

A BOOK CLUB FOR THE
ENTIRE COMMUNITY



COMMUNITY READ

FALL 2021

Albemarle County's Community Read

The Community Read is a book club for the entire community. Albemarle County partners with community organizations to highlight books, articles, and other readings that focus on telling a more comprehensive history of our community by including the groups from within our population who have often been left out of the main narrative we tell about this place. The goal of inclusive storytelling is to foster greater understanding of who we are as a community.

The Fall 2021 Community Read, *Racial Covenants: The Continuing Legacy of Exclusionary Housing Practices in Albemarle County*, focuses on the histories and impacts of racial covenants in Albemarle County and the surrounding communities.

What is a racial covenant? A racial covenant is a type of restrictive covenant – a binding legal obligation between buyer and seller - that can be written into the deed of a property contract by the seller. Failure to obey a restrictive covenant can result in penalties against the buyer. While covenants restrict only individual properties, use of racial covenants became widespread throughout the country beginning in the 1920s, barring properties from being sold to people of specific races or ethnicities—most often targeting Black Americans. In 1948, the Supreme Court ruled in *Shelley v. Kramer* that covenants were unenforceable, and Virginia's Fair Housing Law now prohibits such covenants.

This reader focuses on the continuing collective legacies of racially restrictive covenants on our Albemarle-Charlottesville community. It features a newspaper article about Charlottesville, as well as two reports – the Albemarle County Equity Profile from the UVA Equity Center & the Albemarle County Office of Equity and Inclusion, which focuses on measures of well-being and how it is distributed and experienced throughout our community; and the Orange Dot Report 4.0 from Piedmont Virginia Community College's Network2Work@PVCC, which focuses on understanding family self-sufficiency in our region and where we fall short.

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To learn more about the Community Read, visit the Albemarle County Office of Equity & Inclusion's webpage: [**albemarle.org/communityread**](https://albemarle.org/communityread)



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A new page: Longtime 10th and Page residents are seeing a shift in the neighborhood



Longtime 10th and Page residents say the culture of the neighborhood is changing, and that their new neighbors keep to themselves more, creating divisions where before there was a shared sense of community. Photo by Eze Amos

Sharon Jones' childhood home no longer exists. It was in an area of Charlottesville called Gospel Hill, which also no longer exists. "My two brothers and I were born there," says Jones, who was born in 1962. Around that time the rapidly expanding University of Virginia bought the dozen or so houses in the predominantly African-American neighborhood, and bulldozed them. The UVA Hospital stands in its place now. The family moved less than a half mile away to Page Street, one of the only areas in the city where white people did not use racial ordinances, neighborhood covenants and zoning laws to prevent them from living there. The neighborhood, known as 10th and Page, is the city's largest continual African-American community.

Now, as Charlottesville faces a city-wide housing crisis, 10th and Page is reckoning with a massive tide of gentrification. A 2016 comprehensive housing analysis by Robert Charles Lesser & Co. found that Charlottesville's upper-income earners are buying houses at lower prices than they can afford, preventing middle-income people from buying those same houses. It creates a trickle-down effect, where middle-income earners buy houses that lower-income residents can afford, leaving the lowest income earners with few housing options.

Over the last decade, dozens of white middle- and upper-income people have bought homes and property in 10th and Page. Many erect fences around their yards, tack on expensive additions or tear down houses entirely and build anew, driving up property assessments and taxes. Longtime residents say the culture of 10th and Page is also changing, and that their new neighbors keep to themselves more, creating divisions where before there was a shared sense of community. And for some African-Americans who have lived most of their lives here, the echoes of a not-so-distant past, when white people told black residents where to live, are very present. That history has largely been ignored and forgotten, leaving behind much of the nuance that helps explain why the city is the way it is—and the future that is possible.

Resident concern

On a recent Tuesday afternoon, Tate Huffman has just returned from the gym to his home in Fifeville, a neighborhood that, for most of its history, has been predominantly African-American. "It is definitely shifting," says Huffman, sitting at his kitchen table. "In the seven years we've lived here, I've seen a lot of gentrification." Against the advice of his brother, who called Fifeville "sketchy" after moving to Charlottesville to work at UVA, Huffman and his wife, Faith Levine, who are white, bought the house in 2010. "I like the location more than anything," he says. Huffman grew up poor in West Virginia, he says, and used government grants for college in Utah and a chiropractic degree in Oregon. He owns a chiropractic business in Belmont, while his wife works as a dance instructor.

Two years ago, the couple bought their second home, this time on Page Street, across the street from Jones. And, as city residents are increasingly doing, they rented it for added income on Airbnb, where they wrote the following description: "The neighborhood of 10th & Page is predominantly black, lower-middle class with a quickly shifting demographic of 20-30 something middle class professional and grad students (aka it is in the process of gentrification, I am obviously contributing to that by renting my place on Airbnb). Physically the neighborhood is a mix of rundown houses and newly built/remodeled. My end of the street is not that pretty, nor is my house from the outside (inside is clean, comfortable, generally quiet, and spacious)."

Jones and several of her longtime neighbors were "livid" when they saw the description. Jones took to Facebook and replied: "As a life-long resident of Page Street, I am very offended by this description. Page Street has had its issues, just like any other neighborhood, but to purchase a house and use it for an Airbnb, and describe the neighborhood in this derogatory manner, hurts. Maybe the owner should have purchased in a different neighborhood."

Huffman and Levine hadn't realized they had offended their neighbors, and have since changed the wording and stopped by Jones' house to apologize. She wasn't home, but she says she appreciates the gesture. While Huffman and Levine are two of only a few Airbnb renters in 10th and Page, their arrival followed nearly a decade of upper-middle-income white families moving in. "Growing up, everybody knew everybody," Jones says. "But now you don't know who's where."



Huffman says he and his friends grapple with being gentrifiers. "It is tough," he says. "In a way we feel like we're doing a disservice, but at the same time...I really feel like it's a mixed bag, I do. There was a time when this neighborhood was extremely unsafe." He pauses, trying to choose his words carefully. "Yeah, I do feel guilty about gentrification of course, but I also—it's that whole thing: If I don't do it, is somebody else going to?"

Market price

In 2004, when Brian Haluska was hired as a city planner, Charlottesville's housing market was booming. Young white middle-upper-income folks were buying, renovating and selling houses in Belmont left and right. "Once the housing stock in downtown Belmont had been flipped over, and it was all \$300,000, the buying opportunities were gone, so where are they going next?" says Haluska. Starr Hill was already in flux, as was Fifeville. Haluska oversees the city's planning of 10th and Page, and recalls that the low cost of houses there put the neighborhood in the spotlight. But there was a problem: Many houses were in disrepair.

John Gaines, lifelong Charlottesville resident and former principal of the Jefferson School, was president in the late 1990s of the neighborhood association for 10th and Page, where he grew up. "At that time there were a lot of dilapidated houses in this area," says Gaines, who lives in his childhood home on Ninth Street NW. "There was a lot of drug dealing going on right on this street. I'd get out of my car when I'd come [home] from work, and guys asked me, 'You want anything?' There were a lot of shootings and killings that occurred in this area." In the mid to late '90s, Gaines saw the Piedmont Housing Alliance rehabilitate rundown houses in Belmont, so he asked the nonprofit to do the same in 10th and Page.

Altogether, in the early 2000s, PHA constructed or rehabilitated 31 houses in 10th and Page, most in the heart of the neighborhood. Sunshine Mathon, the new executive of PHA, says that 71 percent of them were sold, using subsidies, to people earning an average of \$28,925 a year (about 52 percent of the area median income at the time), while the rest were sold at full-market rates. Fifty-six percent of the homebuyers were people of color, says Mathon.

