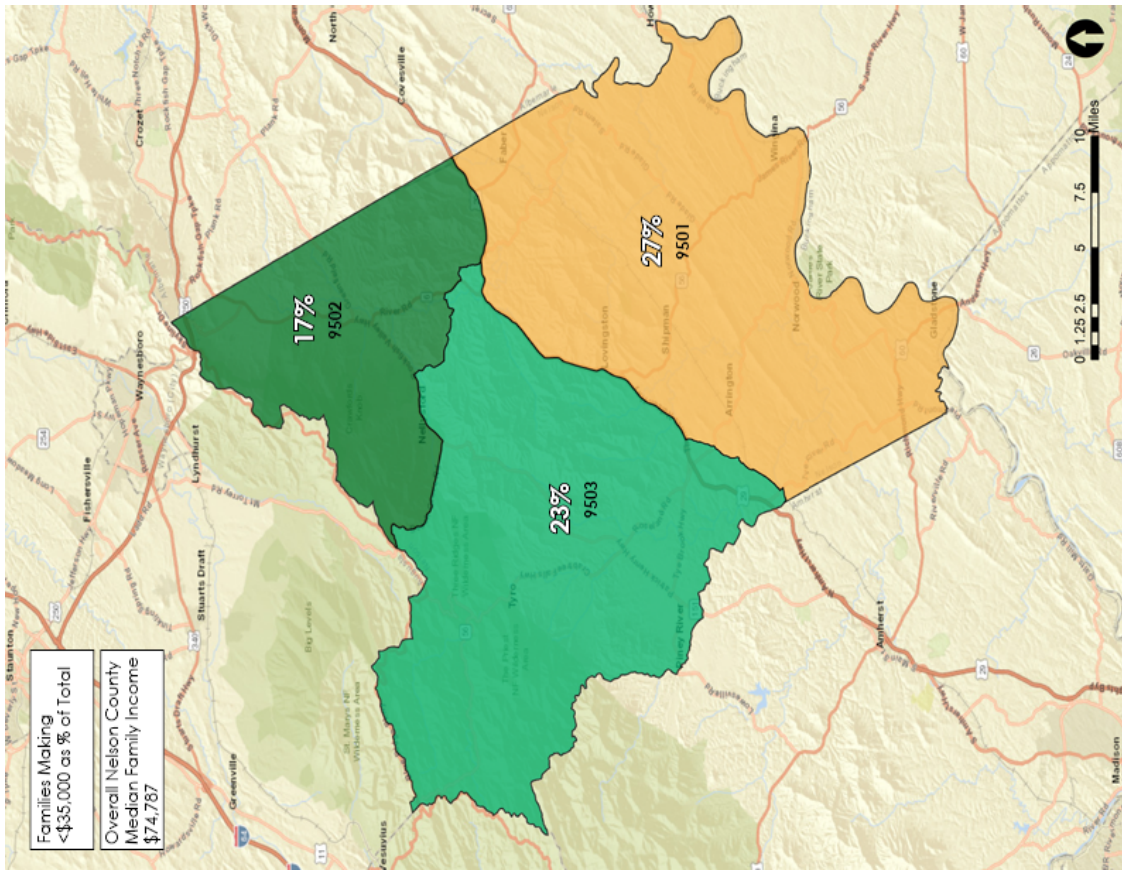
Of these, **985 (22%)** do not earn enough to provide for their basic needs and the costs associated with working.

Nelson Expenses: Single Householder + 2 Children (1 Toddler)			
	Annual	Monthly	Weekly
Food	\$6,344.52	\$528.71	\$122.01
Clothing	\$1,090.00		
Shelter	\$15,192.00	\$1,266.00	
Utilities	\$2,658.78	\$221.56	
Necessary Costs	\$5,057.06		
Survival Expenses	\$30,342.36		
Childcare	\$8,580.00	\$715.00	\$165.00
Transportation	\$2,588.24	\$215.69	
TOTAL Expenses	\$41,510.59		

As this table shows, 75% (742) 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	188	(19%)	25%
\$10,000 - \$14,999	55	(6%)	
\$15,000 - \$24,999	224	(23%)	75%
\$25,000 - \$34,999	518	(53%)	
Total	985	100%	





CITY OF CHARLOTTESVILLE

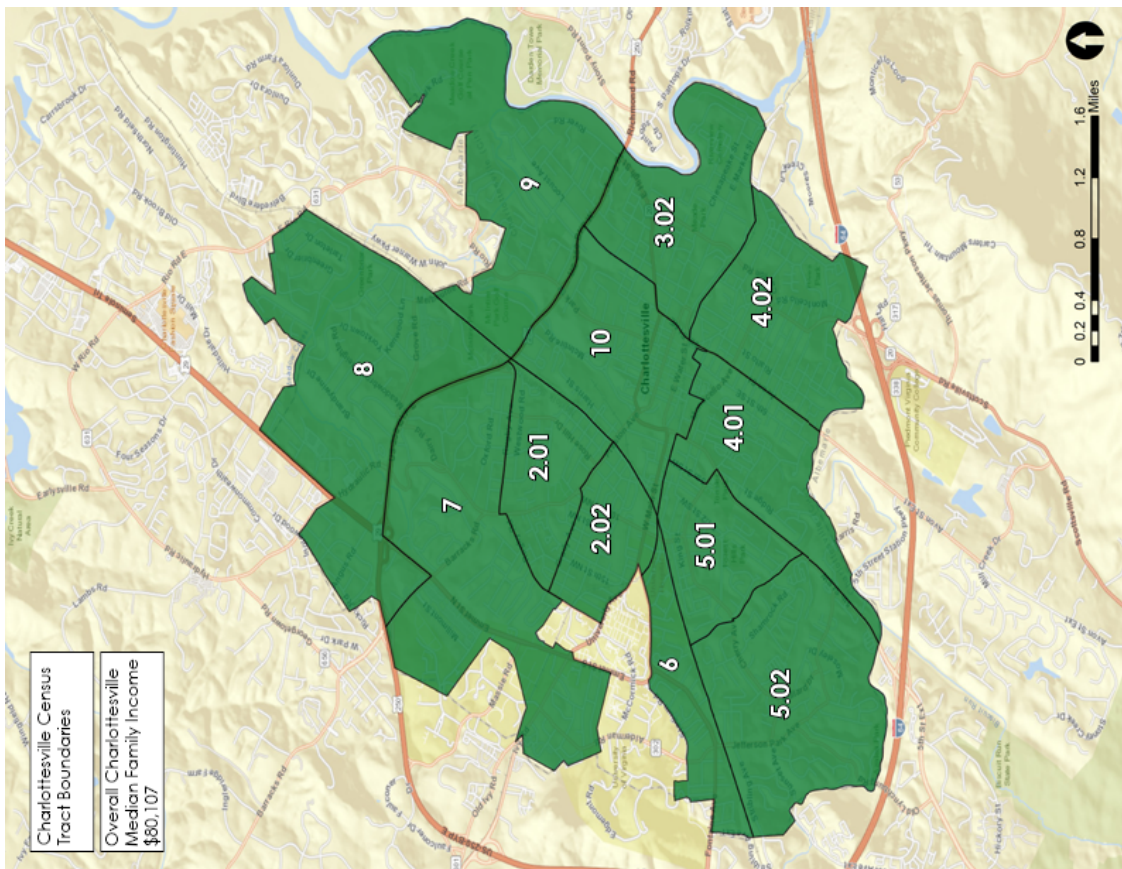
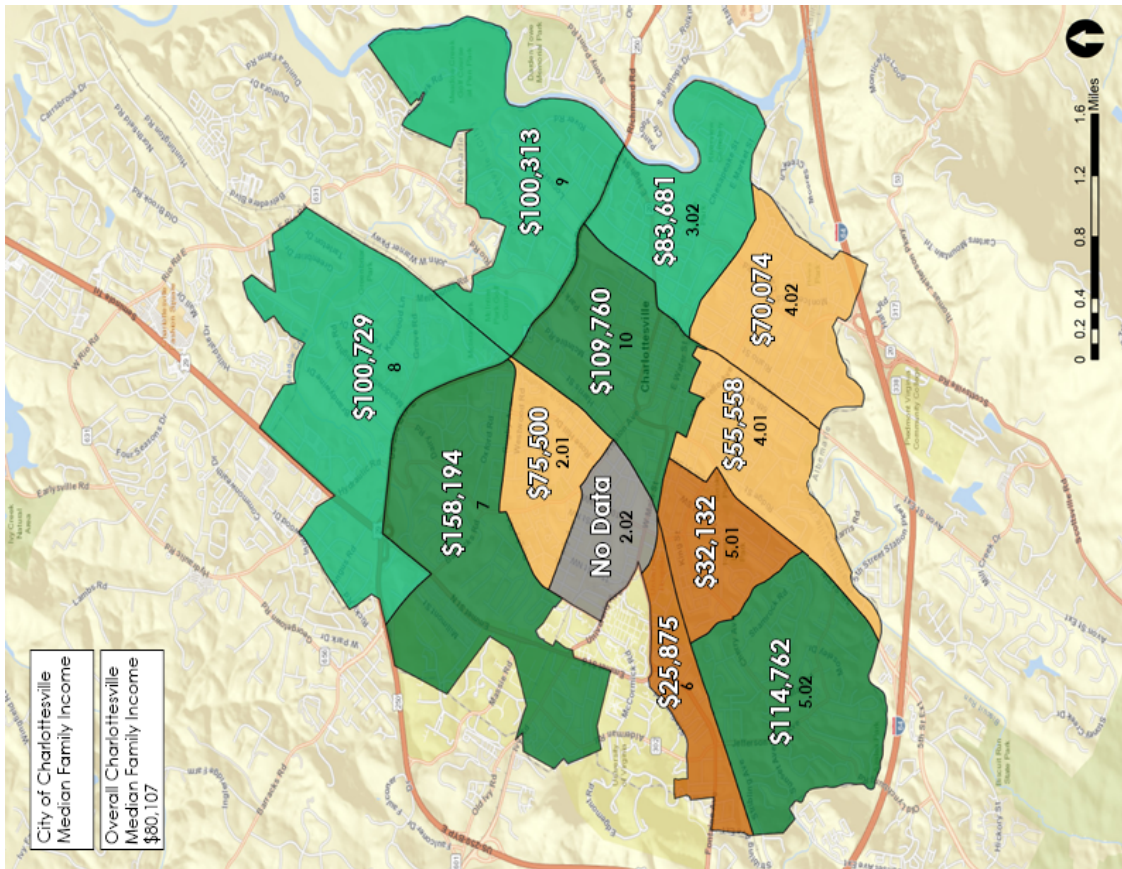
There are 8,644 families living in Charlottesville.

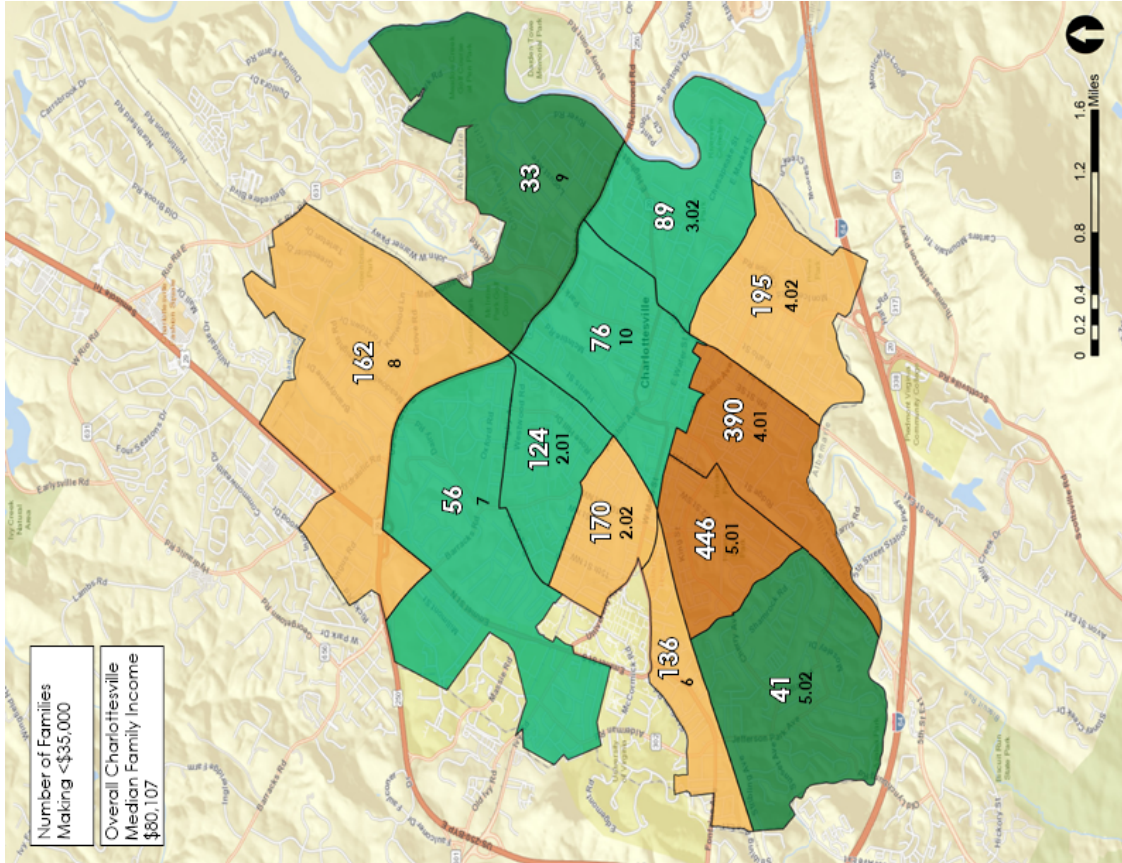
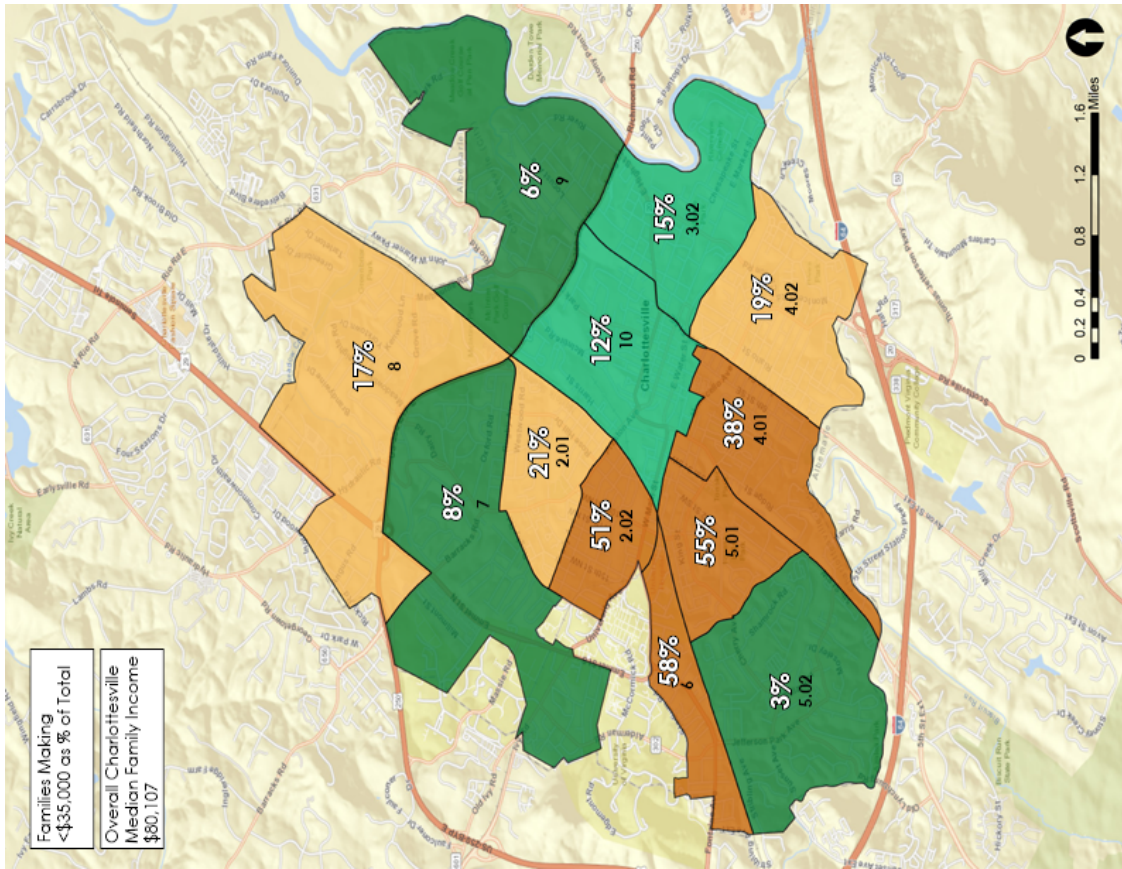
Of these, **1,918 families (22 percent)** do not make enough money to pay for the essentials of life and the costs associated with working.

Charlottesville Expenses: Single Householder + 2 Children (1 Toddler)			
	Annual	Monthly	Weekly
Food	\$6,344.52	\$528.71	\$122.01
Clothing	\$1,090.00		
Shelter	\$15,192.00	\$1,266.00	
Utilities	\$2,658.78	\$221.56	
Necessary Costs	\$5,057.06		
Survival Expenses	\$30,342.36		
Childcare	\$13,520.00	\$1,126.67	\$260.00
Transportation	\$2,588.24	\$215.69	
TOTAL Expenses	\$46,450.59		

As this table shows, 55% (1,068) 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	Charlottesville's Struggling Families	Percentage	
\$0 - \$9,999	509	(27%)	45%
\$10,000 - \$14,999	341	(18%)	
\$15,000 - \$24,999	426	(22%)	55%
\$25,000 - \$34,999	642	(33%)	
Total	1,918	100%	

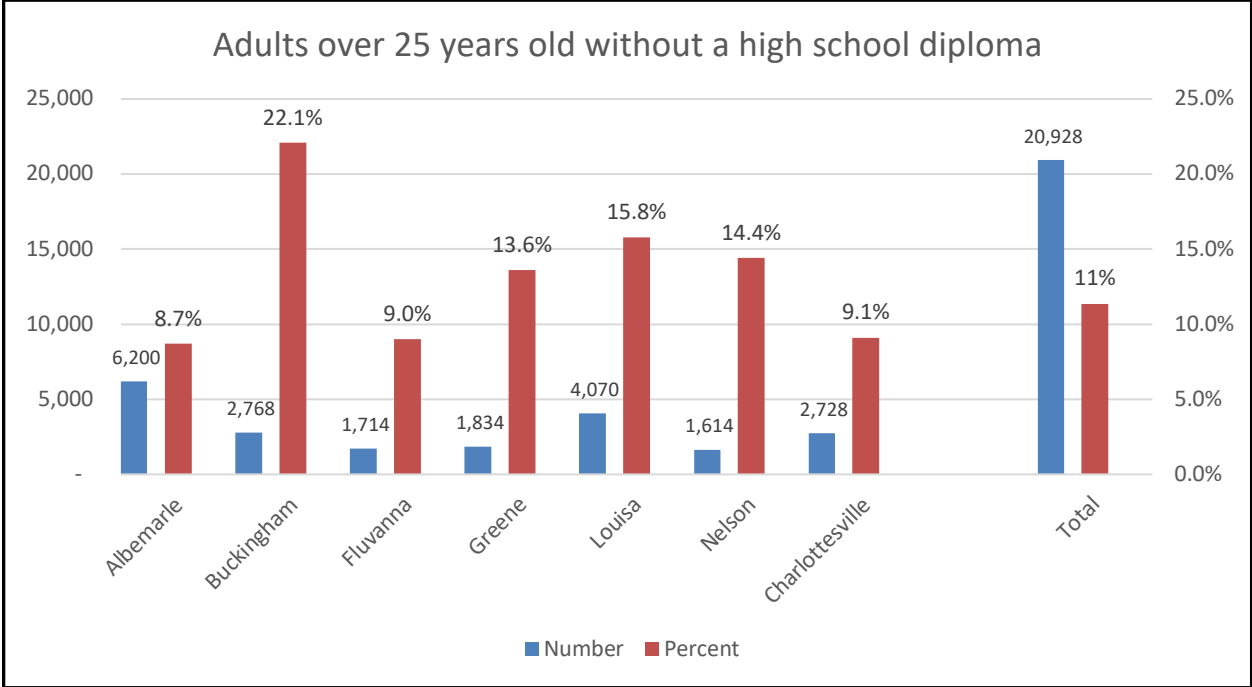




The Importance of Core Skills

In order to advance economically, individuals often need to advance educationally—they need skills that provide them more "employer-recognized value." Acquiring those valuable skills, however, can be difficult for adults who left high school before developing core skills and receiving a high school credential.

Over 20,000 adults in our region do not have a high school diploma. Especially in a community teeming with college graduates, the lack of a high school credential can prevent job-seekers who have enormous potential from grasping even the first rung on a career ladder.



The Matter of Race

While there are too many families struggling in our region, that struggle is not equally shared.

As the graphs below demonstrate, in many of our communities the labor of our black neighbors is disproportionately valued less than the labor of our white neighbors. There are many reasons for this. Overt and subconscious racial discrimination. Disinvestment in black communities. Blocking wealth creation through red-lining, unfair lending practices, predatory lending and predatory training. Massive Resistance. Disfranchisement. Jim Crow. Black codes. Disproportionate treatment by the criminal justice system. Sadly, the list goes on. And on.

So while we need to be intentional about helping all families in our community who struggle in our economy, we need to be especially attentive to black families who are struggling, as they may understandably be distrustful or disconnected from the very institutions that may be able to help.

Of course, this struggle is not new. When Dr. Martin Luther King, Jr. stood on the steps of the Lincoln Memorial on August 28, 1963 and delivered his iconic *I Have A Dream* speech, he was addressing a "March for Jobs and Freedom." And when he was assassinated at the Lorraine Motel on April 4, 1968, he was in Memphis to stand shoulder to shoulder with black sanitation workers fighting for higher wages.

This struggle is not new, and it's not unique to the Charlottesville region. Across the nation, there is a significant racial wealth gap. The Federal Reserve Bank of St. Louis, for example, calculated that the average net worth of a white family in America was ten times greater than the net worth of a black family, as shown on the following graphic.²²

That racial wealth gap is best explained by unequal labor income, according to research from the Federal Reserve Bank of Cleveland.²³

²² Emmons, W., Kent, A., & Ricketts, L. (2019, October 9). *Just How Severe is America's Racial Wealth Gap?*. Federal Reserve Bank of St. Louis. Retrieved from: <https://www.stlouisfed.org/open-vault/2019/october/how-severe-americas-racial-wealth-gap>

²³ Mock, B. (2019, March 21). *Why Can't We Close the Racial Wealth Gap?* Bloomberg City Lab. Retrieved from <https://www.bloomberg.com/news/articles/2019-03-21/how-income-inequality-feeds-the-racial-wealth-gap>. Data on unequal labor income in our region comes from U.S. Census Bureau (2020). *Family Income in the Past 12 Months*. American Community Survey 5-Year Estimates, 2014-2018, Tables B19101, 19101A, 19101B



In 2016, the typical white family had about \$162,640 in net worth.

That same year, the typical black family had about \$16,216 in net worth, or 10 cents to the dollar of the typical white family.



Meanwhile, the typical Hispanic family had \$21,296 in net worth. That's 13 cents to the dollar.

Wealth (also called net worth), is the difference between total assets and total liabilities. It's often reported as **median household net worth**, or the wealth of the family exactly in the middle of the distribution.

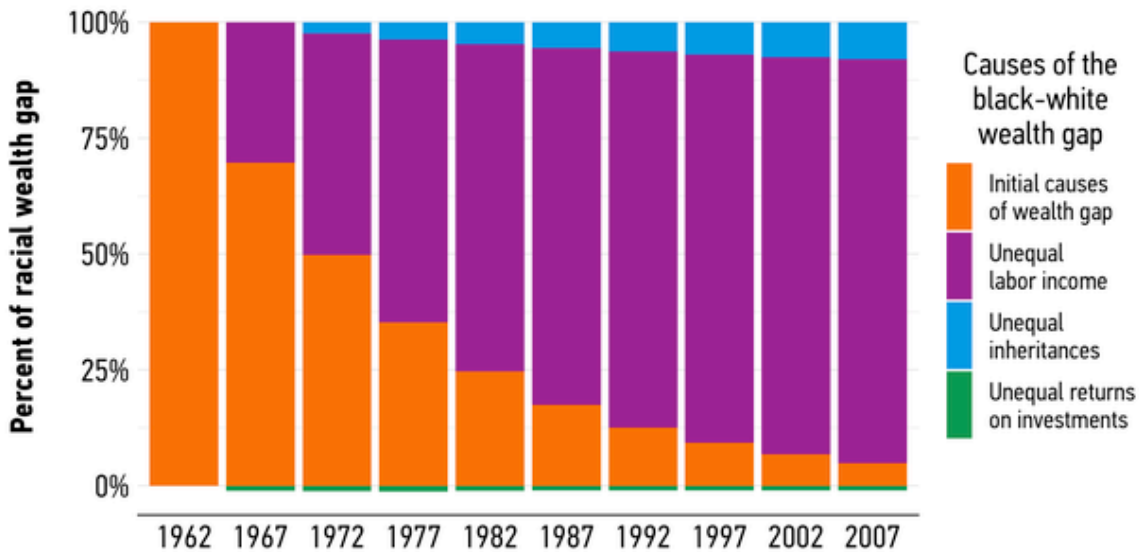


Sources: Federal Reserve Board's Survey of Consumer Finances and authors' calculations.

FEDERAL RESERVE BANK of ST. LOUIS

A racial income gap explains the U.S.'s wealth gap today

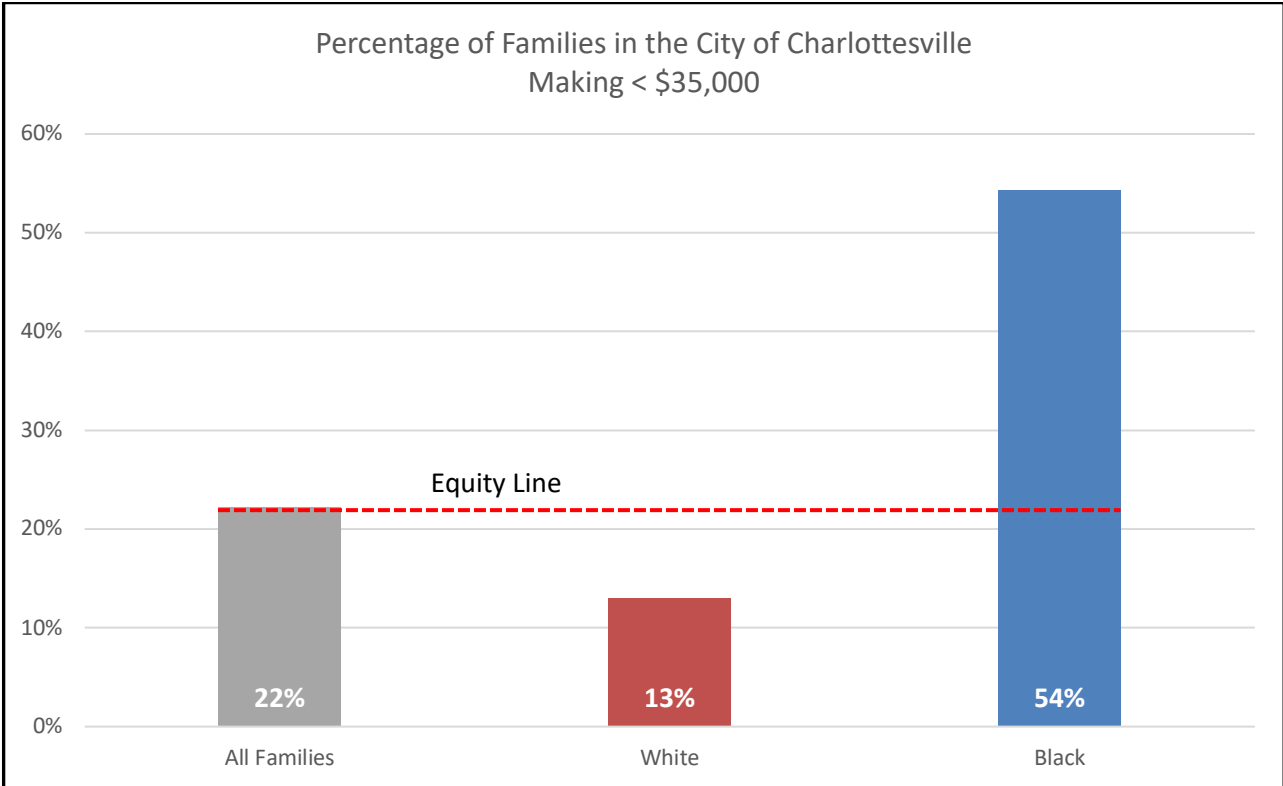
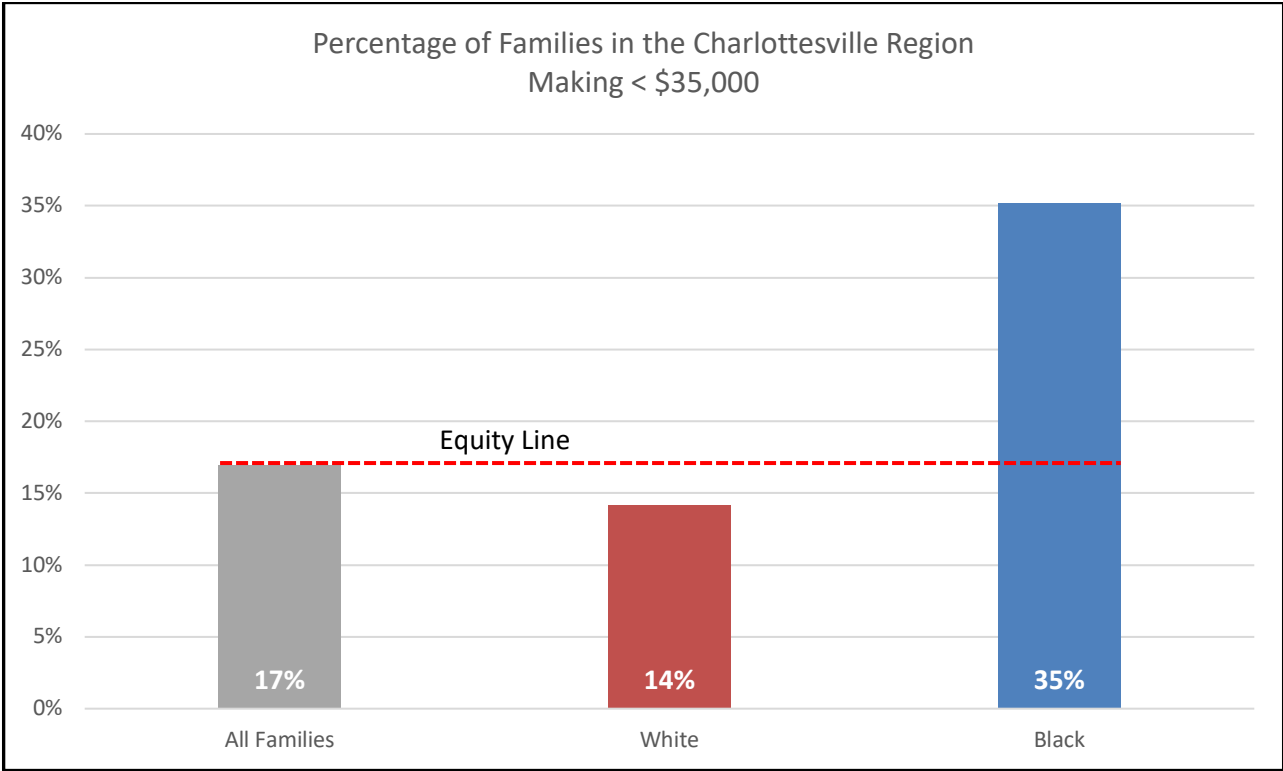
Federal Reserve Bank economists found unequal incomes explain the black-white wealth gap's persistence today more than inherited wealth or investment returns.

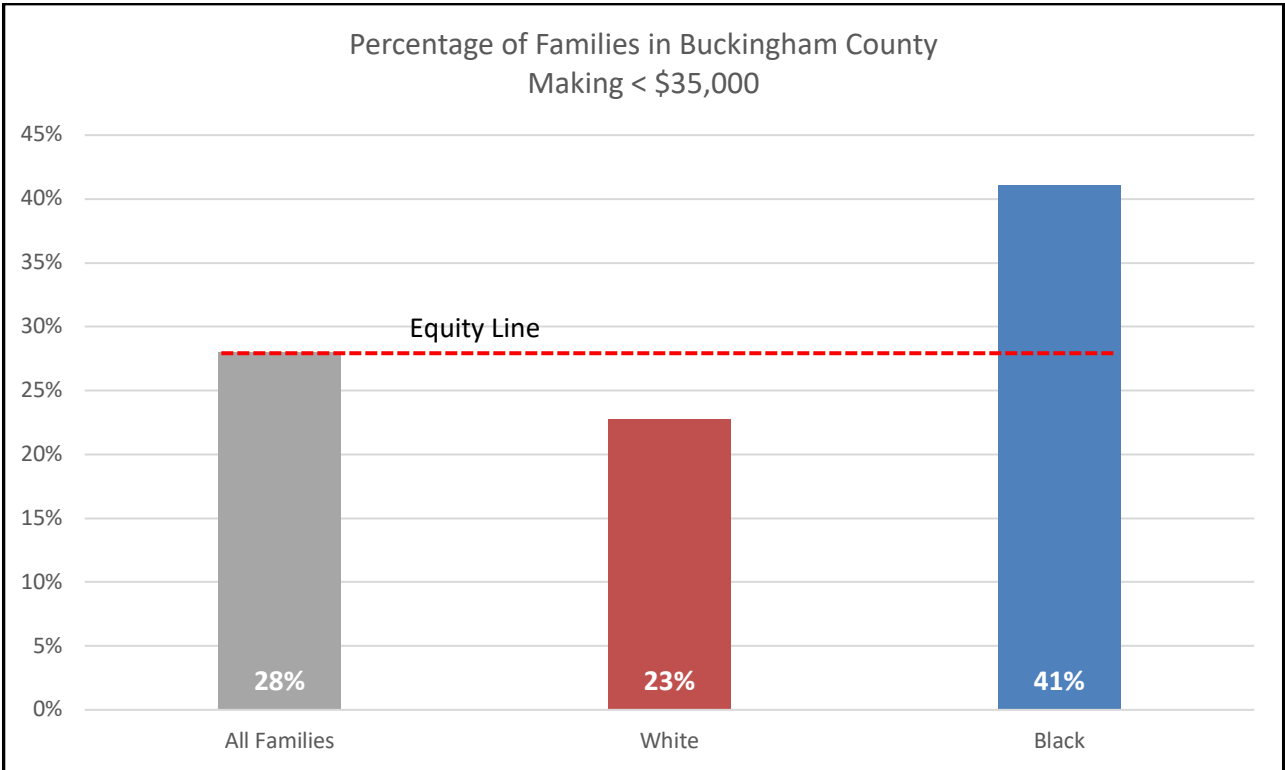
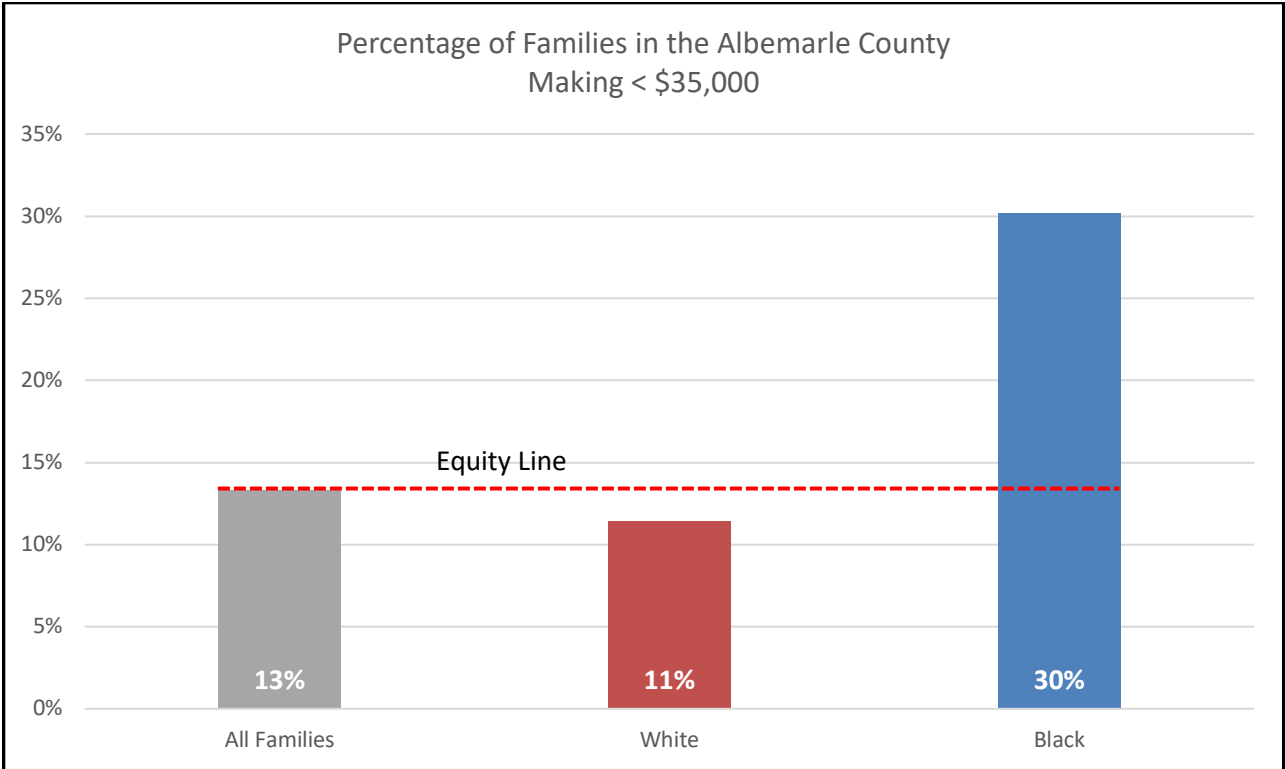