Gaines says he thinks it was good for the neighborhood, though he acknowledges some residents were upset. "A lot of people hollered because they felt people in the neighborhood couldn't afford them, which probably was true in some cases," he says. Jones was upset. "When PHA said they were going to purchase the houses and build low to moderate income, I got excited," she says. "Because I'm thinking, somebody from Garrett will move in, somebody from Prospect, somebody who works and makes a low to moderate income, they'll be able to own their own home. But that's not what happened."

While PHA's project was underway, something else did happen, Haluska says. The city's housing market boomed, and PHA sold some of the more central houses in 10th and Page at market rates to middle-upper-income white people. "By the time they had been built, already things had shifted," says Haluska. "And now suddenly it was, okay, PHA just put a bunch of white people in 10th and Page neighborhood, and is this the beginning of a trend?"

The new PHA houses were intended "to attract a mix of incomes back to the neighborhood" and increase net asset growth for longtime residents, according to a PHA project booklet. Since then, neighborhood home assessments have risen, as have the number of white homebuyers. One of the most expensive new homes is a two-story house on Ninth Street NW built in 2015. It's a modern design with gray Hardie board siding and a natural wood accent striped down the middle. Four raised wood garden beds sit next to an off-street parking spot, and an older concrete single-story accessory unit is in the backyard. It was recently assessed at \$769,300. The older two-story house next door was built in 1900 and recently assessed at \$202,691. Another new two-story modern design house was built in 2014 on 10 1/2 Street NW. It has a small front deck in place of a porch, and the exterior is made half of corrugated rust-colored metal siding and half of yellow and gray painted Hardie board. It was recently assessed at \$422,000. The two-story house next to it, built in 1920, was assessed at \$178,970.

Jones says increasing property assessments wouldn't be so bad if she could afford to use her home as collateral to borrow against. But she can't, and her property taxes keep increasing. "My biggest fear is that the property taxes are going to price us out," says Jones. "We'll lose our house, and then where do we go?" Gaines too has been hit. "Come next month, I'm going to have to shell out \$1,400 to the city for property tax," he says. The city offers tax



relief for the permanently disabled and those over the age of 65, but only if they earn less than \$50,000 a year and have a net worth below \$125,000.



James Bryant and Sharon Jones, both longtime 10th and Page residents, sit on the Community Development Block Grant task force, which funnels small pools of federal money into neighborhood infrastructure. Jones and Bryant say the neighborhood is not the same one they lived in growing up, when you knew and interacted with your neighbors.

Photo by Eze Amos

Longtime 10th and Page resident James Bryant says there's another, more subtle, change occurring. "As white families move into the neighborhood they put up fences around their property," says Bryant, who moved into his house on 10th Street NW in 1981. "To me, when you put a fence up, it says, 'I don't want to be bothered.' To me, that's a barrier." Bryant says it makes him feel like a stranger in his own neighborhood. Most of the original houses in the area have front porches. Bryant and many others remember the old days when neighbors sat on porches and talked across their yards. "Neighbors knew each other," he says. "But with the new folks coming in, they don't introduce themselves."

Bryant and Jones remember the days too when crime spiked in the neighborhood, and they're thankful things have become safer again. But they note that it took white people moving in for that change to occur. "It's not like we haven't spoken up for ourselves over the years," says Bryant. "It's that, for the city, this wasn't a priority neighborhood. I can remember a time when people wouldn't even touch 10th and Page."

In 2008, Lyle Solla-Yates and his wife bought their house on 10th Street NW. It was a PHA home, first sold to a young woman in 2006 whose parents ran a winery in Nelson County. "When we looked at this house, a lot of people told us, 'You can't live there, it's not safe,'" recalls Solla-Yates, who is white. "And I think there was a lot of veiled racism in that." He says he thinks it used to be a crack house before PHA took it over. The house next door was as well. That house sold in 2006 for \$224,900. Five years later, a Texan bought it, after making \$15.1 billion on the sale of an oil company. Solla-Yates says it was for the oil baron's son, who was attending UVA.

Solla-Yates also attended UVA and now works for the Nature Conservancy. Lately, he's been tracing how zoning policies established by Charlottesville's white government were used to cut off African-Americans. (For example, in the 1950s the city government widened Preston Avenue to allow more traffic, splitting the largely African-American neighborhoods of Rose Hill and 10th and Page in two.) Solla-Yates unearthed the 1957 report that first makes the case for urban renewal, and found the City Council minutes from 1974 that closed the road connecting 10th and



Page to the east—Vinegar Hill, the Jefferson School and downtown. Around this time, Page Street was cut off on the west side as well, where before it connected to the predominantly white neighborhoods of John Street and 14th Street NW.



Lyle Solla-Yates and his wife moved into the 10th and Page neighborhood in 2008, after purchasing a Piedmont Housing Alliance-renovated home. Solla-Yates has been tracing the zoning policies Charlottesville's government has historically used to segregate African-American neighborhoods. Photo by Eze Amos

Solla-Yates sits on the 10th and Page Community Development Block Grant task force, which funnels small pools of federal money into neighborhood infrastructure, such as new sidewalks. Solla-Yates sees that a lot of white families have moved in recently, but thinks it could be a potential force for good, a force for dismantling white supremacist zoning structures. "My theory is that if we have a certain amount of white people talking and angry, we can fight for social justice," he says. "I'm angry about segregation. I'm angry about urban renewal. I'm angry that we've been intentionally segregated from the rest of the community. I'm angry that we're underserved on infrastructure. I'm angry that we don't have any trees. That's all on purpose."

A history of uprooting

Many in the city now point to mixed income housing as the potential solution to Charlottesville's housing crisis. This follows several decades of studies showing that concentrations of poverty in neighborhoods lead to vastly disproportionate rates of crime, violence, drug use, health disparities, infant mortality rates, malnourishment and nearly every other key aspect of life.

Sharon Jones remembers the '80s and '90s quite well. It was a scary time, she says. The 10th and Page neighborhood had been labeled a Stay Out of Drug Area and she worried her oldest son would get caught up in the drug dealing and violence. "She was always at the door when I went outside," recalls her son, Rickquan Jones. "I couldn't go past the corner." Rickquan is currently getting his master's in sport and recreation management at George Mason University. His mom was part of a neighborhood coalition that attempted to take back 10th and Page. "We marched through the streets chanting and letting the drug dealers know we're not going to let you take over," she recalls.

The city's crime spiked during this time, as did the disproportionate incarceration of African-Americans. In 1992, the Daily Progress published a year-long, six-part investigative series that found three out of four people convicted



of a felony from 1989 to 1991 were black. The series pointed to two causes: the racially targeted crack-cocaine sentencing disparities, and a lack of adequate legal representation for people in poverty. The investigation led to the creation in 1998 of a public defender's office in Charlottesville, which had not existed.

A generation earlier, in the 1960s, Charlottesville's white city government pushed to create a housing authority in the city to not only raze Vinegar Hill, one of the largest hubs of African-American life, but to also place the city's new public housing site in 10th and Page, concentrating one of the largest pockets of poverty in a mixed-income, predominantly African-American neighborhood. White city residents successfully lobbied to block it from their neighborhoods.

James Bryant's family was one of the first to move into the Westhaven public housing project. While it improved some families' living conditions, most African-Americans opposed it. In 1999, Christopher Combs writes in the Magazine of Albemarle County History: "Blacks increasingly expressed their concerns that public housing represented an attempt by city planners to create ghettos and continue the practice of residentially segregated housing." A white public housing project was also proposed at the time, Combs writes, but the city opted instead to subsidize poor white families in private housing throughout the city, thereby deconcentrating their poverty. Years later, Bryant served for three years as a commissioner on the Charlottesville Redevelopment Housing Authority. "The whole concept of public housing was transitional housing in the '60s," he says. "It wasn't meant to be permanent."