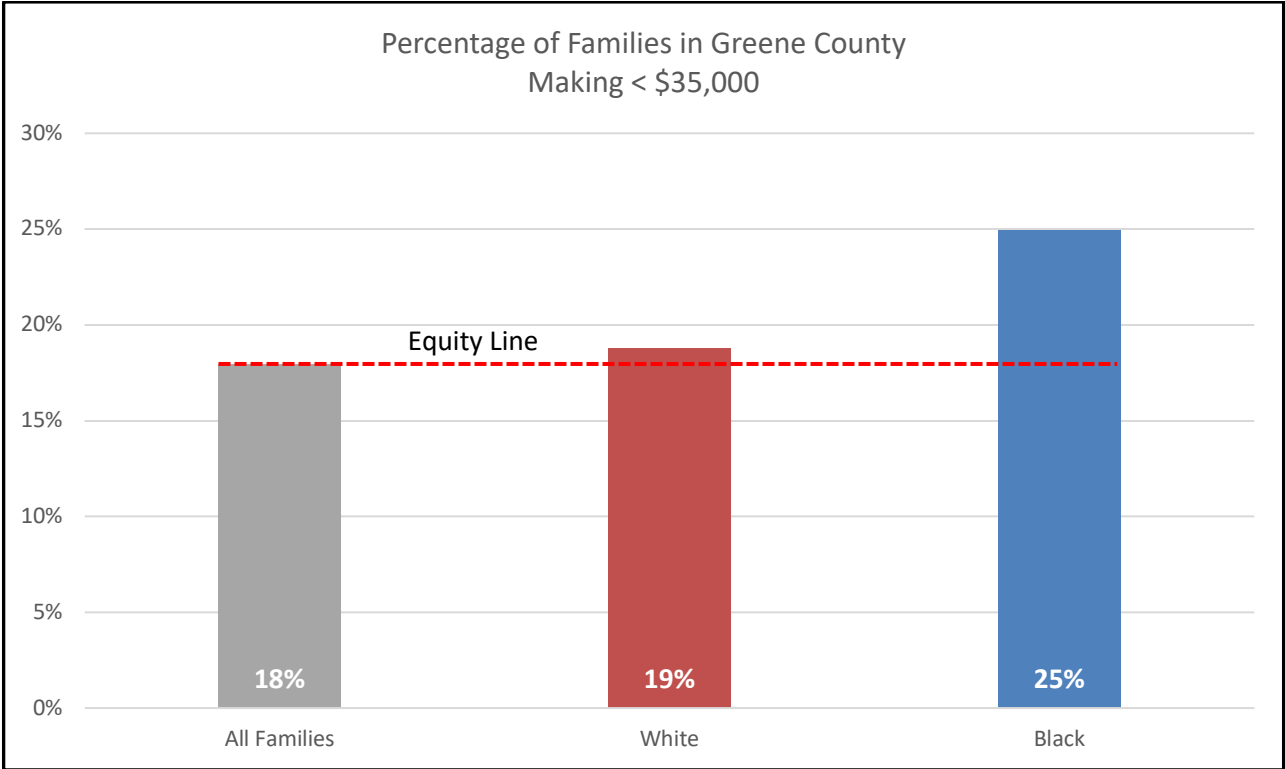
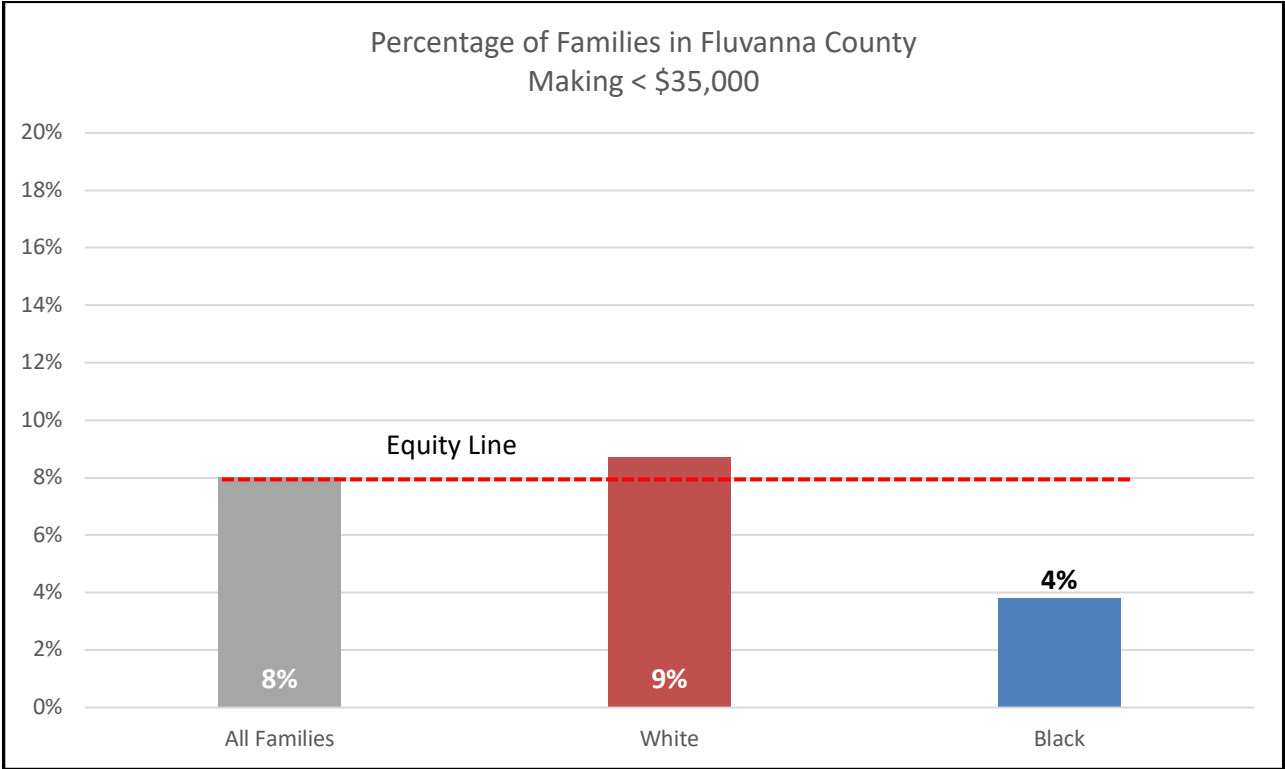
Source: Federal Reserve Bank of Cleveland research economists Dionissi Aliprantis and Daniel Carroll (David H. Montgomery/CityLab)

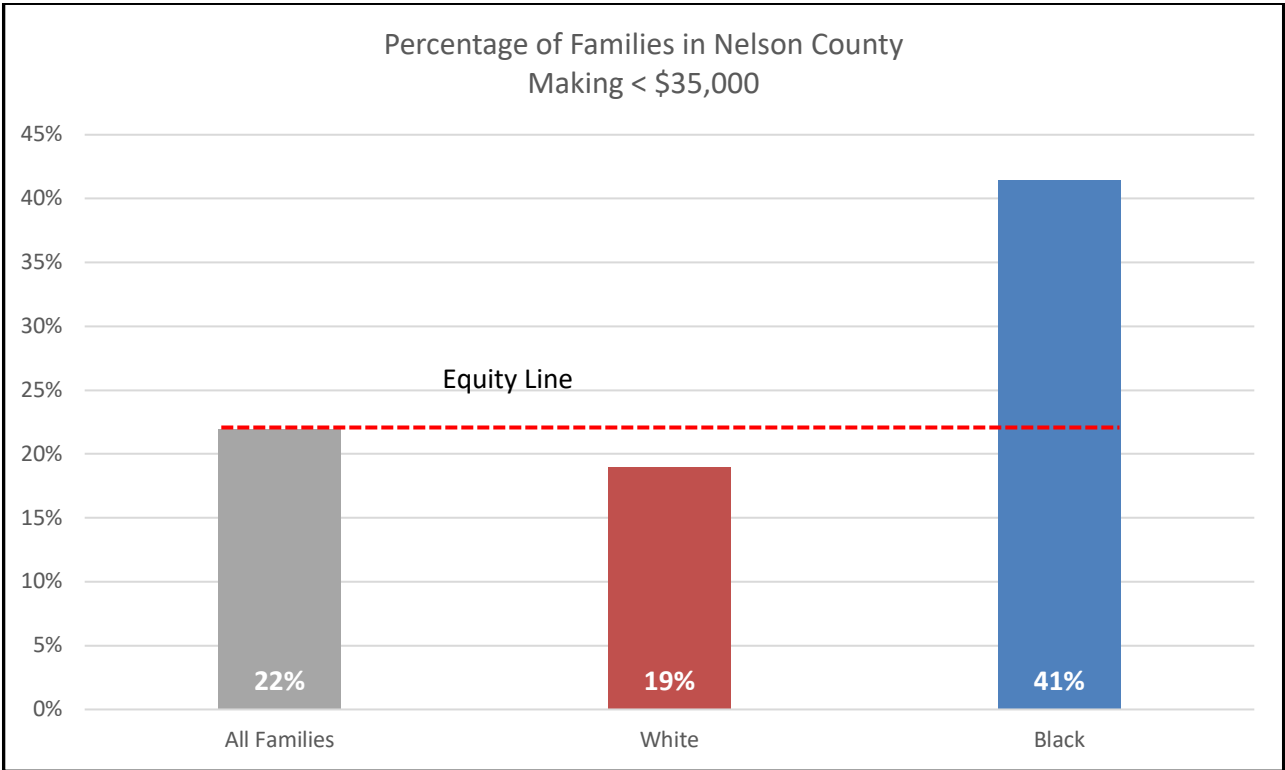
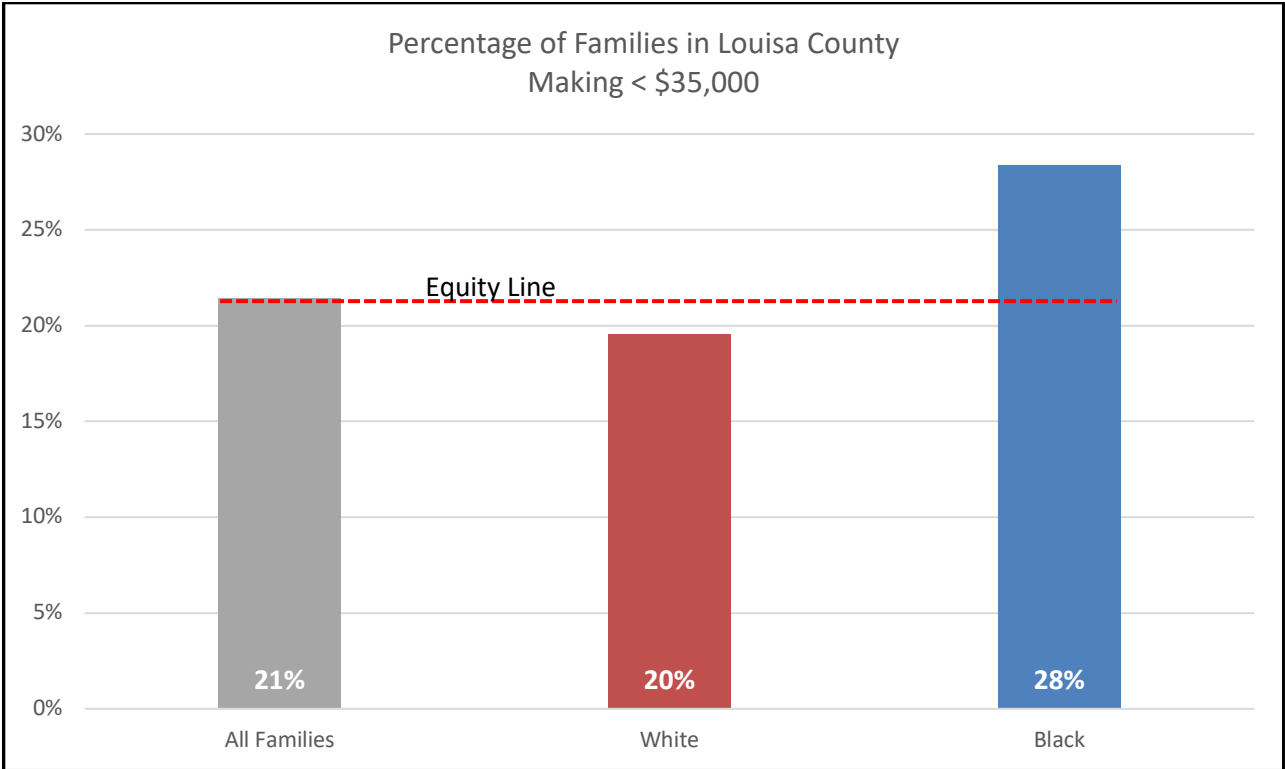


This is the same unequal labor income we see in our own communities, as shown below.









Part II: Providing a Solution

The Network2Work solution

The Network2Work framework—pioneered at Piedmont Virginia Community College—was designed intentionally to match job-seekers to family-sustaining jobs and careers while connecting them to community resources using neighborhood-based volunteers.

There is one group—and only one group—which has the interest and capacity to give people money, even more than they “need,” month after month, year after year: employers. Yet, those who most need to connect to those employers often have the least access. Network2Work addresses this fundamental challenge. Network2Work uses a political-style ground-game where well-connected individuals in low-income neighborhoods recruit job-seekers. With this framework as a foundation, rebuilding a healthy economy will begin in communities with neighbors helping neighbors.

Network2Work Framework—How it Works

Network2Work brings together the three key networks that are essential for creating pathways to jobs and careers that pay family-sustaining wages: employers, resource providers, and a creative system of job seeker recruitment.

Employer Network: Network2Work leverages relationships with employers with jobs that pay \$30,000 or more, that lead to a career, and that don’t require a college degree. Our focus is on jobs that lead to careers in six main pathways: manufacturing, healthcare, information technology, childcare, public safety and those that offer apprenticeships.

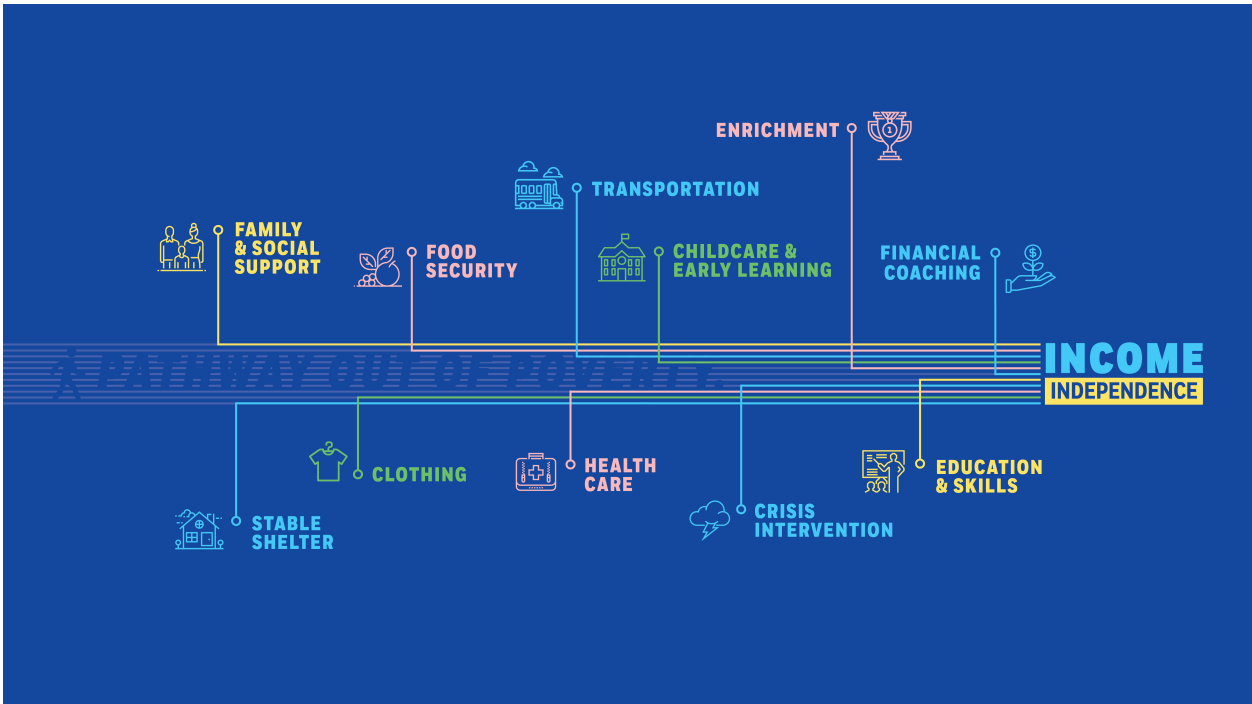
Job-Seeker Network: Network2Work uses a political-style “ground-game” that leverages community connectors to identify job-seekers who would be a good match for the job. These neighborhood-based “Connectors,” those people in the community who “know everybody,” who others turn to for information and advice, lie at the heart of the Network2Work approach. They identify low- and no-income individuals who would be a good fit for a quality job available in the community. This directly confronts a fundamental challenge: many of those who have been left behind in our economy distrust or are disconnected from the very institutions established to serve them. Through the technology we built, these community Connectors have access to job information on their phones or computers.

Provider Network: Network2Work partners with resource providers who can address the barriers in the following realms that typically prevent low- and no-wage individuals from securing quality employment. Once a job-seeker's needs are identified, Network2Work charts a pathway

for the job-seeker to secure the resources they need to get from where they are to the job they want:

- Childcare
- Transportation
- Housing
- Core skills education
- Technical skills training
- Physical health
- Mental health
- Food security
- Work supplies/materials/clothing
- Legal Assistance
- Financial Planning
- Financial buffer

Each of these resources are necessary, but not sufficient, for securing and retaining a quality job—if you need one of these but cannot get it, you are likely to fail. Our partners at the City of Promise helped capture this idea in the following graphic:



Those with access to capital often have ready access to these resources. Those without access to capital, however, must spend valuable time seeking out these supports, which after much effort may—or may not—be forthcoming.

Alignment through technology: The three networks that make up Network2Work—Employer, Job-seeker and Provider—are created and sustained by human relationships, but those relationships can be coordinated and amplified through the N2Work technology platform. This technology was custom-built by a local Charlottesville technology company, Tech Dynamism. The platform allows employers to post job opportunities in language easily understood by community Connectors; it allows Connectors to match their friends and neighbors to available jobs; it allows job-seekers to be matched to the specific providers who can best meet their needs as they travel the pathway to family-sustaining jobs and careers; and it provides a closed-loop referral system that alerts both the job-seeker and their Navigator when progress along the pathway has stalled, so action can be taken.

As noted above, the foundation of the Network2Work framework is human relationships. The nature and extent of those relationships vary from community to community, and the framework is designed to be flexible to leverage those relationships wherever they exist. While the relationships may vary, the roles that need to be filled to implement the framework are a constant.

These are the roles that are essential for implementing the Network2Work framework.

1. **Employer Relations Director(s):** Meets with employers to understand job skills, responsibilities and requirements, helps employers create job tickets, reviews and publishes job tickets to the job-seeker network, connects with employers on behalf of completers once those job-seekers apply for the chosen job. (Employer Network)
2. **Provider Network Coordinator(s):** Meets with providers to understand the resources they provide in the essential realms, translates their eligibility criteria into questions contained in the N2Work technology platform, troubleshoots job-seeker issues not addressed by providers in the tool. In short, address the material needs of job-seekers. (Provider Network)
3. **Enrollment Specialist(s):** When a job-seeker is identified by a community Connector, the seeker meets with an enrollment specialist who explains the Network2Work process, helps them complete the questionnaire that matches them to specific providers, charts the pathway to those providers when they don't need to meet with the Life & Career Coach (see below), helps them complete enrollment paperwork (such as consent forms), and assigns Navigators as needed. (Job-Seeker Network)

4. Life & Career Coach(es): Meets with selected job-seekers—those who have significant barriers—to understand more deeply the issues they face and charts their pathway to the resources they need as identified in the N2Work technology platform. Also meets with job-seekers to explore opportunities for career growth by discussing the “next step” job on the career ladder. In short, address the social support needs of certain job-seekers. (Job-Seeker Network)
5. Community Volunteers: Connectors, who identify job-seekers; Navigators, who stay in touch regularly with job-seekers to serve as an “early alert” system; greeters, who can help manage the flow of seekers when the volume is high. (Job-Seeker Network)

The "secret sauce" of the Network2Work framework is the Job-Seeker Network. Connectors, in particular, are critical to the success of this new approach.

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 and agencies, our immigrant communities. They are the glue that holds communities together. They are the individuals in the community to whom people turn for information and advice.

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.

A body of research suggests that many job seekers find employment using personal connections. For example, using retrospective survey data on recently completed unemployment spells, Blau and Robins (1990) report that contacting friends and relatives was the most fruitful job search technique for both employed and unemployed job seekers. But 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.²⁴

The Network2Work framework “operationalizes this strategy” by recognizing the value of the connectors at the center of these social networks. These social networks don’t need to be built;

²⁴ 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>.

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 Harvard Business Review article that provides tips for getting a job. The author notes that most jobs are "attained not through direct application or other formal means — that is submitting a resume in response to a listing (which then might have been a print ad but is now online) — but through 'personal contacts,' who told the applicant about the position or recommended him or her to someone inside the organization."²⁵ 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. Network2Work connects those critical “somebodies” who know the job-seeker with the “somebody” who is offering quality jobs. This approach seeks to honor and amplify the power of these “somebodies,” by giving them tools that help them connect their friends, family, or neighbors to the economic opportunities that surround them.

In addition to bringing the so-called "hidden" job market out of the shadows, the Network2Work framework also creates an intentional system of "vouching" for job-seekers. Vouching, which some call "job network mobilization," plays a critical role in hiring decisions. For many hiring managers, having someone they know vouch for an applicant serves as a method of risk mitigation, much like the co-signer of a loan. Unfortunately, the social networks of low-income job-seekers rarely intersects with the social networks of hiring managers, leaving these job-seekers with no one mobilized on their behalf to vouch for them. Recent research explains the critical importance of "vouching:"

We found that, conditional on hearing about an opening through a network-based channel, black job seekers are less likely than white job seekers to (1) know someone at the companies to which they are submitting applications, and (2) have their network mobilize key resources on their behalf, specifically contact an employer on their behalf. These two mechanisms—*network placement* and *network mobilization*—assist in explaining approximately one-fifth of the black-white disparity in job offers among applications that are heard about through social network-based channels. This finding

²⁵ Fernández-Aráoz, C. (June 15, 2020). *How to Find a (Great) Job during an Economic Downturn*. (Harvard Business Review). Retrieved from <https://hbr.org/2020/06/how-to-find-a-great-job-during-a-downturn>

helps us understand why network-based search is less beneficial for black than for white job seekers.

[O]ur findings point to the subtle processes at play in the perpetuation of racial labor market stratification. The mechanisms we identify—network placement and network mobilization—appear race-neutral on their surface. However, our results suggest they play a key role in shaping racial disparities in employment outcomes. As Loury (2001) argues, the informal nature of networks of opportunity appears highly consequential for the perpetuation of racial inequality in the United States. Racial discrimination in hiring and other aspects of the employment process remains strong and persistent, but interventions that target these more subtle dynamics may also be important for reducing racial labor market inequalities.²⁶

The process that job-seekers follow using the Network2Work framework builds toward the vouching that can be the difference-maker for a job-seekers:

JOB-SEEKER PROCESS FLOW

- Connector identifies job-seeker as a good match for an available job.
- Connector adds job-seeker's profile to the N2Work tool and answers some or all of the questions on the questionnaire.
- The tool then directs the job-seeker to connect with Network2Work to enroll.
- An enrollment specialist helps the seeker complete the questionnaire if that's not yet done, then reviews the preliminary provider matches. The enrollment specialist then has the seeker review and sign enrollment paperwork (most notably consent to share and consent to be texted).
- The enrollment specialist, or a Life & Career Coach, then charts the job-seeker's pathway. The pathways chart shows the seeker which providers will be serving them and contains dates by which those providers should be seen. These dates help keep the process on track.
- The job-seeker then begins the journey. A navigator is assigned to each job-seeker to check in with them weekly, or whenever a due date on the pathway is upcoming. If the job-seeker raises an issue during this check-in, the navigator informs the provider network coordinator, who assigns them to a provider in the network who can address the issue, or problem-solves the issue outside the provider network.
- If the job-seeker stalls, indicated generally by Past Due flags generated by the tool, they are invited to meet with a Life & Career Coach. The Life & Career Coach is also available when requested by the job-seeker.

²⁶ Padulla, D. and Pager, D. (2019). *Race and Networks in the Job Search Process*. (American Sociological Review). Retrieved from <https://www.russellsage.org/news/race-and-social-networks-job-search-process>

- Once the job-seeker completes the pathway (which often coincides with completing technical skills training), the job-seeker connects with the Employer Relations Director who can help them apply. Once they have applied, the Employer Relations Director contacts the employer to let them know a Network2Work certified job-seeker has applied.

Direct Support from Network2Work@PVCC

In addition to connecting job-seekers with employers and community resource providers, Network2Work@PVCC also offers two types of direct support: emergency funds and access to vehicles.

This direct financial support stems from the same root: Job-seekers struggling to climb the economic ladder do not have reasonable access to capital. Our economic system rewards capital. The corollary, unfortunately, is that it punishes lack of capital. As the old adage goes, "Them that has, gets."

Low-wage workers are one car repair away from losing their jobs. And the cars that low-wage workers can afford are high-maintenance—many are just repair bills on wheels. Similarly, those who work for wages, rather than on salary, cannot make up for time missed from work—whether the cause is health-related, a mandatory parent-teacher conference, or a business closure because of the weather. Lost hours mean lost pay, and lost pay means a missed rent payment, utility bill or car loan payment. Once a payment is missed, late fees begin piling up, but without a financial cushion, there's no way to dig out.

On the following page, you will see how the high cost of being low-wage can affect a family. A single mother working in healthcare changed jobs to be closer to her child's school. The onboarding for the new job took three weeks. Her only asset was her Toyota minivan, so to make up for the lost wages she got a title loan. She received \$1,500.00 from the lender, secured by the title on her car, to pay rent and utilities. In addition to repaying the \$1,500.00 principal over the following 12 months, she also had to pay \$2,591.52 in interest, at an annual interest rate of 240.87%. So while she was able to keep a roof over her family's head while changing jobs, she incurred an additional cost of \$342.21/month so she could retain ownership of her own car.

To help our job-seekers overcome this lack of capital, over the last year we have provided our job-seekers, on average, \$750 in one-time emergency financial assistance.

Motor Vehicle Title Loan & Security Agreement

Date of Loan: 1/31/2019

Lender:
Anderson Financial Services, LLC LoanMax
1224 W Broad St
Waynesboro, VA 22980

Borrower(s):
[REDACTED]

Contract #: 506-14642

Maturity Date: 1/31/2020

License #: VIL-2

Address:
[REDACTED]

Motor Vehicle
Year: 2004 License #: UTV-2196
Make: Toyota
Model: Sienna
VIN #: 5TDZA22C44S214290

DISCLOSURES REQUIRED BY FEDERAL TRUTH IN LENDING

<p>ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate. 240.87%</p>	<p>FINANCE CHARGE The dollar amount the credit will cost you. \$2,591.52</p>	<p>Amount Financed The amount of credit provided to you or on your behalf. \$1,515.00</p>	<p>Total of Payments The amount you will have paid after all payment are made as scheduled \$4,106.52</p>
---	--	---	---

Your payment schedule will be:

Filing Fee: \$15.00

Number of Payment(s)	Amount of Payment(s)	Due on:
12	\$342.21	Monthly beginning on 2/28/2019

- Security:** You are giving a security interest in the motor vehicle described above.
Prepayment: If you pay off this loan early you will not have to pay a penalty.
Late Charge: Lender will impose a late charge not to exceed five percent (5%) of the unpaid installment if any installment is not paid within seven calendar days after the date fixed for payment.

Please see the remainder of this document for additional information about nonpayment, default and any required repayment in full before the scheduled date.

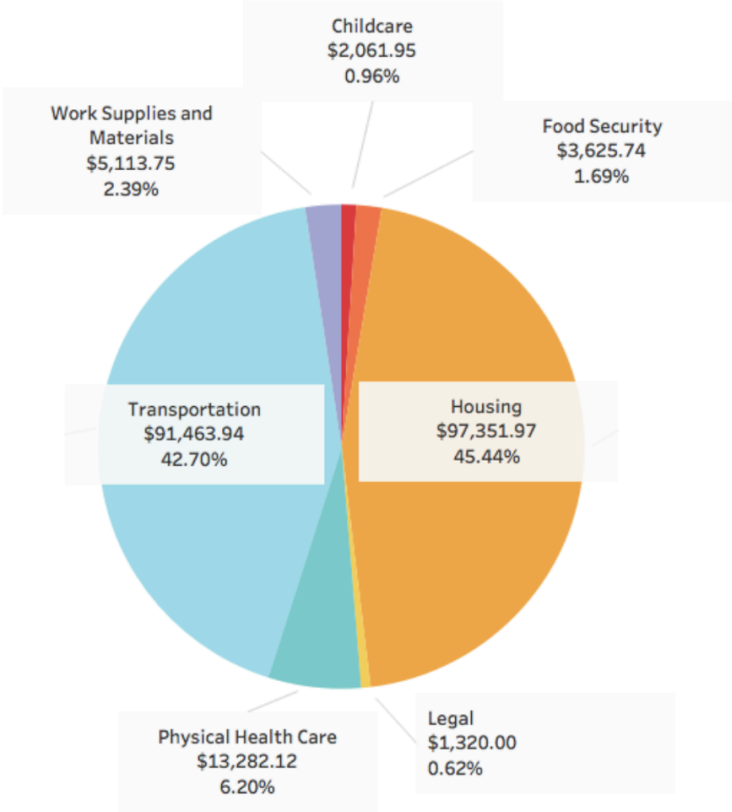
Itemization of the Amount Financed of \$1,515.00
\$1,500.00 Amount given to you directly
\$15.00 Amount paid to government official for lien fee (Lender's Lien Fee)

This Motor Vehicle Title Loan and Security Agreement ("Loan Agreement") is executed by and between the above named borrower(s) (hereinafter collectively referred to as either "you," "your" or "yours") and the above named Lender (hereinafter "we," "us" or "our") on the date set forth above.

1. **Promise to Pay.** You hereby promise to pay us in cash and/or by cashier's check, certified check or money order, in United States currency, the principal amount of \$1,515.00 (which includes the Lender's Lien Fee if it is financed), together with interest calculated as described in paragraph 4 herein, by making the payments disclosed in the payment schedule set forth above until the principal and interest are fully paid together with all other charges and fees required by this Loan Agreement. You agree that all sums due hereunder will be paid without prior demand, notice or claim of set off. Payments will be applied first to fees owed, then to accrued interest, and then to principal. Because of the nature of interest accrual, if you pay late or less than required any month, you will owe more at the end of this loan. If you pay early or pay more than required any month, your final payment will be less.
2. **Right to Rescind.** You may rescind this Loan Agreement without cost or further obligation by returning the loan proceeds, in cash, by the original loan check or by a cashier's check, certified check or money order, prior to the close of business on the business day immediately following the execution of this Loan Agreement.
3. **Security Interest in Collateral.** To secure your obligations under this Loan Agreement, you hereby grant to us a security interest in the motor vehicle described at the top of this Loan Agreement (hereinafter the "Motor Vehicle"), all accessories and accessions to the Motor Vehicle and all proceeds related thereto, including all insurance proceeds or refunds of insurance premiums related to the Motor Vehicle (all such property referred to herein as "Collateral"). You agree to pay or reimburse us for the costs we incur in perfecting our lien in the Collateral ("Lender's Lien Fee") and any commercially reasonable costs we incur in enforcing our rights against the Collateral as allowed by law.
4. **Interest Calculation.** Subject to your right to rescind, and applicable law, interest under this Loan Agreement shall be calculated at the following rates on a daily basis: (a) Twenty-two percent (22%) per month on the portion of the principal that does not exceed \$700; (b) Eighteen percent (18%) per month on the portion of the principal that exceeds \$700 but does not exceed \$1,400; and (c) Fifteen percent (15%) per month on the portion of the principal that exceeds \$1,400. The annual rate of interest shall be charged only upon principal balances outstanding from time to time. Interest shall not be charged on an add-on basis and shall not be compounded or paid, deducted or received in advance. Notwithstanding anything else in this Loan Agreement, interest shall not accrue on the principal balance from and after the date that the Motor Vehicle is repossessed or sixty days after you have failed to make a monthly payment as required by this Loan Agreement unless you have failed to surrender the Motor Vehicle and are concealing it.
5. **Late Fee.** We will impose a late charge not to exceed five percent (5%) of the unpaid installment if any installment is not paid by the date fixed for payment or within a period of seven calendar days after such date.

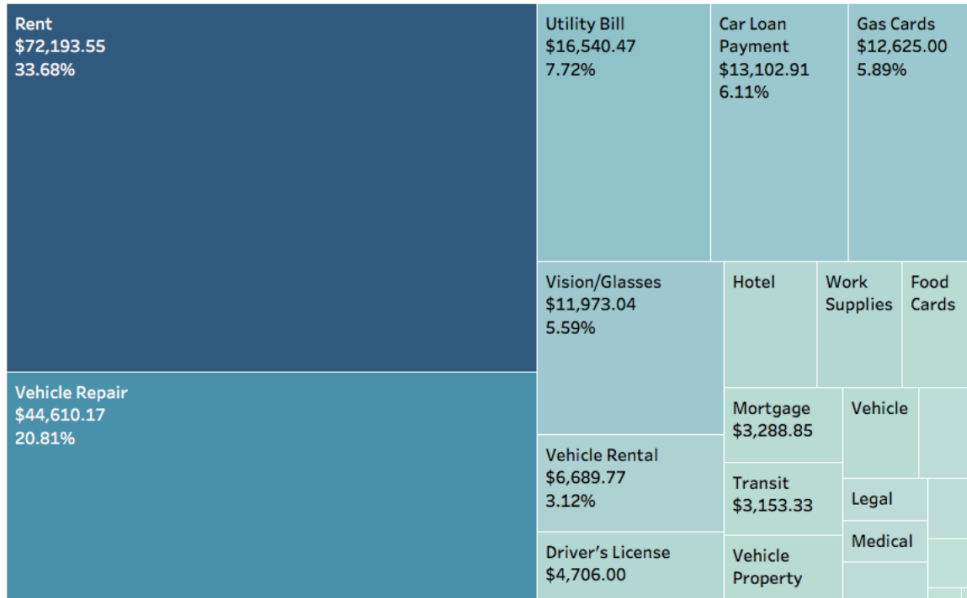
This amount is consistent with the findings of recent research by the Federal Reserve: Nearly 40% of Americans would not be able to afford an unexpected expense of \$400.²⁷

As you can see from the graphics below, assistance was mostly divided between housing and transportation assistance.