White people too voiced opposition to public housing's creation in the area, Combs writes, because it could have increased the number of African-Americans at the all-white Venable elementary school. Today, while children in the surrounding 10th and Page neighborhood walk to Venable, children who live in Westhaven ride a bus across town to Burnley-Moran, an elementary school opened in 1954, the same year the U.S. Supreme Court ordered school integration.

Displacement

Every week for more than 20 years, Jones has been part of a group of local African-Americans and University of Virginia students that tutors young children, many from low-income families, at Zion Union Baptist Church on Preston Avenue. In the face of centuries of discrimination, education is often seen as the greatest tool for economic mobility.

Jones' family has gone to Zion Union Baptist, originally located in Vinegar Hill, for generations. In the early 1960s as part of the city's urban renewal project, the white Charlottesville government voted to demolish the church along with the largely African-American neighborhood. The destruction of Vinegar Hill uprooted more than 600 renters and homeowners, along with 29 African-American businesses, which had a collective income of \$1.6 million in 1959, according to the book *Urban Renewal and the End of Black Culture in Charlottesville, Virginia* by James Saunders and Renae Shackelford. Adjusted for inflation, that's the equivalent of \$13.6 million today. "The all-white downtown businessmen association were complaining that they were losing customers to the negro businesses on Vinegar Hill," says Richard Johnson, who lives in 10th and Page, where he grew up. "They basically told City Council, if you don't do something about this, we're going to do something about you."

"It destroyed black people's pride," recalls Eugene Williams, 90, who was recently honored by City Council for his civil rights work, especially around affordable housing.



Vinegar Hill is the most well-known example of the city's white government moving African-Americans, but it is not the first. About 20 years earlier, in the late 1930s, the city razed African-American homes and an Episcopal church on the north side of Vinegar Hill. In its place, it built Lane High School, where white people prevented African-Americans from attending until 1959; the school shut down for months beforehand in protest.

Twenty years earlier, in 1919, many African-Americans were forced to move from McKee Row, a collection of downtown row houses sold to the white city government so it could clear them and build a park where, less than two years later, it placed a large statue of confederate General Thomas "Stonewall" Jackson.

This was two years after the U.S. Supreme Court's 1917 *Buchanan v. Warley* decision, which effectively overturned an ordinance approved by Charlottesville's white City Council in 1912 that made it illegal for black residents to live in white neighborhoods, and vice versa, while also requiring home builders to state the race of the intended occupant in their permit applications, writes Karen Water-Wicks in 2014 in the *Magazine of Albemarle County History*.

Income and opportunity

The current situation in 10th and Page is different, of course. Longtime African-American residents are selling their homes willingly to young white buyers. They're not being strong armed, or pushed out in an overt fashion. Rather, there's a deeper, more systemic, factor at play—one in which race and economics intersect.

In 1994, Gloria Beard bought her Page Street house, where she raised her three sons. When she started as a patient care assistant at UVA in 1978, she earned \$3.09 an hour. When she retired as a certified phlebotomist in 2004, she says she earned \$12 an hour. Adjusted for inflation, that's a \$3-an-hour raise over the course of 25 years. (In 2015, with inflation, Beard would have earned \$15.14 an hour; the national average for a phlebotomist in 2015 was \$15.21 an hour.) But in Charlottesville, that's not enough. Beard worked two additional part-time jobs on weekends to support her family, all of whom have now moved.

"Do you know this town ran all my kids away?" says Beard. "Many young people, this is their home. My kids left because there's no jobs. Who wants to work at UVA when they don't give you a sufficient raise? That's not even fair. People who were born here leave because there's no money to be made."

In Charlottesville, from 2011-2015, the median household income for white families was \$56,756. For African-American families it was \$32,816. That's a \$23,940 gap, according to the Weldon Cooper Center. "Nine out of 10 of my classmates who graduated in the class of '73, who are African-American, moved and never came back to Charlottesville," says Richard Johnson, a 10th and Page native. "They couldn't get a job after they graduated. I'm talking about lawyers, doctors, dentists, preachers, teachers, business people. White people wouldn't hire them."

A recent study on income mobility by Stanford economist Raj Chetty and Harvard economist Nathaniel Hendren found that Charlottesville ranks near the bottom, at 2,700 out of 2,885 jurisdictions, meaning that if you're born poor in Charlottesville, you are very likely to remain poor, and that there are 2,699 other cities and counties where you're more likely to gain wealth.

The consequences of these realities also play out in numbers. According to Weldon Cooper, over the last 115 years, the number of white people in Charlottesville has grown by 28,053, while the black population has grown by just 6,060. In 1900, there were 3,834 white people (60 percent) and 2,613 black people (40 percent) in Charlottesville. In 2015, there were 31,887 white people (80 percent), and 8,673 (20 percent) black people. Much of life in Charlottesville has been designed for and by white people, say many African-Americans. This plays a large role in why African-Americans are selling their homes when the elder generation passes away.

Lorenzo Carter grew up on 10th and Page Street in the '60s and '70s. He left town 10 days after he graduated from Charlottesville High School in 1976. "I wanted out of Charlottesville," he says in a phone interview. "I didn't feel there would be anything there for me. It just wasn't a place I enjoyed or had a lot to offer." Similarly, Sharon Jones' older brother Leonard Medley moved when he turned 17, in 1963, and never came back. He's now 72 and lives in Oakland, California. "Charlottesville had nothing to offer other than working for UVA hospital," says Medley. "The jobs for the blacks were mediocre. For the whites, they could go to the top of any corporation there was." Medley grew up in Vinegar Hill and moved with his family to Gospel Hill when he was 11. He recalls that banks would not loan his



mother money when they lived there, a practice known as redlining. When she moved to 10th and Page, he says, they did.

This past September, the Federal Reserve Board found the median net worth of white families in 2016 was \$171,000. For African-Americans, the median net worth was \$17,600. A closer look at the statistics reveals that home ownership has proven to be the No. 1 way, outside of employment, that families increase their net worth. “There is a very deep national and institutional history of racial discrimination and disenfranchisement that has made it far more difficult for families of color to build wealth through home ownership specifically,” says PHA Executive Director Sunshine Mathon in an email.



Jeremy Caplin has been buying houses in the 10th and Page neighborhood for the last 30 years—he owns nearly 70—in order to provide affordable rental options for low-income residents. Photo by Eze Amos

Before his parents owned it, the brick house John Gaines, 80, grew up in was owned by a white policeman, and Gaines remembers another white policeman living across the street as well. The neighborhood was transitioning at that time from being racially mixed to becoming predominantly African-American, in large part because it was one of the few neighborhoods where white people did not prevent them from living there. It was the height of Jim Crow, and racial segregation was rampant.

Many of the city’s housing deeds at that time contained the clause: “This property is sold subject to the restriction that it shall be used for residential purposes only and that it shall not be owned or occupied by other than persons of the Caucasian race, family servants and servants quarters excepted.” These racial covenants existed in North Downtown, Locust Grove, Belmont, Fry’s Spring, Jefferson Park Avenue, Johnson Village and Rugby Hills.

In the decades following Emancipation, African-Americans had a number of their own neighborhoods as well, until the city began using eminent-domain, zoning policies and urban renewal to push them out. In 1930, about 50 percent of African-Americans owned homes in Charlottesville, the same percentage as white families, according to the Weldon Cooper Center for Public Service. But over the last 80 years, that has decreased, and now about 27 percent of African-Americans own homes, while white home ownership in the city remains at 50 percent.

Affordable housing —at a cost



Over the last several years, two giant student housing structures have been built along West Main Street, along the neighborhood's south side, with a third building currently under construction. The massive towers loom over 10th and Page, and add nearly 900 units to the city's housing market. But instead of making any of these apartments affordable for families making less than \$50,000 a year, and creating a mixed-income housing complex, the developers and property managers—based in Georgia, Florida, Chicago and Singapore—opted to pay into the city's affordable housing fund.