²⁷ Board of Governors of the Federal Reserve System. (May 23, 2019) *Report on the Economic Well-Being of U.S. Households in 2018 - May 2019*. Federal Reserve System. Retrieved from <https://www.federalreserve.gov/publications/2019-economic-well-being-of-us-households-in-2018-dealing-with-unexpected-expenses.htm>

Amounts by Categories



As noted, Network2Work@PVCC spent substantial sums on transportation-related costs. This is because many of the higher-paying, entry-level jobs require workers to be independently mobile—whether it's working weekend shifts in healthcare, pre-dawn shifts in a warehouse, or on a construction site as an apprentice.

In fact, a recent study highlighted the correlation between poverty and carlessness. "The probability of poverty for a household without a vehicle has jumped to 34%. People without automobiles cannot access employment, complete errands, or generally move around in the same manner as the vast majority of their fellow residents. The simplest way to address this disparity may be to provide auto access."²⁸

Network2Work@PVCC provides auto access through both a short-term and long-term approach for job-seekers.

Short-term. In 2017, Network2Work@PVCC pioneered the use of a loaner fleet. The underlying concept is that while a job-seeker may be poor today, they won't be poor tomorrow, once they get a decent job. So our challenge was to develop an approach to get them from here to there. We address that challenge by lending a vehicle to a job-seeker for up to six months—enough time to get training and start the new job. With the increased income, the job-seeker can

²⁸ King, D., Smart, M. & Manville, M. (2019). *The Poverty of the Carless: Toward Universal Auto Access*. (Journal of Planning Education and Research). Retrieved from: <https://journals.sagepub.com/doi/abs/10.1177/0739456X18823252>

purchase their own vehicle and they return the loaner vehicle for the next job-seeker to use. The first four vehicles in the fleet were donated by the Charlottesville Police Department. Subsequent donations have come from Albemarle County, the University of Virginia, and big-hearted private citizens. In June 2020, Network2Work@PVCC transferred ownership of the loaner fleet to the United Way of Greater Charlottesville, which now operates the loaner fleet in partnership with Network2Work@PVCC.

Long-term. Once a job-seeker is ready to "graduate" from the loaner fleet by securing a quality job, they have the income to support the purchase their own vehicle. Unfortunately, job-seekers in the loaner vehicles, as well as our job-seekers generally, often have no- or bad-credit.²⁹ Thus, while they can afford monthly payments on a reliable vehicle, they don't have the credit history to support conventional financing and are often forced to resort to predatory lenders. To address this challenge, Network2Work@PVCC worked with the United Way of Greater Charlottesville to develop the United Way's "Driving Lives Forward" program. Driving Lives Forward, which also launched in 2020, provides Network2Work@PVCC job-seekers access both to quality used vehicles and to financing once they secure a job that can support a vehicle purchase.

Research

Network2Work@PVCC is partnering with Equity Center at the University of Virginia to develop interventions that strengthen executive function. A growing body of cognitive psychology and neuroscience indicates that persistent exposure to stress,³⁰ 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 this 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."³¹

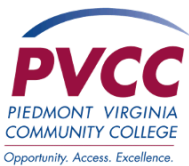
²⁹ In our experience, low credit scores are often related not to poor money management, but to having no money to manage. For these individuals, a low credit score more likely indicates that they need a better job, which is ironic given that for some quality jobs, a low credit score is disqualifying.

³⁰ Harvard University Center on the Developing Child (2016). *Building Core Capabilities for Life: The Science Behind the Skills Adults Need to Succeed in Parenting and in the Workplace*. Retrieved from the Harvard University, Center on the Developing Child website: <https://46y5eh11fhgw3ve3ytpwxt9r-wpengine.netdna-ssl.com/wp-content/uploads/2016/03/Building-Core-Capabilities-for-Life.pdf>

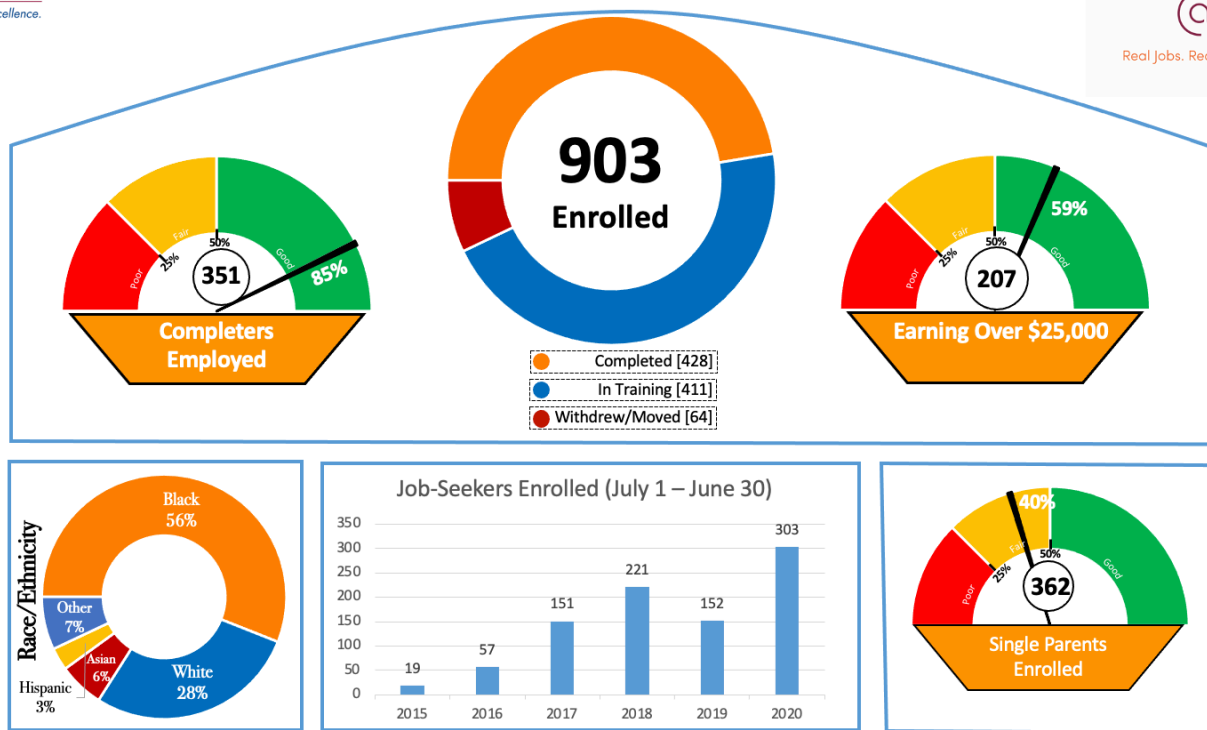
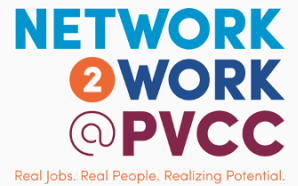
³¹ Carlock, R. (2011). *Defining and Measuring Executive Functions in Adults: Applications for Practice and Policy*. Retrieved from the Center for Budget and Policy priorities website: <http://www.buildingbetterprograms.org/wp-content/uploads/2014/04/Defining-and-Measuring-Executive-Functions-in-Adults-Applications-for-Practice-and-Policy-Carlock.pdf>

Our Performance

This dashboard shows the results of our approach after six years.³² Like any start-up, Network2Work@PVCC has learned, evolved and improved as it has grown—informed by the experiences of our job-seekers, job-seeker advocates, employers and providers. We remain encouraged by what we've learned, believing even more strongly in the importance of neighborhood-based connectors. We cannot overstate the importance of having a trusted individual recognize potential in our job-seekers—potential that the job-seekers often don't recognize in themselves.




Performance Dashboard October 2014-June 2020



³² Network2Work@PVCC just hit a major milestone: we recently enrolled our 1,000th job-seeker. This indicates the effectiveness of the job-seeker network, but employment and wages are the true indicators of the success of the Network2Work framework. We are determined to continue improving those outcomes.

The growing enrollment of Network2Work@PVCC is a testament to the importance and effectiveness of those community connectors. And they help explain why we've been able to serve so many of our black neighbors—56% of our job-seekers are African-American. We are especially proud to be able to reach people whose families have historically been overlooked, left behind or held down.

We are also proud that the Network2Work framework was recognized by the Governor as an approach that might benefit job-seekers across the Commonwealth. Our hope is that through this pilot, we can serve families beyond our region while learning about how better to serve families within our region.



October 6, 2020

Governor Northam Announces Expansion of Innovative Workforce Program to Help Get Virginians Back to Work

Virginia to invest \$1.7 million to scale up Network2Work initiative connecting job seekers to high-quality careers, wraparound supports

RICHMOND—Governor Ralph Northam today announced that Virginia will invest \$1.7 million over the next two years to expand the innovative Network2Work program, a unique workforce development initiative established by Piedmont Virginia Community College (PVCC) that connects job seekers with local job networks and support services. The Commonwealth will work in partnership with the Virginia Community College System to scale up the Network2Work model in the Shenandoah Valley, Hampton Roads, and Greater Richmond regions.

Part III: Enhancing our Approach

Opportunities for Enhancement

Though much has been done, there is still much left to do. While the Network2Work framework shows great promise, we can do better. Our job-seekers still face obstacles we need additional work in overcoming. These are the top ten enhancements to our approach that our community could implement that would address some of these remaining challenges:

1. Increase local procurement. 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 are being imported from outside the region and determine whether a slice of those could reasonably—and affordably—be produced in our region. We then need to create a bridge, or hub, between those anchor institutions and local businesses, which can create jobs by supplying some of those goods and services with workers drawn from the low-wealth community. 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 more local procurement, we need to be intentional about both identifying those markets and creating a mechanism that allows our region's enterprises to access them.
2. Pilot Open Hiring™. As the name suggests, Open Hiring™ "opens wide" the door to employment. This approach to hiring, pioneered by Greyston Bakery in Yonkers, NY, is straightforward: qualified individuals are hired in the order in which they applied for the job. In other words, those who want the job, get the job. Open Hiring™ offers benefits to employers, job-seekers and the community. For employers, this approach speeds the hiring process, leads to a more diverse workforce³³ and makes hiring less expensive—no need to pull managers away from their primary duties to interview applicants. Job-seekers know that if they get a credential and get in line, they will be offered a job as soon as one is available.³⁴ And the community benefits. As Geoffrey Canada, founder of the Harlem Children's Zone, has stated, "Having access to a job—like having access to a quality education—revitalizes local economies and lifts entire communities out of poverty. The

³³ As noted by Wharton professor Adam Grant, "Across industries and occupations, economists [find](https://www.nytimes.com/2020/05/01/smarter-living/how-to-fix-job-interviews-tips.html?referringSource=articleShare) that even when candidates' résumés are identical, those with white-sounding names like Allison and Matthew get 50 percent more callbacks than those with African-American-sounding names like Lakisha and Jamal." Retrieved from: <https://www.nytimes.com/2020/05/01/smarter-living/how-to-fix-job-interviews-tips.html?referringSource=articleShare>

³⁴ Open Hiring™ is especially important as a mechanism for providing a second chance to those with criminal backgrounds or fair chance for those with low credit scores—two screening mechanisms that filter out job-seekers but are often unrelated to the ability of the job-seeker to do the job.

time is now for Open Hiring." In piloting this approach, local employers could focus on positions that require an industry-recognized credential—such as a nurse aide certification, commercial driver's license, or apprenticeship credential—that demonstrates objectively that a job-seeker has the capability to do the work. The pilot would determine whether Open Hiring™ is less expensive and as effective, in terms of finding quality employees and employee retention, as the conventional approach.

3. Provide universal pre-K. 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. We should prioritize the efforts underway in the community to expand the availability and affordability of quality pre-Kindergarten schooling for children over three years old. Relieving a parent of childcare expenses is tantamount to providing her a \$9,000 to \$12,000 raise. In addition to the benefit to parents, quality early childhood education is key to the school readiness of their children—setting them on the path to do well in school and in their future pursuit of college or career.
4. Offer low-interest loans/grants to pay life expenses while attending school. Many four-year college students can focus on their schooling without worrying about room and board, which is often supported by grants (like Pell grants) and loans (like guaranteed student loans). Job-seekers supporting families, however, must often work full-time to meet their basic needs. In order to thrive, our job-seekers need to gain skills that provide them greater employer-recognized value. A grant could cover living expense for those who must take time off from work to get a quality entry level job. An even greater challenge is to create pathways that allow job-seekers to acquire ever more valuable skills that will move them from the \$30,000/year job to the \$45,000/year job. While the "earn while you learn" apprenticeship model provides those pathways for the skilled trades, healthcare jobs don't provide the same option. And getting those more valuable skills can often take 12 to 18 months as a full-time student. We should provide low-interest loans (or other capital) to healthcare workers pursuing the "next level" healthcare job, payable as a percentage of their higher income, that would allow them to meet their family expenses while working part-time and attending school full-time. This will address the fundamental challenge for these job-seekers: it is not the cost of training; it's the cost of living.
5. Pair subsidized housing with opportunities for economic mobility wherever possible. Public and subsidized housing play a critical role in our housing ecosystem. We should view publicly supported housing as both "safe havens" and potential "launching pads."

For those without the capacity to earn more income, public housing needs to be available as an affordable, stable, decent place to live—a safe haven. For those seeking to realize their potential to earn more income, we should provide housing they can afford while traveling the pathway to career opportunities that pay a family-sustaining wage—a launching pad. This can lead to wealth creation, through programs that promote savings and home ownership, such as individual development accounts, HUD's family self-sufficiency program, earned income disregard, and Section 8's homeownership vouchers. Additionally, because rent is tied to income, there is a special opportunity for workers who live in subsidized housing to work part-time while attending school full-time in order to gain the skills needed to give them greater employer-recognized value. We should be intentional about identifying those residents in subsidized housing who seek to climb the income ladder and help them leverage their launching pads to achieve higher incomes.

6. Build more \$800/month two-bedroom apartments for working families. Our housing ladder is missing a rung.³⁵ Like other markets, the housing market is profit-maximizing, not just profit-making. As long as there are tenants who can afford more than \$1,200/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.³⁶ Simply stated, we cannot increase a job-seeker's income at the same pace as housing costs are increasing. Addressing this accelerating mismatch between income gains and housing costs requires an intentional intervention into the market.³⁷ These homes could be purpose-built multi-family apartments,³⁸ or they could be accessory dwelling units, like those built in backyards and over garages, incentivized by land use changes and creative financing.
7. Create a community-wide employee assistance program. We spend enormous effort helping job-seekers secure quality employment—but it's equally important and effective

³⁵ The Charlottesville region has a deficit of 12,000 homes that residents can afford, according to the recent housing needs assessment of the Thomas Jefferson Planning District Commission. Partners for Economic Solutions (2019, March 22). *Comprehensive Regional Housing Study and Needs Analysis, Virginia Planning District 10*. Retrieved from: <https://tjpd.org/wp-content/uploads/2020/05/CVRHP-Housing-Needs-Assessment-Packet-web.pdf>

³⁶ 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." Partners for Economic Solutions. (2018). *Housing Needs Assessment: Socioeconomic and Housing Market Analysis*. Washington, D.C.: Form-Based Code Institute/Smart Growth America, 65.

³⁷ 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.

³⁸ Masonvale, built by George Mason University, is an example.

to help job-seekers keep the quality jobs they have. Employers have said they are reluctant to fire employees, but often have no choice when the worker is not reliable. In our experience, however, it's not that the workers aren't reliable, it's that their cheap car is not reliable, or their childcare is not reliable, or they have competing family demands that cannot be addressed while they are working. Employers, job-seekers and the community would benefit if we could hear from employers before a job-seeker loses a job, to give us a chance to work with the employee before they lose their position and have to start back at square one, especially when a community organization like Network2Work@PVCC has helped the job-seeker get that job. Employers cannot know all the supports that are available to families, but the community does and we should make that connection much easier for all.

8. Expand homeownership and wealth-building through purpose-built condominiums. Eighty-one percent of Network2Work@PVCC job-seekers have expressed an interest in homeownership. Yet according to the recent regional housing study, the median price of a home in Charlottesville and Albemarle is \$350,000, while the amount a family earning \$45,000 could afford is \$203,000. To the maximum extent possible, we should promote opportunities for 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 appreciation purchase of a condominium purpose-built for working families on land purchased by the locality and dedicated to expanding economic opportunity.³⁹ This could provide the economic foothold families need to begin building wealth.
9. Make access to capital affordable by providing loan guarantees. A common theme throughout this report is that low-wealth individuals, not surprisingly, do not have ready access to affordable capital. Families surviving month-to-month in low-paying jobs in a high-cost community do not have monthly surpluses to set aside for a rainy day—it's always raining. Whether it's money to make up for a few lost days at work, or an unexpected car repair, or buying a car, or starting a business, or buying a home, it's simply not available or affordable. Those with the least money often spend the most time managing their funds, juggling them to meet expenses. But that juggling leads to low credit scores and high financing costs, too often from predatory lenders. Job-seekers and

³⁹ A family earning \$35,000 annually could afford a home of just over \$150,000.

entrepreneurs striving to move ahead often have deep relationships with community-based organizations, like Network2Work@PVCC. That relational capital needs to be translated into actual capital. We should establish a pool of funds to serve as a loan-loss reserve for job-seekers and entrepreneurs deeply connected to community-based organizations. This would allow the community to stand behind those we have the honor to serve, and essentially be the co-signer on those loans. Because we know that loans that may appear risky are not risky at all.

10. Lock shifts. 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 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." Job-seekers could better pursue acquiring more skills if they had set schedules allowing them to attend training.

Conclusion

Unleashing human potential—and thus our community's potential—requires sustained, intentional effort. Maintaining that effort requires us—individuals, communities, our nation—to overcome obstacles such as the immediacy of daily demands, the dread and destruction of global pandemics, the explicit and inexplicable "savageness of man" that seeks to divide us.

But as Robert F. Kennedy said on the day Martin Luther King, Jr. was assassinated, in words that seem particularly apt today, "[w]hat we need in the United States is not division; what we need in the United States is not hatred; what we need in the United States is not violence or lawlessness; but love and wisdom, and compassion toward one another, and a feeling of justice toward those who still suffer within our country, whether they be white or they be black."⁴⁰

We have what it takes to do better. As Dr. King himself said the night before he was killed, "only when it is dark enough can you see the stars."⁴¹ We can do better, and we shall.