Now, all eyes are on the north end of 10th and Page after the old Monticello Dairy building and the surrounding 5.7-acre plot was sold earlier this year for \$11.9 million. Chris Henry is the general manager for developer, Stony Point Design/Build, LLC, and says it aims to build a 50-to-80-foot-tall structure for 200 to 300 new multi-family units, some of which will be "affordable." Henry says he wants to work with residents to find a common ground for the new structure. "We're going to butt heads on some things, not everybody's going to get what they want, including me," says Henry. "But at the end of the day, it's going to be a better process." Henry's company commissioned the design of a walking green space in the center of Preston Avenue. "Maybe this could be a way to try and heal some of the damage that was done," says Henry. The company also owns the building across 10th Street NW where, until recently, the New Covenant Pentecostal Church worshipped. Henry says the congregation moved on its own accord to a new location in the county. One possible use of the church, which is historically protected, is turning it into an affordable daycare for nearby residents, he says.



Stony Point Design/Build LLC purchased the 5.7-acre plot on the north end of 10th and Page, the site of the old Monticello Dairy building, for \$11.9 million earlier this year, with plans to build a 50-to-80-foot-tall structure housing 200 to 300 multi-family units, some of which Stony Point General Manager Chris Henry says will be "affordable." Photo by SkycladAP

City planner Brian Haluska says this project comes as Charlottesville is breaking free from its old ways of developing neighborhoods. "Planning is beginning to focus a lot on people who have traditionally been left out of the process—marginalized groups that our processes are very much geared towards not serving or not notifying," says Haluska. "They've been designed historically for people who have resources and can engage in that process. How do you reimagine these processes so everybody can be included?"

Jeremy Caplin, however, is worried that the added housing will tilt the market while also increasing traffic through the neighborhood. For the last 30 years, he's quietly bought nearly 70 houses in 10th and Page, renting them out at deeply affordable rates to extremely low-income residents. His lowest rent is \$200 a month, he says, and his



highest is \$990 a month for a five-bedroom house. He estimates the majority of his renters are African-American. "I try to preserve what's left of the black culture in this neighborhood and to preserve these houses," says Caplin. "This crowd never got any respect or any financial breaks or any help. I've had a lot of breaks, a lot of help. I see how the world works, and it's just unfair. The deck was stacked. You get a deal of cards in life, and many people in this neighborhood got no high cards."

Caplin first started by securing a loan to fix up the house of an African-American man who worked for his family. The man had an existing loan at 30 percent interest and he was set to default, which would have cost him his house. "I said, 'This is not happening; I'm going to be the guy who fixes this,'" says Caplin, who got a loan from his father and saved the man's house. Caplin looked around the neighborhood and saw an increasing number of boarded-up houses. "Why isn't anybody paying attention?" he wondered. One by one, he started buying houses, fixing them up and renting them through word-of-mouth. In the beginning, Caplin says, realtors wouldn't even take a listing in the neighborhood. "They would scoff at the idea of having their sign in this neighborhood," he says.



Wallace and Antoinette Dowell have preserved six affordable housing units in the 10th and Page neighborhood, directly across the street from their Tenth Street Bed and Breakfast. Photo by Eze Amos

Caplin follows in some large footsteps. From 1960 through 1980, Eugene Williams, a civil rights activist and former president of the local NAACP chapter, amassed more than 60 properties that became Dogwood Housing. Though not exclusively within 10th and Page, some of the houses were in the neighborhood, and have long given residents affordable rents, along with any needed financial literacy and workforce training to help ensure income mobility. Wallace Dowell too has preserved six affordable housing units, directly across the street from the 10th Street B&B, which he runs with his wife, Antoinette.

Caplin says he's keeping his profit margin small and reinvesting earnings into property maintenance, which more developers and landlords could do. "It gets into [the] ethical question of how much profit is reasonable," he says. "How much can you live with? Are you happy making 5 percent? Or do you feel you have to make 20 percent?" Caplin mostly hires neighborhood residents to do the work on the houses, he says. But no matter how many properties he buys—and he is heavily leveraged—he knows he can't get them all.

Often, when considering a new tenant, Caplin will seek the input of lifelong locals like Jones, who says, if not for Caplin, "everything would be bought, remodeled and sold for \$300,000 to \$400,000. He's keeping affordable housing in the neighborhood."



"If I hadn't bought my house when I bought it, and if the lot didn't belong to my grandmother who died and then passed it down to my dad, and if they hadn't given me the lot, God knows where I would be," Jones says. "Because I couldn't afford to buy a house in Charlottesville anywhere now."



Jordy Yager



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Albemarle County Equity Profile: Centering Equity in Evaluating Well-Being & Quality of Life for Albemarle County Residents

Albemarle County

Equity Profile

Centering Equity in Evaluating Well-Being & Quality of Life for Albemarle County Residents

May 2021

Co-Authored by The Equity Center, A UVA Democracy Initiative for the Redress of Inequity through Community-Engaged Scholarship and the Albemarle County Office of Equity and Inclusion

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ALBEMARLE COUNTY EQUITY PROFILE
Centering Equity in Evaluating Well-Being & Quality of Life
for Albemarle County Residents

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Partners



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1. MISSION STATEMENT

Albemarle County's stated mission is to enhance the well-being and quality of life for all community members through the provision of the highest level of public service consistent with the prudent use of public funds.

2. BACKGROUND

Well-being, a core part of the County's mission, is a multi-faceted concept which includes global positive emotions and resilience, the realization of one's potential, and "overall satisfaction" with one's life and one's community.¹ Within a community context, individual behaviors are only one contributor to health and well-being. Environmental, social, and economic factors, many of which are deeply influenced by local government action and policy, are crucial aspects that structure possibilities for well-being.² In order to achieve the County's stated mission, our policies must ensure that well-being is distributed equitably within the various populations that make up our diverse community.

We define equity as all community members having access to community conditions and opportunities needed to reach their full potential and to experience optimal well-being and quality of life. Understanding how the conditions that promote well-being are distributed in the County is necessary to identify gaps in existing service delivery and to develop new policies and models of community engagement that improve the quality of life for all residents. This Equity Profile, co-Authored by The Equity Center, A UVA Democracy Initiative for the Redress of Inequity through Community-Engaged Scholarship and the Albemarle County Office of Equity and Inclusion, analyzes various conditions across demographic groups and geographic areas that contribute to well-being. The Profile also contextualizes the data from this snapshot in time within the history of the County.

1 Centers for Disease Control and Prevention, "Well-Being Concepts," Last modified October 21, 2018, <https://www.cdc.gov/hrqol/wellbeing.htm>; Sirgy, M. Joseph, Robin N. Widgery, Dong-Jin Lee, and B. Yu Grace. "Developing a measure of community well-being based on perceptions of impact in various life domains." *Social Indicators Research* 96, no. 2 (2010).

2 Office of Disease Prevention and Health Promotion, "Social Determinants of Health." *Social Determinants of Health | Healthy People 2020*, 2020, <https://www.healthypeople.gov/2020/topics-objectives/topic/social-determinants-of-health>

CHAPTER 1. A CLOSER LOOK: DEMOGRAPHIC PROFILE

Albemarle County's population has witnessed significant demographic shifts with regard to race/ethnicity over time, as Figure 1 shows. Changing demographics indicate fluctuating conditions of equity for particular populations. Prior to European settlement, Native Americans inhabited Central Virginia for over 10,000 years and Monacan people have inhabited the area for at least 1,000 years.³ Population statistics tracked by the U.S. government do not capture these facts, contributing to the systemic erasure of Native peoples.

African Americans (free and enslaved) constituted the majority of Albemarle's population during the dominance of chattel slavery prior to the American Civil War and into the 1800s. Black men and women established separate rural communities throughout the County, such as Proffitt. However, with the introduction of railroads, a Jim Crow-era segregationist government, and continued inequity, many African-American residents in Albemarle County migrated away from the region.

Since that time, Albemarle's population has been majority white. However, during the last two decades, the County has been growing more diverse. As of 2019, nearly a quarter

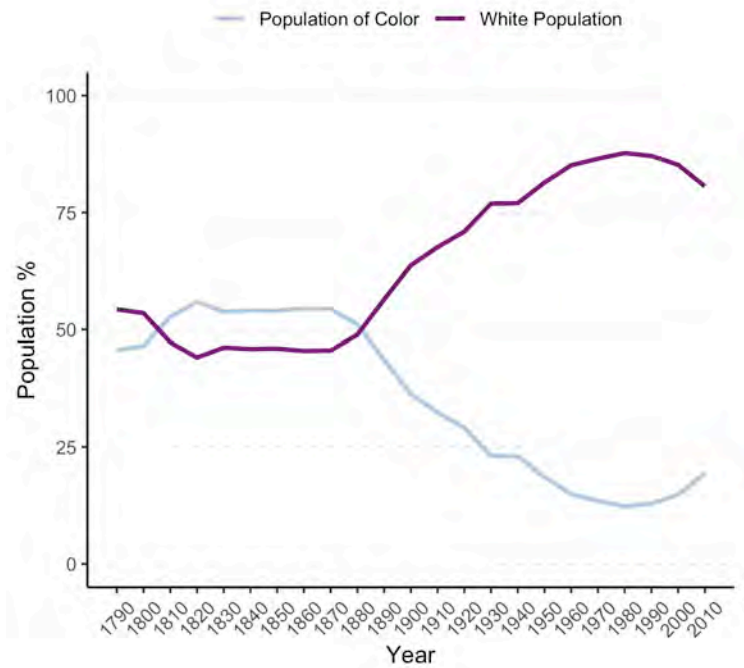


Figure 1. White Population and Populations of Color in Albemarle County

³ Hantman, Jeffrey L. *Monacan Millennium: A Collaborative Archaeology and History of a Virginia Indian People*. University of Virginia Press, 2018.

of Albemarle’s community members are people of color (Figure 2). African-American people constitute the largest minority group, comprising nearly half of the non-white population and nine percent of the overall population. Among census-defined racial categories, Asian people make up 29 percent of the nonwhite population (five percent of the overall population), while multiracial residents make up another 17 percent of the populations of color (3 percent overall). Latinx and Hispanic people, not shown in Figure 2, as Hispanic ethnicity may intersect with each of the racial categories captured by the census, constitute six percent of the overall Albemarle population in 2019.

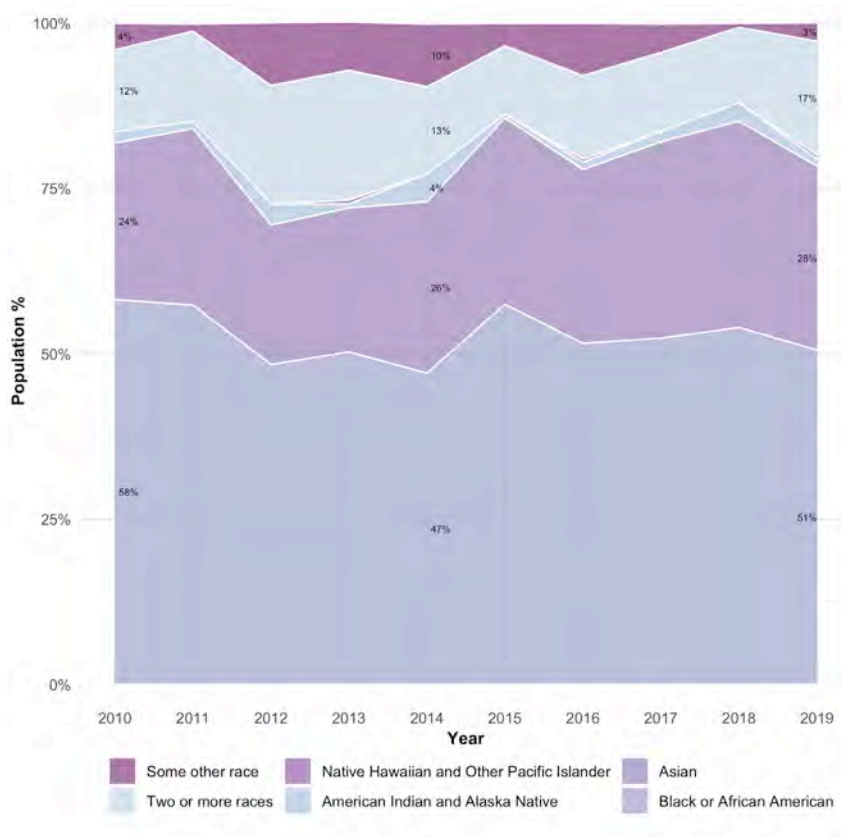


Figure 2. Breakdown of Albemarle County Non-White Population, 2019

Foreign Born Residents and Citizenship

New residents born outside the US and non-US citizens also make up a vital part of the Albemarle County community. As of 2019, about 10 percent of Albemarle County’s population was born abroad (Figure 3a). Half of these are naturalized citizens and half are non-US citizens. Residents from Asia make up a plurality of foreign-born residents (44.2 percent), and residents born elsewhere in the Americas also make up a sizable portion of the foreign-born population (29.3 percent)(Figure 3b). It is important to include foreign-born and non-US citizen community members in a Profile of well-being and quality of life because these community members may require distinct services in order to achieve a similar level of well-being compared with native born residents.

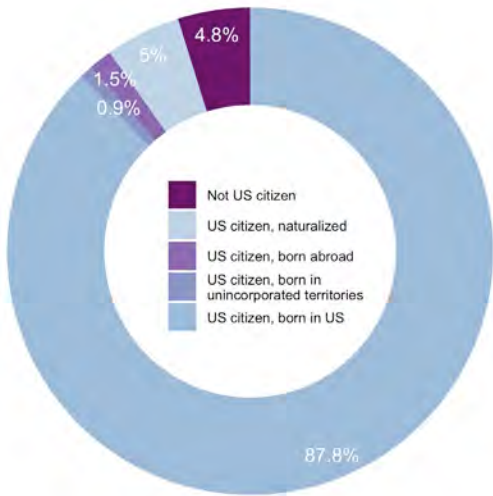


Figure 3a. Residents Born Outside the US in Albemarle County

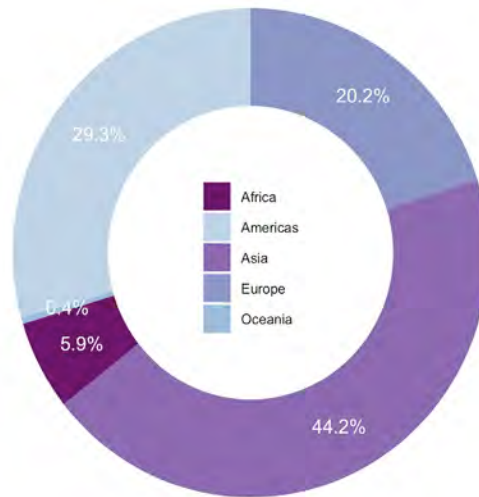


Figure 3b. Origins of New Residents in Albemarle County

Age

Age is another crucial dimension to consider when making decisions that will enhance equity in the Albemarle County community. As in much of the United States, the proportion of seniors aged 65 and older in Planning District 10 has been rising steadily and is projected to reach 19.4 percent of the population by 2023.⁴ As Figure 4 shows, the number of people in our area who are over age 60 has been rising significantly since 2010, from 20 percent to 26 percent. For this reason, it is all the more important to make Albemarle an age-friendly community: a community that is livable for people of all ages, where people can age in place. Further, many policies that make communities more age-friendly benefit all residents: making neighborhoods more walkable, enhancing transportation options, promoting inclusivity, and ensuring affordable housing benefits not just seniors, but the entire population.