⁴⁰ Kennedy, R.F. (1968, April 4). *Statement on Assassination of Martin Luther King, Jr.* Retrieved from <https://www.jfklibrary.org/learn/about-jfk/the-kennedy-family/robert-f-kennedy/robert-f-kennedy-speeches/statement-on-assassination-of-martin-luther-king-jr-indianapolis-indiana-april-4-1968>

⁴¹ King, M.L. (1968, April 3). "I've Been to the Mountaintop," *Address Delivered at Bishop Charles Mason Temple*. Retrieved from: <https://kinginstitute.stanford.edu/king-papers/documents/ive-been-mountaintop-address-delivered-bishop-charles-mason-temple>

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

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

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

Donor: Give generously to Network2Work@PVCC 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 job-seeker 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

Employers in our Network

CONSTRUCTION & SKILLED TRADES

Alloy
Arterra Construction
Blue Ridge Event Production
C&M Landscaping
Caton Companies: (MSC and Northwood)
City of Charlottesville
Clear Path Communications
CRHA
Design Electric
Extrema Cables
Fitch Services
Foothill Irrigation
Frye Properties (UHeights)
Habitat for Humanity
Haley, Chisholm and Morris, Inc.
HydroGeoEnvironmental, LLC
Jack Decker Lawncare & Landscaping
L.A. Lacy
Neighborhood Properties
Paul Davis Restoration
Patriot Industries
Prospect Hill Flower Farm
RE Lee Companies
Sarisand Tile
Saunders Brothers (Nelson)
SunTribe Solar
Ting
UVa Facilities Management
Van Yahres Tree Company
Virginia Lawnsapes
Walsh's Home Repairs, LLC
Whitley/Service (Roofing)
Woodard Properties

HEALTHCARE

Central Virginia Health Services
Central Virginia Regional Jail
Cherished Home Services
Commonwealth Senior Living
Commonwise Homecare
English Meadows Sr. Living
Home Instead Senior Care

Hospice of the Piedmont
Innovage (formerly Blue Ridge Pace)
Legacy Hospice
Linden House at Branchlands (Cambridge Healthcare)
Louisa Health & Rehab (MFA)
Martha Jefferson (Sentara)
Martha Jefferson House
Providential Home Care
Region Ten Community Services
Rosewood Village
The Colonnades (Sunrise Senior Living)
University of Virginia Health
University Physicians Group
The Compass Group
Virginia Department of Health - Blue Ridge Health District
Visiting Angels
Weiss Eyes
Westminster-Canterbury

HOSPITALITY & SERVICES

Albemarle County
Aramark
Atlantic Union Bank
Aqua Cville Hand Car Wash
Blue Ridge Bread (Panera)
Boars Head Resort (The)
Boys & Girls Club - James River
CA-SPCA Rummage Store
Century Link (via MONSTER)
Comcast
Comfort Inn - Monticello
Crutchfield
CVa Services
Dominos
Emergency Communications Center (Joint City-County-UVa)
Enterprise
Farmington Country Club
Frank S. Eways Fine Rugs
Food Lion
Fulton Bank
Glenmore Country Club

Great Harvest Bread Company
GRIT Coffee
Harvest Moon
Hyatt Place
Keswick Hall
Kid to Kid
L & T Commercial Cleaning
Loaves & Fishes
Lumineo
MACAA (Monticello Area Community Action Agency)
Mahaha Fresh
Matchbox Pizza
Modern Nosh
Moe's Original Bbcue
Monticello (Thomas Jefferson Foundation)
Mudhouse
Old Trail Village
Omni
Orange Dot Baking Company
Pearl Island Catering
Piedmont Family YMCA
Piedmont Housing Alliance
Piedmont Virginia Community College
Pippin Hill
PrintSource
Prospect Hill Plantation Inn
Quirk Hotel
Region Ten
Rivanna Water & Sewer Authority
RMC Events, Inc.
Rudy's Rug Cleaning
St. Anne's Belfield
ServePro
Self-employed In-home Childcare Provider
Shenandoah Crossings (BlueGreen Vacations)
Snowing in Space
Skyline Cleaners
The Choice Group
The Draftsman Hotel

The Motherlode
The Tax Ladies
The Villa Diner
The Wool Factory (Broadcloth and Selvedge)
Thomas Jefferson Planning District Commission
Three Notch'd Brewery
Tiger Fuel
Trump Winery
United Bank
US Census 2020
Uva Temps
University of Virginia (Police Department)
Virginia Career Works
VisionTech Solutions Group
Wegmans
Wells Fargo

TRANSPORTATION & LOGISTICS

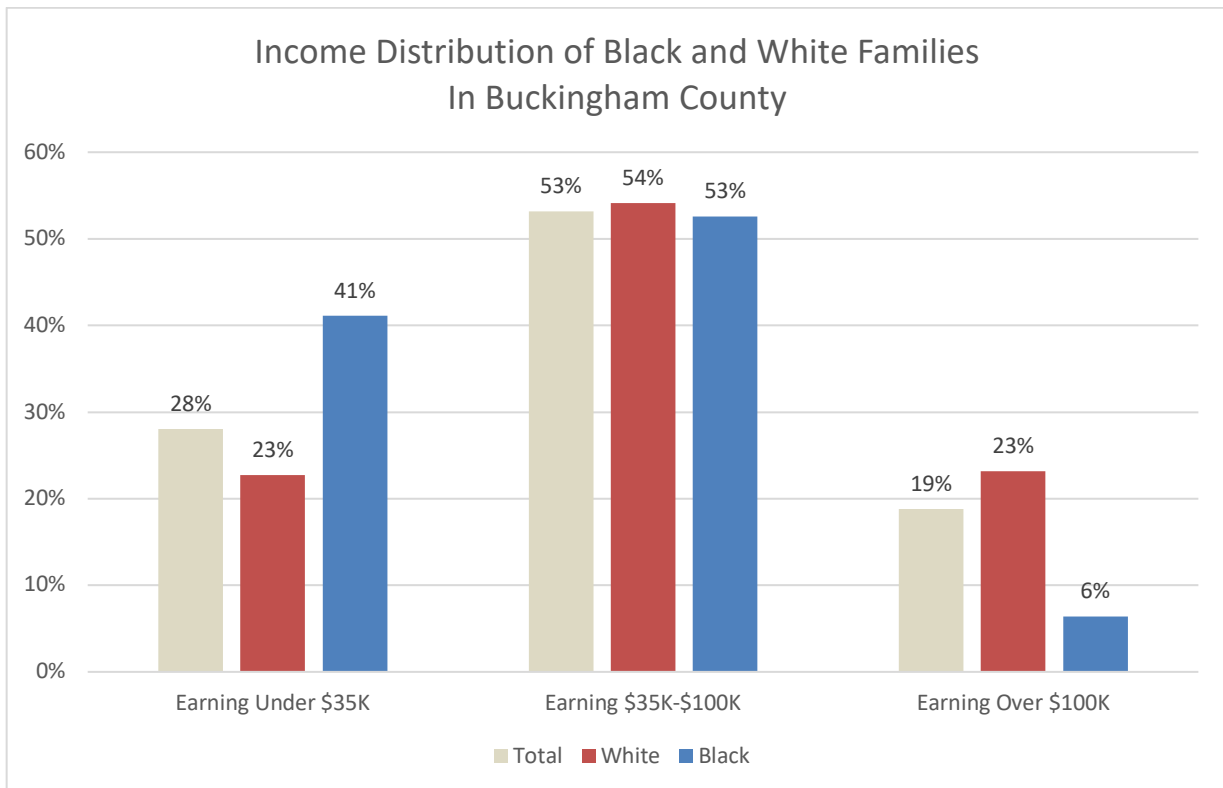
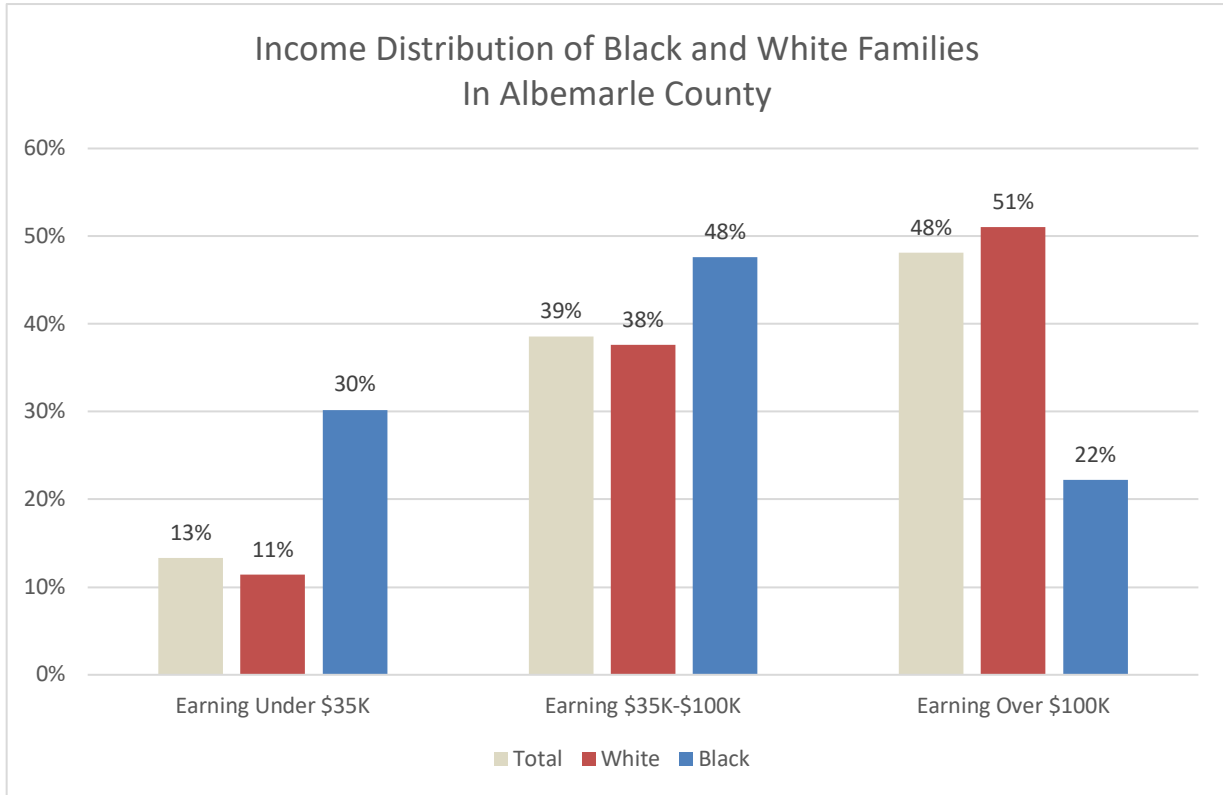
Afton Scientific
Albemarle County Transportation Service
CustomInk
Foster Fuels
Hi-Test Laboratories, Inc.
JAUNT
Loaves & Fishes
Local Food Hub (4P)
Monticello (Thomas Jefferson Foundation)
MPS
Old Dominion Hemp
Pepsi-Cola Bottling Company of Central Virginia
Safelite Autoglass Group
SL Williamson
Shippers Choice
Silk City
Tiger Fuel
Virginia Department of Corrections
WalMart Distribution
Zamma Corporation

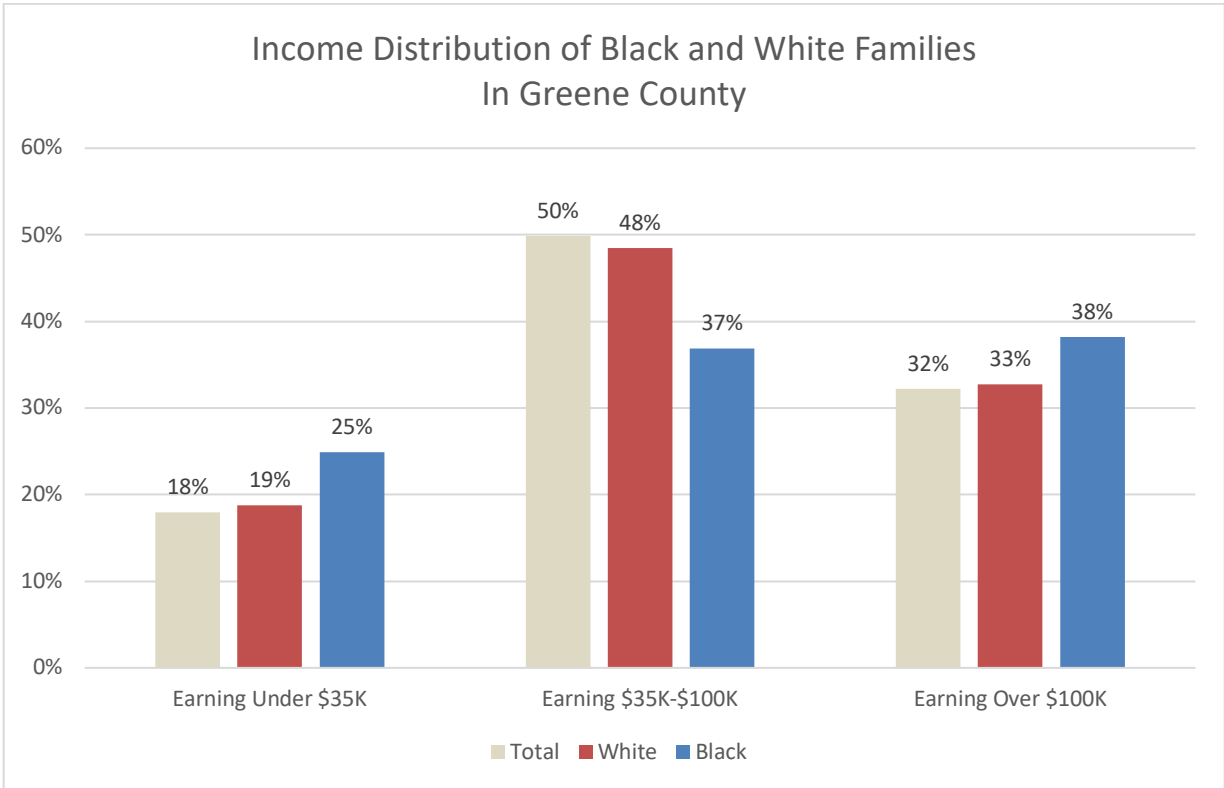
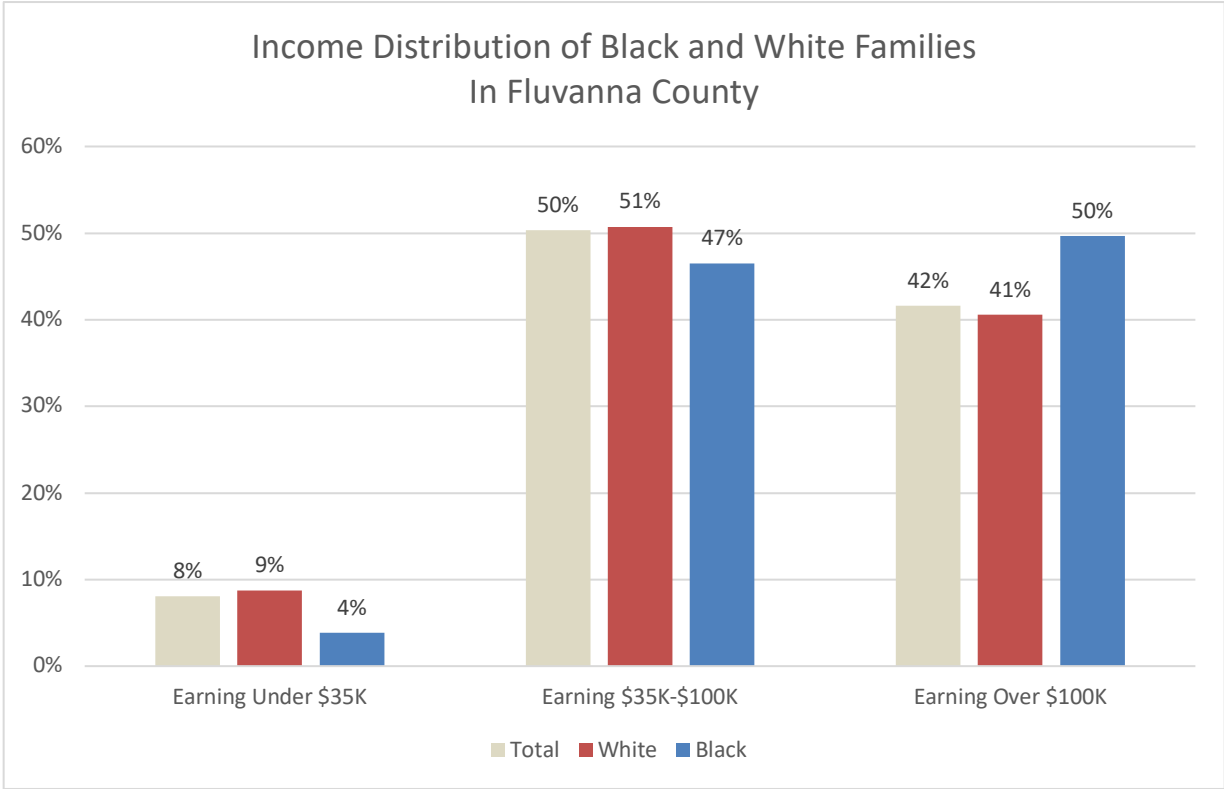
Providers in our Network