Age-friendly communities adapt their infrastructure and social services to respond to the needs of older people with varying abilities. Studies of age-friendly communities often use a framework that includes eight domains of livability (outdoor spaces and buildings, transportation, housing, social participation, respect and social inclusion, work and civic engagement, communication

⁴ Partners for Economic Solutions, "Comprehensive Regional Housing Study and Needs Assessment, Charlottesville: Thomas Jefferson Planning District Commission," March 22, 2019, <https://tjpd.org/wp-content/uploads/2020/05/CVRHP-Housing-Needs-Assessment-Packet-web.pdf>

and information, and community and health services).⁵ Albemarle County government has a key role to play in each of these domains and must ensure that all of its public services cater to a diverse range of ages.

As Albemarle County's population continues to grow and diversify, the entire community benefits from the new perspectives, assets, and experiences that accompany that growth. As a local government, it is critical to be responsive to the changing needs of our community and to alter our services accordingly in order to promote the well-being of all County residents. Being sensitive to these community needs is critical to promoting greater equity. As local government, when we do so, everyone lives better - not just a few.

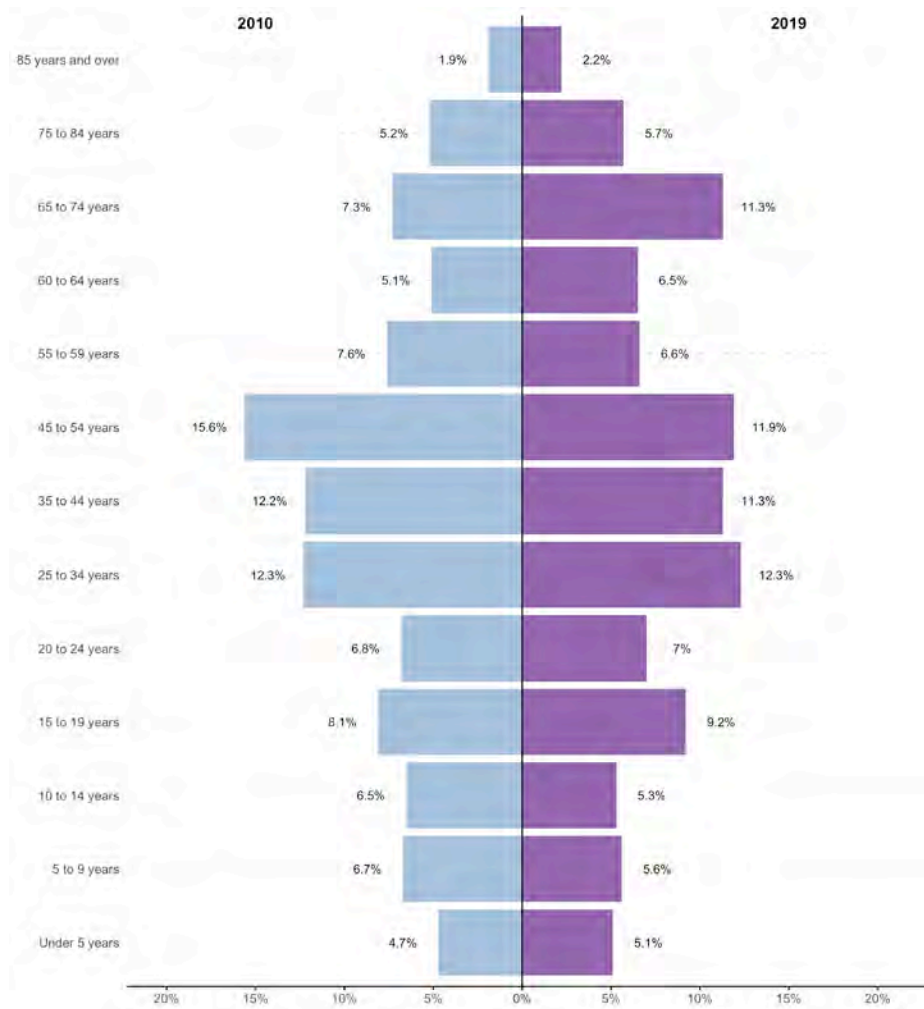


Figure 4. Age of Albemarle County Residents, 2010 v. 2019

5 AARP, "The 8 Domains of Livability: An Introduction," AARP Livable Communities, February 2021, <https://www.aarp.org/livable-communities/network-age-friendly-communities/info-2016/8-domains-of-livability-introduction.html>

Summary

A demographic profile of Albemarle County highlights a few important trends. First, Albemarle County is becoming increasingly racially/ethnically diverse. It is also home to a substantial number of foreign-born residents and older residents (over age 60). Such diversity requires that the County consider opportunities to deliver culturally sensitive public services to these respective groups. At the same time, such growing diversity, in particular growing racial/ethnic diversity, is a source of strength for the County and suggests a partial return to historic demographic patterns in the region.

CHAPTER 2. THE HUMAN DEVELOPMENT FRAMEWORK

The Human Development Index⁶

The Human Development Index (HDI) is a metric that assesses the distribution of well-being and equity along three axes: health, access to knowledge, and living standards. As an alternative to money metrics like GDP (Gross Domestic Product), the HDI measures basic indicators of human well-being, going beyond simply measuring income or economic growth. The first HDI presented in 1990 is now used around the globe to gauge country-level quality of life. Governments in many countries use the HDI as an official statistic, employing this data to launch conversations about how to promote policies that will enhance equity for all people.

In addition to illuminating facets of well-being that cannot be measured through economic metrics, the HDI is a cross-cutting index that reflects the interconnectedness of many different sectors: health, education, housing, and more. Human well-being is influenced by a multiplicity of factors that cannot be isolated from one another, and the HDI captures many of these factors at once. Further, instead of simply offering more data on ongoing problems (i.e., poverty, health issues), the HDI focuses on measuring the impact of ongoing efforts to resolve these problems. By looking at the full spectrum of people in our community, the HDI also promotes an inclusive view in which all of us can see ourselves. This unique approach moves away from prior methods that focus primarily on those living in poverty, which may inadvertently reinforce an us-and-them outlook.

This report employs an adapted version of the HDI, the American Human Development Index (AHDI), which was created by Measure of America of the Social Science Research Council to be estimable at sub-national geographic levels such as states and counties, as well as among population sub-groups by demographics, including race and gender. The AHDI utilizes the same components of the HDI – health, access to knowledge, and living standards – but adapts them to a local American context, increasing their relevance within the conditions of an affluent democracy.

⁶ Measure of America, "Methodological Note", June 19, 2013, http://measureofamerica.org/Measure_of_America2013-2014MethodNote.pdf

AHDI and Albemarle County

In terms of scoring, the AHDI scores each component of the measure - health, access to knowledge, and living standards - on a 0-10 scale and then averages those components to produce a single composite score for each geography.