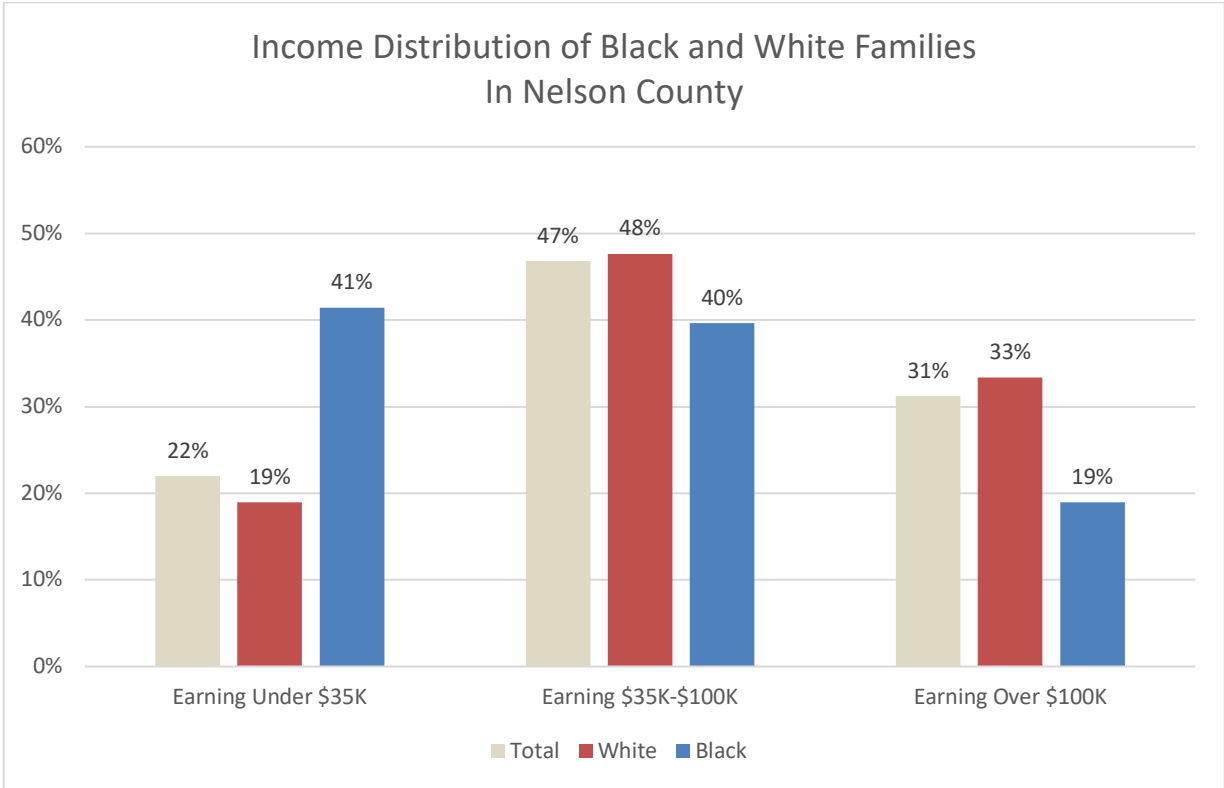
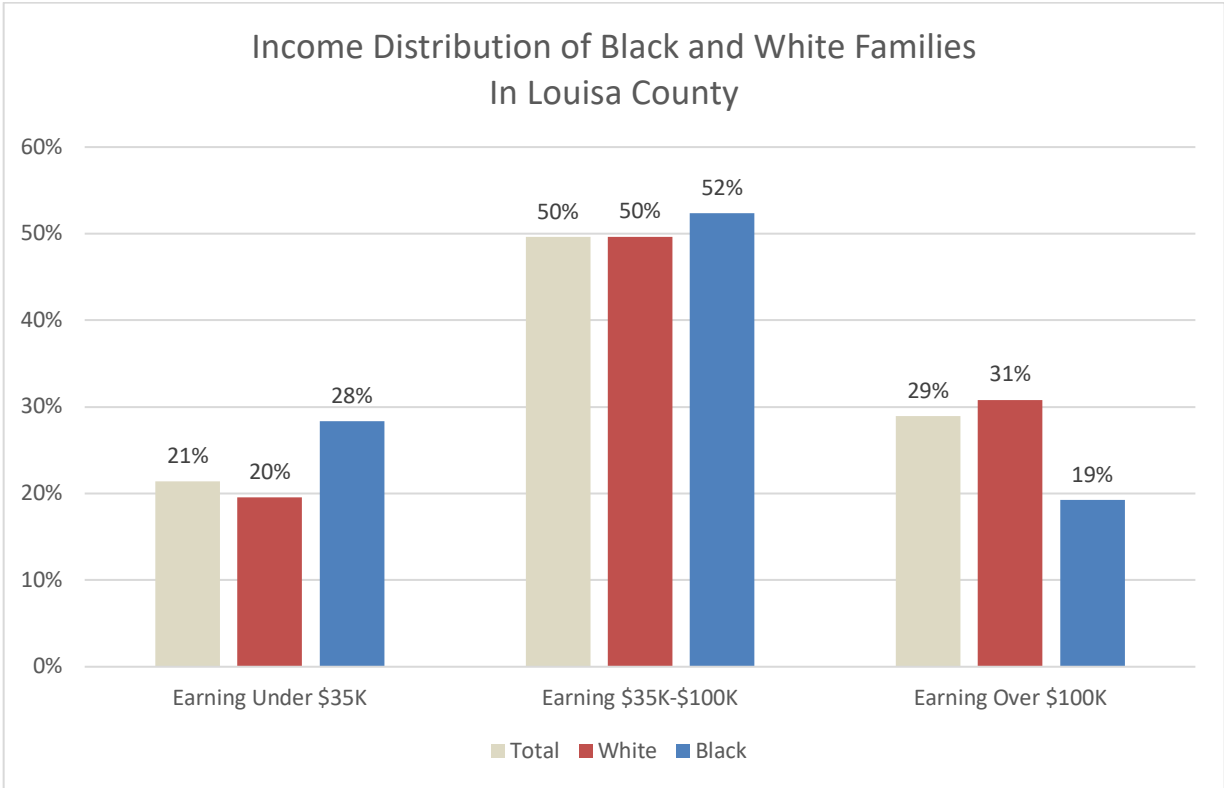
Albemarle County Public Schools
Alliance for Interfaith Ministries
Carlton House
Charlottesville Abundant Life Ministries
Charlottesville Albemarle Bar Association
Charlottesville Area Transit
Charlottesville Free Clinic
Charlottesville Resource Hotline
City of Charlottesville
CMA Auto
Community Honor Fund
Colonial Auto
County of Albemarle
Design Electric
Division of Workforce Services--Piedmont
Virginia Community College (PVCC)
Dr. Jai Cho
Dr. Steven Vest
Downtown Job Center
Eco Chic
Federal Bonding Program
Giving Words
Goodwill Industries of the Valleys
Greater Charlottesville Habitat for Humanity
International Rescue Committee
Literacy Volunteers of Charlottesville/Albemarle
Loaves and Fishes Food Pantry
Monticello Area Community Action Agency
Network2Work@PVCC
Offender Aid and Restoration Jefferson Area
Community Corrections
On Our Own
Operation Hope
Partner Auto Repair Shops
Piedmont Housing Alliance
Piedmont Virginia Community College
ReadyKids
Salvation Army
Sentara Martha Jefferson
Sin Barreras
Student Financial Resource Center (PVCC)
The Fountain Fund
The Haven
The Women's Initiative
Tiger Fuel
TJACE@PVCC
United Way of Greater Charlottesville
UW2Work LLC
Virginia Supportive Housing
Walmart Vision Center
Yellow Cab

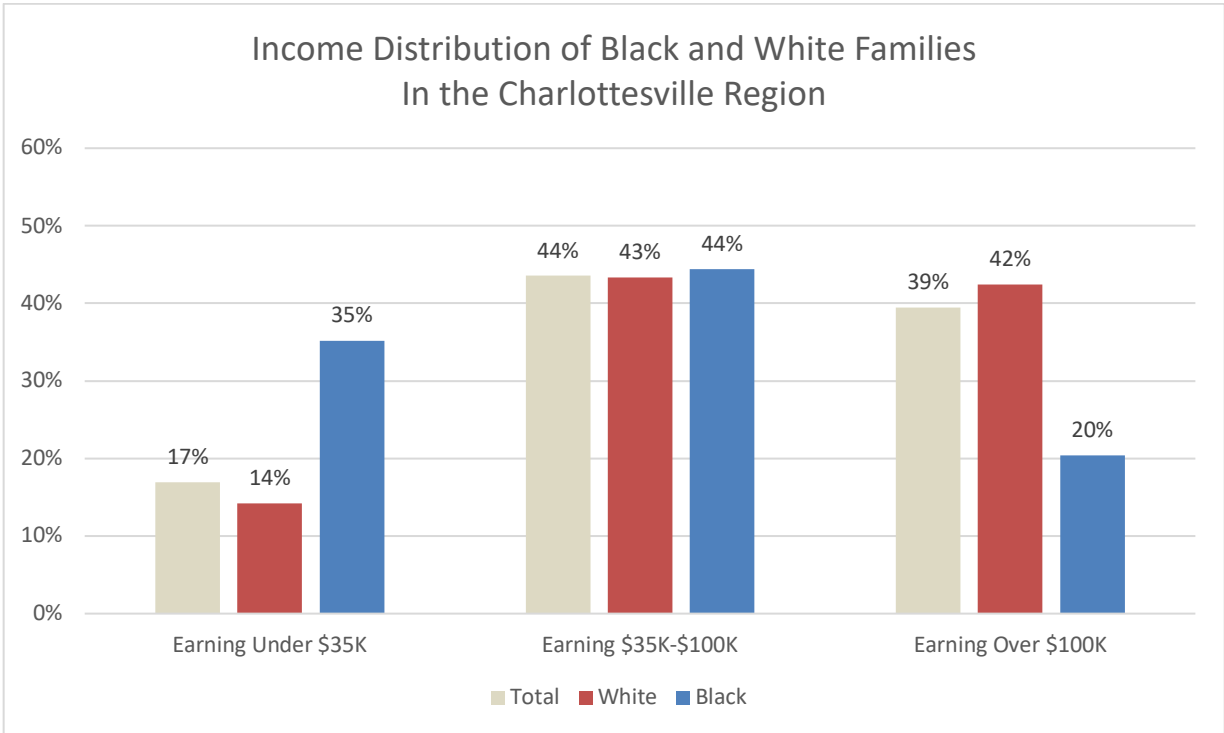
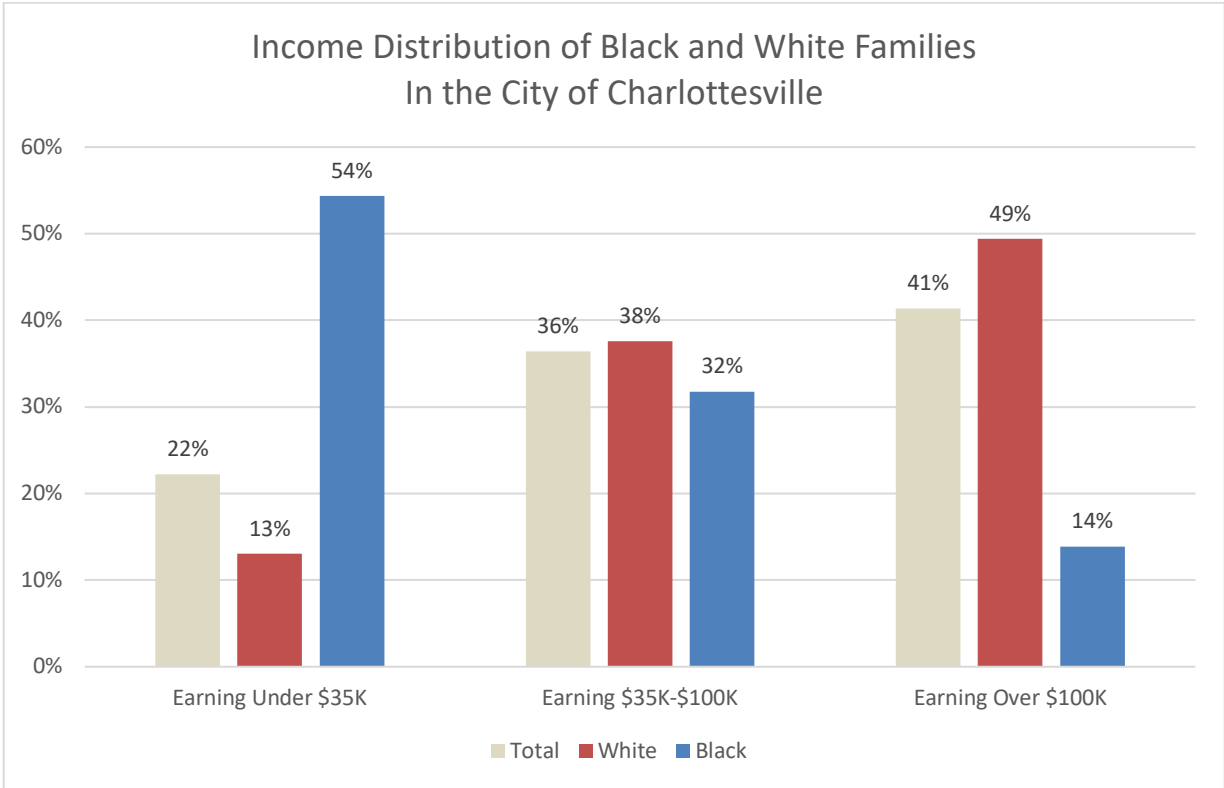
Appendix

Income Distribution of Black and White Families in our Region



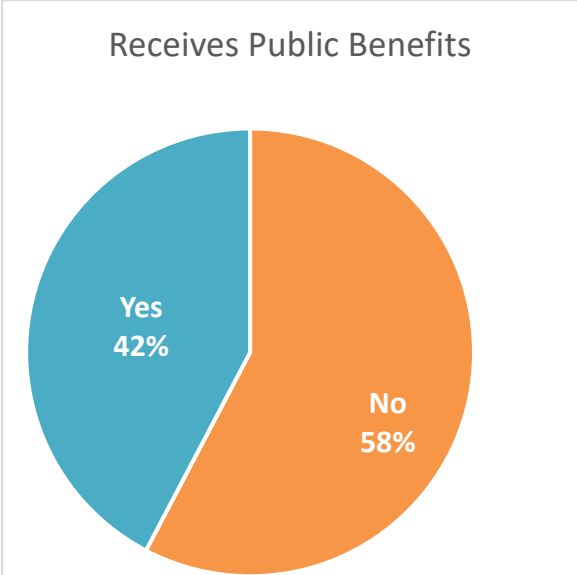
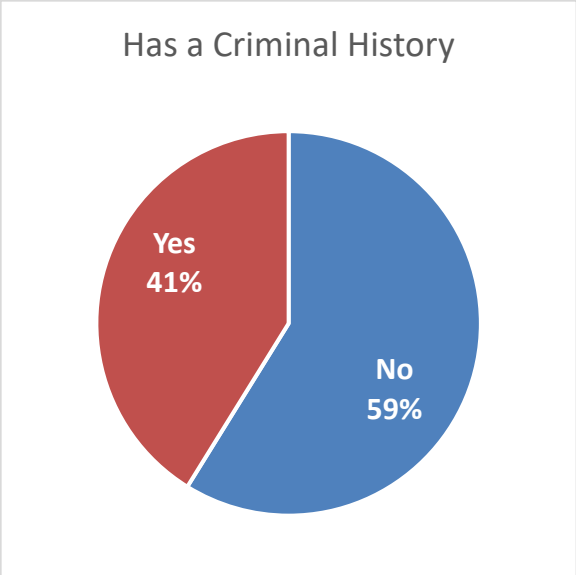
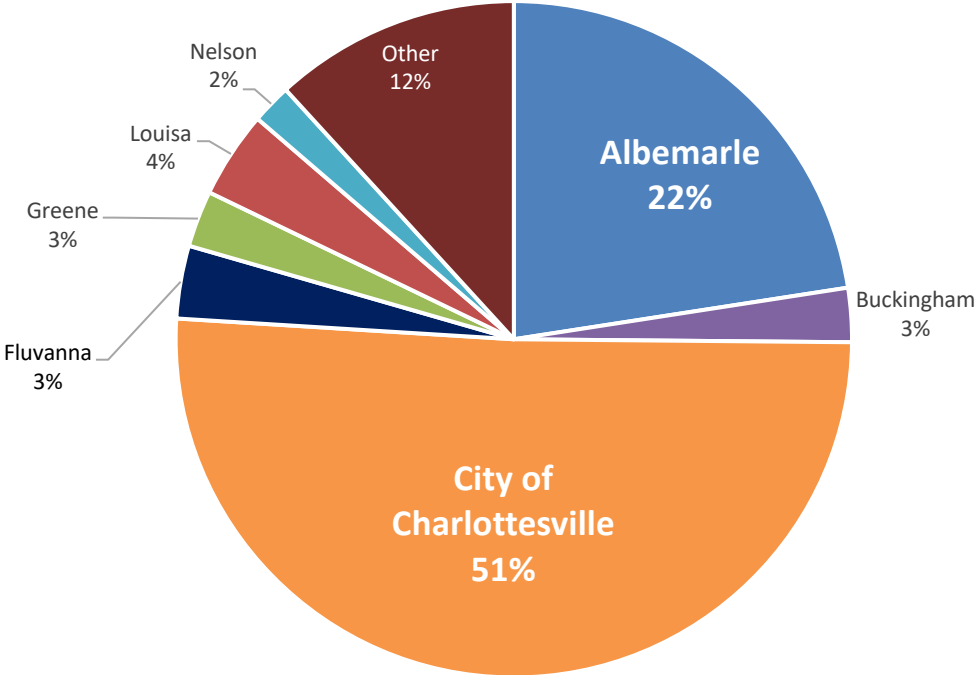




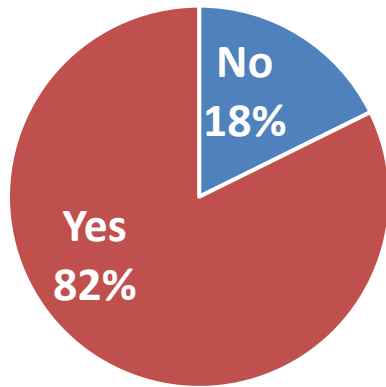


Snapshot of Network2Work@PVCC Job-Seekers

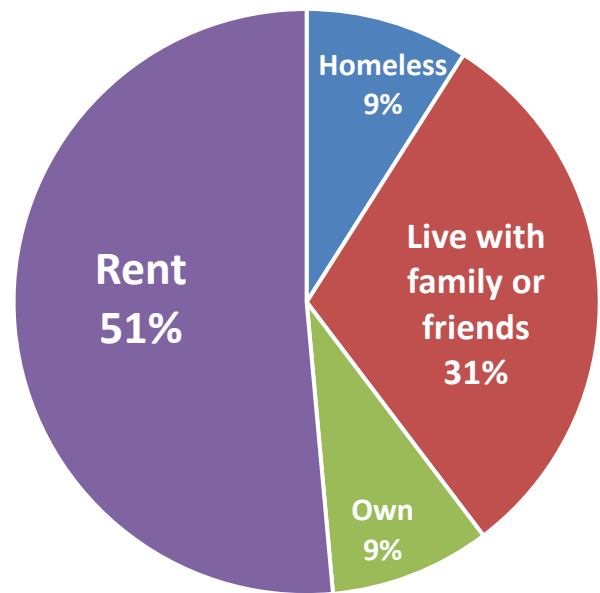
Geography



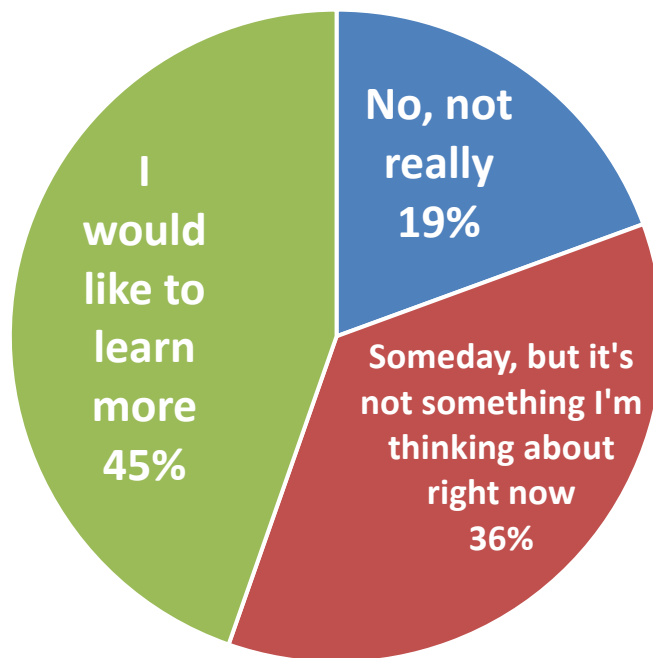
Access to a Vehicle



Housing



Interested in Home Ownership



Greene Expenses

	Single Adult		Single Householder + 1 child (in childcare)		Single Householder + 1 child (school age)		Single Householder + 2 kids (1 school age)		Single Householder + 2 children (both school age)		Single Householder + 3 kids (2 school age)		Single Householder + 3 kids (all school age)		Two Adults + 1 child (in child care)	
	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Food	\$ 3,169.92	\$ 264.16	\$ 4,753.32	\$ 396.11	\$ 4,753.32	\$ 396.11	\$ 6,344.52	\$ 528.71	\$ 8,037.12	\$ 669.76	\$ 8,548.80	\$ 712.40	\$ 8,548.80	\$ 712.40	\$ 7,742.28	\$ 645.19
Clothing	\$ 400.00	\$ 33.33	\$ 800.00	\$ 66.67	\$ 800.00	\$ 66.67	\$ 1,090.00	\$ 90.83	\$ 1,040.00	\$ 86.67	\$ 1,410.00	\$ 117.50	\$ 1,410.00	\$ 117.50	\$ 1,147.00	\$ 95.58
Shelter	\$ 12,924.00	\$ 1,077.00	\$ 15,192.00	\$ 1,266.00	\$ 15,192.00	\$ 1,266.00	\$ 15,192.00	\$ 1,266.00	\$ 15,192.00	\$ 1,266.00	\$ 18,900.00	\$ 1,575.00	\$ 18,900.00	\$ 1,575.00	\$ 15,192.00	\$ 1,266.00
Utilities	\$ 2,406.78	\$ 200.56	\$ 2,658.78	\$ 221.56	\$ 2,658.78	\$ 221.56	\$ 2,658.78	\$ 221.56	\$ 2,658.78	\$ 221.56	\$ 3,078.78	\$ 256.56	\$ 3,078.78	\$ 256.56	\$ 3,221.00	\$ 268.42
Necessary Costs	\$ 3,780.14	\$ 315.01	\$ 4,680.82	\$ 390.07	\$ 4,680.82	\$ 390.07	\$ 5,057.06	\$ 421.42	\$ 5,385.58	\$ 448.80	\$ 6,387.52	\$ 532.29	\$ 6,387.52	\$ 532.29	\$ 5,460.46	\$ 455.04
Total Survival Income	\$ 22,680.84	\$ 1,892.41	\$ 28,084.92	\$ 2,340.36	\$ 28,084.92	\$ 2,340.36	\$ 30,342.36	\$ 2,528.53	\$ 32,313.48	\$ 2,692.79	\$ 38,325.09	\$ 3,193.75	\$ 38,325.09	\$ 3,193.75	\$ 32,762.74	\$ 2,729.89
Total Survival Income	\$ 22,680.84	\$ 1,892.41	\$ 28,084.92	\$ 2,340.36	\$ 28,084.92	\$ 2,340.36	\$ 30,342.36	\$ 2,528.53	\$ 32,313.48	\$ 2,692.79	\$ 38,325.09	\$ 3,193.75	\$ 38,325.09	\$ 3,193.75	\$ 32,762.74	\$ 2,729.89
Transportation	\$ 2,588.24	\$ 215.69	\$ 2,588.24	\$ 215.69	\$ 2,588.24	\$ 215.69	\$ 2,588.24	\$ 215.69	\$ 2,588.24	\$ 215.69	\$ 2,588.24	\$ 215.69	\$ 2,588.24	\$ 215.69	\$ 4,400.00	\$ 366.67
Childcare	\$ -	\$ -	\$ 8,580.00	\$ 715.00	\$ 8,580.00	\$ 715.00	\$ 8,580.00	\$ 715.00	\$ 8,580.00	\$ 715.00	\$ 8,580.00	\$ 715.00	\$ 8,580.00	\$ 715.00	\$ 8,580.00	\$ 715.00
Total Working Income	\$ 25,269.07	\$ 2,108.10	\$ 39,253.15	\$ 3,271.65	\$ 39,253.15	\$ 3,271.65	\$ 41,510.59	\$ 3,440.17	\$ 44,993.33	\$ 3,718.48	\$ 49,489.33	\$ 4,124.44	\$ 49,489.33	\$ 4,124.44	\$ 45,742.74	\$ 3,812.04

Louisa Expenses

	Single Adult		Single Householder + 1 child (in childcare)		Single Householder + 1 child (school age)		Single Householder + 2 kids (1 school age)		Single Householder + 2 children (both school age)		Single Householder + 3 kids (2 school age)		Single Householder + 3 kids (all school age)		Two Adults + 1 child (in child care)	
	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Food	\$ 3,169.92	\$ 264.16	\$ 4,753.32	\$ 396.11	\$ 4,753.32	\$ 396.11	\$ 6,344.52	\$ 528.71	\$ 8,037.12	\$ 669.76	\$ 8,548.80	\$ 712.40	\$ 8,548.80	\$ 712.40	\$ 7,742.28	\$ 645.19
Clothing	\$ 400.00	\$ 33.33	\$ 800.00	\$ 66.67	\$ 800.00	\$ 66.67	\$ 1,090.00	\$ 90.83	\$ 1,040.00	\$ 86.67	\$ 1,410.00	\$ 117.50	\$ 1,410.00	\$ 117.50	\$ 1,147.00	\$ 95.58
Shelter	\$ 9,588.00	\$ 799.00	\$ 10,932.00	\$ 911.00	\$ 10,932.00	\$ 911.00	\$ 10,932.00	\$ 911.00	\$ 10,932.00	\$ 911.00	\$ 14,856.00	\$ 1,238.00	\$ 14,856.00	\$ 1,238.00	\$ 10,932.00	\$ 911.00
Utilities	\$ 2,406.78	\$ 200.56	\$ 2,658.78	\$ 221.56	\$ 2,658.78	\$ 221.56	\$ 2,658.78	\$ 221.56	\$ 2,658.78	\$ 221.56	\$ 3,078.78	\$ 256.56	\$ 3,078.78	\$ 256.56	\$ 3,221.00	\$ 268.42
Necessary Costs	\$ 3,112.94	\$ 259.41	\$ 3,828.82	\$ 319.07	\$ 3,828.82	\$ 319.07	\$ 4,205.06	\$ 350.42	\$ 4,533.58	\$ 377.79	\$ 5,578.72	\$ 464.89	\$ 5,578.72	\$ 464.89	\$ 4,608.46	\$ 384.04
Total Survival Income	\$ 18,677.64	\$ 1,556.10	\$ 22,972.92	\$ 1,915.12	\$ 22,972.92	\$ 1,915.12	\$ 25,230.36	\$ 2,102.53	\$ 27,201.48	\$ 2,266.79	\$ 33,472.29	\$ 2,789.35	\$ 33,472.29	\$ 2,789.35	\$ 27,650.74	\$ 2,304.23
Total Survival Income	\$ 18,677.64	\$ 1,556.10	\$ 22,972.92	\$ 1,915.12	\$ 22,972.92	\$ 1,915.12	\$ 25,230.36	\$ 2,102.53	\$ 27,201.48	\$ 2,266.79	\$ 33,472.29	\$ 2,789.35	\$ 33,472.29	\$ 2,789.35	\$ 27,650.74	\$ 2,304.23
Transportation	\$ 2,588.24	\$ 215.69	\$ 2,588.24	\$ 215.69	\$ 2,588.24	\$ 215.69	\$ 2,588.24	\$ 215.69	\$ 2,588.24	\$ 215.69	\$ 2,588.24	\$ 215.69	\$ 2,588.24	\$ 215.69	\$ 4,400.00	\$ 366.67
Childcare	\$ -	\$ -	\$ 8,580.00	\$ 715.00	\$ 8,580.00	\$ 715.00	\$ 8,580.00	\$ 715.00	\$ 8,580.00	\$ 715.00	\$ 8,580.00	\$ 715.00	\$ 8,580.00	\$ 715.00	\$ 8,580.00	\$ 715.00
Total Working Income	\$ 21,265.87	\$ 1,771.79	\$ 34,141.15	\$ 2,846.51	\$ 34,141.15	\$ 2,846.51	\$ 36,398.59	\$ 3,018.25	\$ 39,789.71	\$ 3,282.48	\$ 44,640.53	\$ 3,704.04	\$ 44,640.53	\$ 3,704.04	\$ 40,630.74	\$ 3,384.69

Nelson Expenses

	Single Adult		Single Householder + 1 child (in childcare)		Single Householder + 1 child (school age)		Single Householder + 2 kids (1 school age)		Single Householder + 2 children (both school age)		Single Householder + 3 kids (2 school age)		Single Householder + 3 kids (all school age)		Two Adults + 1 child (in child care)	
	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Food	\$ 3,169.92	\$ 264.16	\$ 4,753.32	\$ 396.11	\$ 4,753.32	\$ 396.11	\$ 6,344.52	\$ 528.71	\$ 8,037.12	\$ 669.76	\$ 8,548.80	\$ 712.40	\$ 8,548.80	\$ 712.40	\$ 7,742.28	\$ 645.19
Clothing	\$ 400.00	\$ 33.33	\$ 800.00	\$ 66.67	\$ 800.00	\$ 66.67	\$ 1,090.00	\$ 90.83	\$ 1,040.00	\$ 86.67	\$ 1,410.00	\$ 117.50	\$ 1,410.00	\$ 117.50	\$ 1,147.00	\$ 95.58
Shelter	\$ 12,924.00	\$ 1,077.00	\$ 15,192.00	\$ 1,266.00	\$ 15,192.00	\$ 1,266.00	\$ 15,192.00	\$ 1,266.00	\$ 15,192.00	\$ 1,266.00	\$ 18,900.00	\$ 1,575.00	\$ 18,900.00	\$ 1,575.00	\$ 15,192.00	\$ 1,266.00
Utilities	\$ 2,406.78	\$ 200.56	\$ 2,658.78	\$ 221.56	\$ 2,658.78	\$ 221.56	\$ 2,658.78	\$ 221.56	\$ 2,658.78	\$ 221.56	\$ 3,078.78	\$ 256.56	\$ 3,078.78	\$ 256.56	\$ 3,221.00	\$ 268.42
Necessary Costs	\$ 3,780.14	\$ 315.01	\$ 4,680.82	\$ 390.07	\$ 4,680.82	\$ 390.07	\$ 5,057.06	\$ 421.42	\$ 5,385.58	\$ 448.80	\$ 6,387.52	\$ 532.29	\$ 6,387.52	\$ 532.29	\$ 5,460.46	\$ 455.04
Total Survival Income	\$ 22,680.84	\$ 1,892.41	\$ 28,084.92	\$ 2,340.36	\$ 28,084.92	\$ 2,340.36	\$ 30,342.36	\$ 2,528.53	\$ 32,313.48	\$ 2,692.79	\$ 38,325.09	\$ 3,193.75	\$ 38,325.09	\$ 3,193.75	\$ 32,762.74	\$ 2,729.89
Total Survival Income	\$ 22,680.84	\$ 1,892.41	\$ 28,084.92	\$ 2,340.36	\$ 28,084.92	\$ 2,340.36	\$ 30,342.36	\$ 2,528.53	\$ 32,313.48	\$ 2,692.79	\$ 38,325.09	\$ 3,193.75	\$ 38,325.09	\$ 3,193.75	\$ 32,762.74	\$ 2,729.89
Transportation	\$ 2,588.24	\$ 215.69	\$ 2,588.24	\$ 215.69	\$ 2,588.24	\$ 215.69	\$ 2,588.24	\$ 215.69	\$ 2,588.24	\$ 215.69	\$ 2,588.24	\$ 215.69	\$ 2,588.24	\$ 215.69	\$ 4,400.00	\$ 366.67
Childcare	\$ -	\$ -	\$ 8,580.00	\$ 715.00	\$ 8,580.00	\$ 715.00	\$ 8,580.00	\$ 715.00	\$ 8,580.00	\$ 715.00	\$ 8,580.00	\$ 715.00	\$ 8,580.00	\$ 715.00	\$ 8,580.00	\$ 715.00
Total Working Income	\$ 25,269.07	\$ 2,108.10	\$ 39,253.15	\$ 3,271.65	\$ 39,253.15	\$ 3,271.65	\$ 41,510.59	\$ 3,440.17	\$ 44,993.33	\$ 3,718.48	\$ 49,489.33	\$ 4,124.44	\$ 49,489.33	\$ 4,124.44	\$ 45,742.74	\$ 3,812.04

Charlottesville Expenses

	Single Adult			Single Householder + 1 child (in childcare)			Single Householder + 1 child (school age)			Single Householder + 2 kids (1 school age)			Single Householder + 2 children (both school age)			Single Householder + 3 kids (2 school age)			Single Householder + 3 kids (all school age)			Two Adults + 1 child (in child care)			
	Annual	Monthly	Weekly	Annual	Monthly	Weekly	Annual	Monthly	Weekly	Annual	Monthly	Weekly	Annual	Monthly	Weekly	Annual	Monthly	Weekly	Annual	Monthly	Weekly	Annual	Monthly	Weekly	
Food	\$ 3,169.92	\$ 264.16	\$ 60.96	\$ 4,753.32	\$ 396.11	\$ 91.41	\$ 4,753.32	\$ 396.11	\$ 91.41	\$ 6,344.52	\$ 528.71	\$ 122.01	\$ 8,037.12	\$ 669.76	\$ 154.56	\$ 8,548.80	\$ 712.40	\$ 164.40	\$ 8,548.80	\$ 712.40	\$ 164.40	\$ 8,548.80	\$ 712.40	\$ 164.40	\$ 148.89
Clothing	\$ 400.00			\$ 800.00			\$ 800.00			\$ 1,090.00			\$ 1,410.00			\$ 1,410.00			\$ 1,410.00			\$ 1,410.00			\$ 147.00
Shelter	\$ 12,924.00	\$ 1,077.00	\$ 266.00	\$ 15,192.00	\$ 1,266.00	\$ 316.50	\$ 15,192.00	\$ 1,266.00	\$ 316.50	\$ 15,192.00	\$ 1,266.00	\$ 316.50	\$ 15,192.00	\$ 1,266.00	\$ 316.50	\$ 18,900.00	\$ 1,575.00	\$ 393.75	\$ 18,900.00	\$ 1,575.00	\$ 393.75	\$ 18,900.00	\$ 1,575.00	\$ 393.75	\$ 326.00
Utilities	\$ 2,406.78	\$ 200.56	\$ 50.14	\$ 2,658.78	\$ 221.56	\$ 55.39	\$ 2,658.78	\$ 221.56	\$ 55.39	\$ 2,658.78	\$ 221.56	\$ 55.39	\$ 2,658.78	\$ 221.56	\$ 55.39	\$ 3,078.78	\$ 256.56	\$ 64.14	\$ 3,078.78	\$ 256.56	\$ 64.14	\$ 3,078.78	\$ 256.56	\$ 64.14	\$ 53.42
Necessary Costs	\$ 3,780.14			\$ 4,680.82			\$ 4,680.82			\$ 5,057.06			\$ 5,965.58			\$ 6,387.52			\$ 6,387.52			\$ 6,387.52			\$ 540.46
Total Survival Income	\$ 22,680.84			\$ 28,084.92			\$ 28,084.92			\$ 30,342.36			\$ 32,313.48			\$ 38,325.09			\$ 38,325.09			\$ 38,325.09			\$ 3,276.74
Total Survival Income	\$ 22,680.84			\$ 28,084.92			\$ 28,084.92			\$ 30,342.36			\$ 32,313.48			\$ 38,325.09			\$ 38,325.09			\$ 38,325.09			\$ 3,276.74
Transportation	\$ 2,588.24	\$ 215.69	\$ 53.92	\$ 2,588.24	\$ 215.69	\$ 53.92	\$ 2,588.24	\$ 215.69	\$ 53.92	\$ 2,588.24	\$ 215.69	\$ 53.92	\$ 2,588.24	\$ 215.69	\$ 53.92	\$ 2,588.24	\$ 215.69	\$ 53.92	\$ 2,588.24	\$ 215.69	\$ 53.92	\$ 2,588.24	\$ 215.69	\$ 53.92	\$ 44.00
Childcare	\$ -			\$ 13,520.00	\$ 1,126.67	\$ 286.67	\$ -			\$ 13,520.00	\$ 1,126.67	\$ 286.67	\$ -			\$ 13,520.00	\$ 1,126.67	\$ 286.67	\$ -			\$ 13,520.00	\$ 1,126.67	\$ 286.67	\$ 260.00
Total Working Income	\$ 25,269.07			\$ 44,193.15			\$ 30,673.15			\$ 46,450.59			\$ 34,901.71			\$ 54,433.33			\$ 40,913.33			\$ 50,682.74			\$ 5,066.74

Creating Pathways to Financial Security in the Charlottesville Region