	American HDI	Health	Access to Knowledge			Living Standards	
		Life Expectancy at Birth	HS Degree or more (Adults 25+)	Bachelors Degree or more (Adults 25+)	Grad/ Professional Degree (Adults 25+)	School Enrollment (Ages 3-24)	Median Personal Earnings (Ages 16+)
United States	5.35	79.1	88.6%	33.1%	12.8%	77.3%	\$36,519
Virginia	5.84	79.5	90.0%	39.6%	17.2%	77.7%	\$40,405
Albemarle	7.42	83.0	95.2%	60.6%	30.4%	87.4%	\$44,030
Augusta	5.21	80.7	87.5%	19.4%	5.5%	73.4%	\$37,723
Fairfax	8.12	85.3	92.7%	62.4%	30.9%	81.4%	\$56,502
Rockingham	5.08	80.7	84.3%	26.2%	11.3%	76.7%	\$32,138
Stafford	6.17	80.3	93.3%	40.0%	15.6%	73.6%	\$46,326
Charlottesville	6.05	79.8	91.1%	54.9%	28.5%	87.3%	\$31,970

Table 1. Albemarle County AHDI Comparison Across Benchmark Geographies

As Table 1 shows, Albemarle County rates quite highly compared to the Commonwealth of Virginia, the whole of the United States, and to surrounding localities that serve as comparative benchmarks. The County's score of 7.42 on the AHDI suggests that, on average, residents of Albemarle County experience a better quality of life than

“The discrepancies in scores between neighborhoods suggests distinct differences across the County in residents’ connections to resources that expand choices, opportunities, and access across the County.”

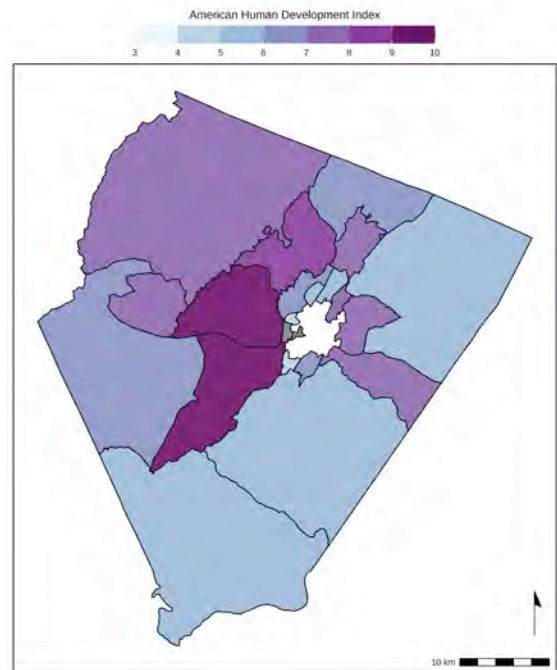


Figure 5a. Composite AHDI by Census Tracts in Albemarle County

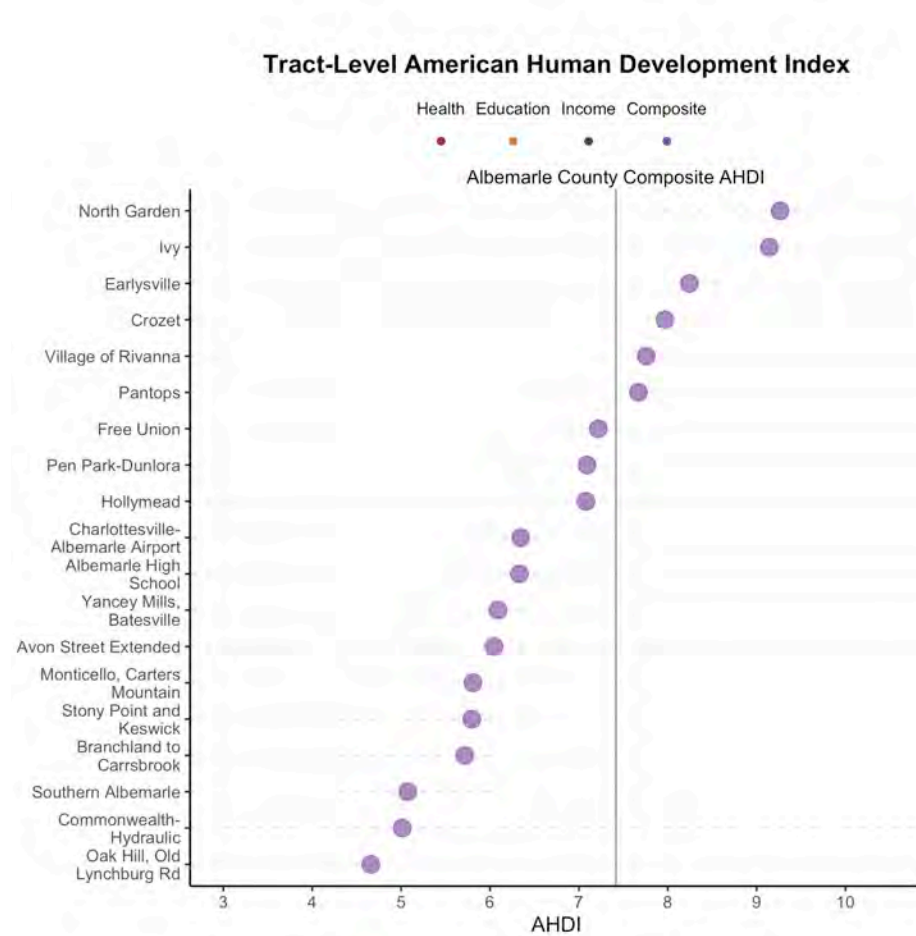


Figure 5b. Composite AHD by Census Tracts in Albemarle County

residents in nearly all of the relevant benchmark geographies.

However, when calculating AHD scores by census tract, a proxy for neighborhood, we find quite large disparities in overall scores across the county (Figure 5).⁷ For example, the tract containing Oak Hill and Southwood has an AHD score below 5, while tracts containing North Garden and Ivy Garden score near the top of the index scale with scores above 9. The discrepancies in scores between neighborhoods suggests distinct differences in residents' connections to resources

that expand choices, opportunities, and access across the County.

To better understand the nature of these discrepancies, Figure 6 shows the value for each individual AHD component - health, access to knowledge, and living standards - by census tract. Some tracts, such as North Garden, experience uniformly high values across each component, while others, such as Hydraulic/Commonwealth, experience uniformly lower values across each component.

⁷ A Census Tract is an area established by the Bureau of Census for analyzing populations. They generally encompass a population between 2,500 to 8,000 people and are intended to be roughly equivalent to a neighborhood. Census tracts are given numbers, but as these are often not spatially meaningful to individuals, we have given them descriptive names based on identifiable features. The census tract numbers, descriptions, and additional demographic information are provided in the appendix.

However, we do not always see consistently high or low values across dimensions. For instance, some tracts show high values on access to knowledge along with low values on a long and healthy life (Earlsville, Crozet). The reverse is also true with other areas, such as Monticello/ Carters Mountain, showing lower values on access to knowledge and standard of living but stronger values for a long and healthy life. Such differences may suggest inequities in access to various services across the County.

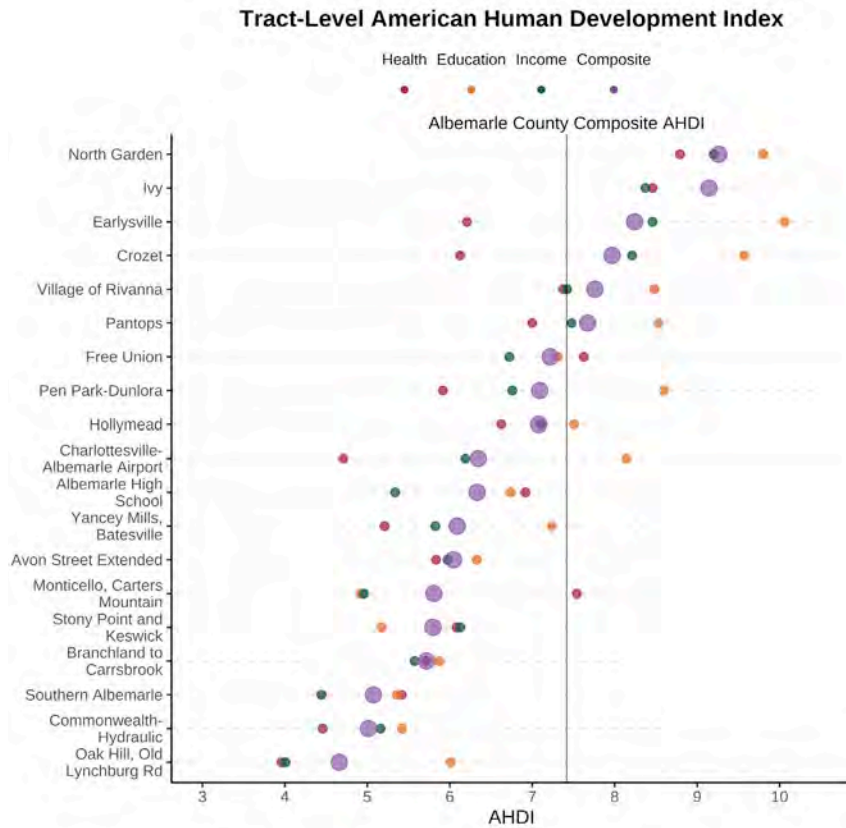


Figure 6. AHD Individual Components by Census Tracts in Albemarle County

Summary

The AHD Index was developed as a means of assessing the well-being of a locality beyond the traditional economic metrics. As discussed, Albemarle County in general scores quite highly in aggregate compared to peer localities and the Commonwealth overall. Yet, further analysis shows relatively large disparities in aggregate scores across census tracts in the County. In the sections that follow, we delve more deeply into each of the components of the AHD Index in Albemarle County.

CHAPTER 3. A LONG & HEALTHY LIFE

Life Expectancy

The primary health-related measure in the AHDH is life expectancy at birth, that is, the average number of years a baby born today is expected to live given current mortality patterns. According to the Blue Ridge (formerly, Thomas Jefferson) Health District's (BRHD) MAPP2Health report, life expectancy is a "key population health measure used to gauge health and longevity".⁸ Research has shown that financial, socioeconomic, and environmental factors can impact life expectancy, as can access to healthcare. Individual behavior and physiology also play a role, but, as the MAPP2Health makes clear, "where we live, work, play and pray (social determinants of health) have an equally important impact on our health and well-being." The CDC estimates that as much as 50 percent of individual health is due to "social, economic, and environmental factors, such as racism, discrimination, education, and housing".⁹

The most recent data available in the County Health Rankings Report estimate Albemarle County's average life expectancy to be 83 years of age. However, there are major

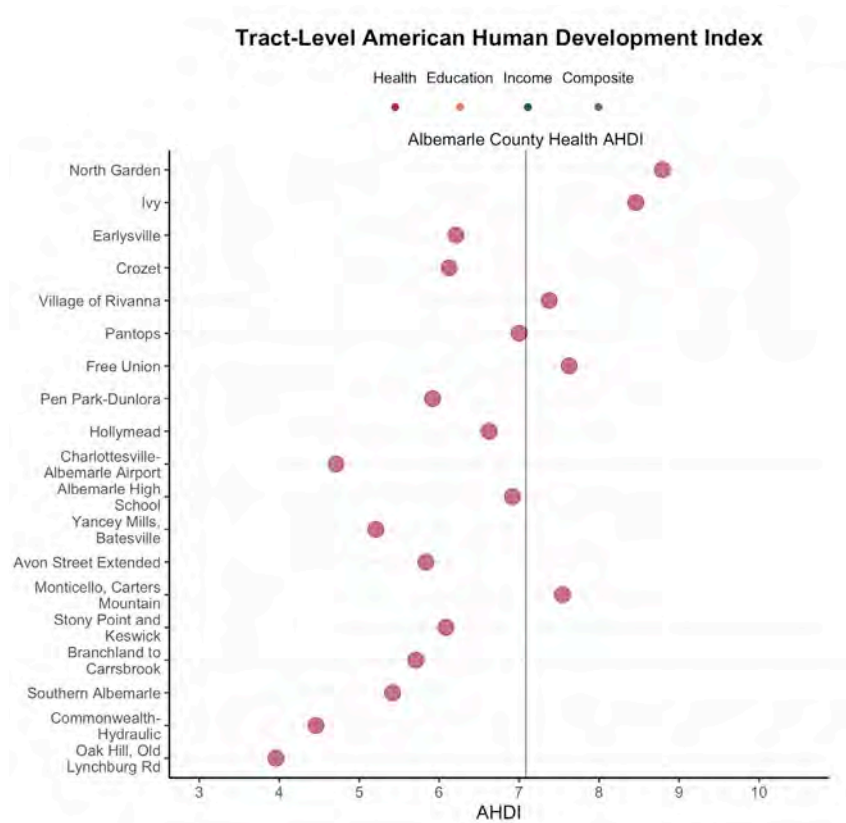


Figure 7. AHDH Health Index by Census Tracts in Albemarle County

8 Blue Ridge Health District, "MAAP2Health," 2019, pp. 114, <https://www.vdh.virginia.gov/content/uploads/sites/91/2019/08/2019-MAPP2Health-Report.pdf>, pp. 114

9 Centers for Disease Control and Prevention, "Community Health Improvement Navigator," Last modified August 19, 2015, <https://www.cdc.gov/chinav/index.html>

demographic and geographic disparities in life expectancy across Albemarle County (Figure 8). Black residents in the County have a substantially lower life expectancy at birth (77.8 years) compared to White residents (83.4 years). While the life expectancy for Hispanic and Asian community members looks quite high, the much smaller populations on which these estimates are based mean we are less certain about these values. Thus, Figure 8 provides not just the life expectancies, but the range of possible values suggested by the available data. The differences between Black residents and each of the other racially disaggregated groups, however, are stark. Put simply, Black residents can expect to live 5.6 fewer years than their White neighbors.

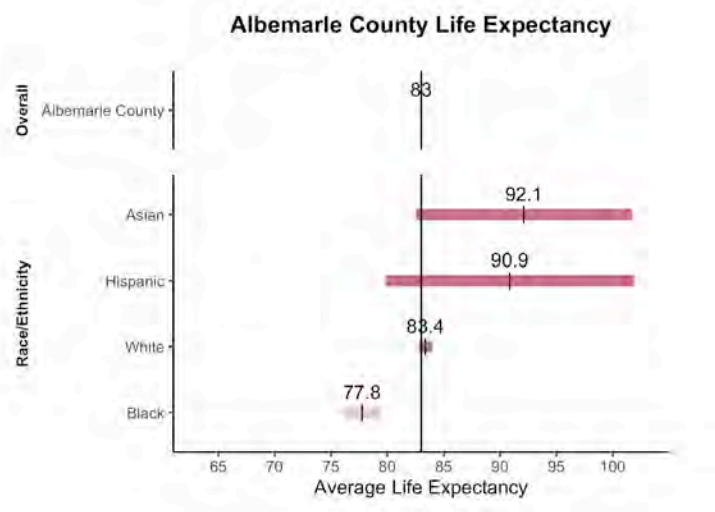


Figure 8. Life Expectancy at Birth by Race in Albemarle County

“Put simply, Black residents can expect to live 5.6 fewer years than their White neighbors.”

Geographically, we can also see that not every area in the County experiences a similarly high life expectancy (Figure 9). There is a maximum disparity of 11.6 years across neighborhoods between North Garden, which enjoys the longest life expectancy, and the Oak Hill/Old Lynchburg Road area, which experiences the shortest. Additionally, the map reveals lower life expectancy rates in the urban ring along the edge of the Charlottesville city limits and in some of the rural areas of Albemarle County in particular. The available data illustrates a clear pattern of disparate health outcomes by race and place (location) in Albemarle County.

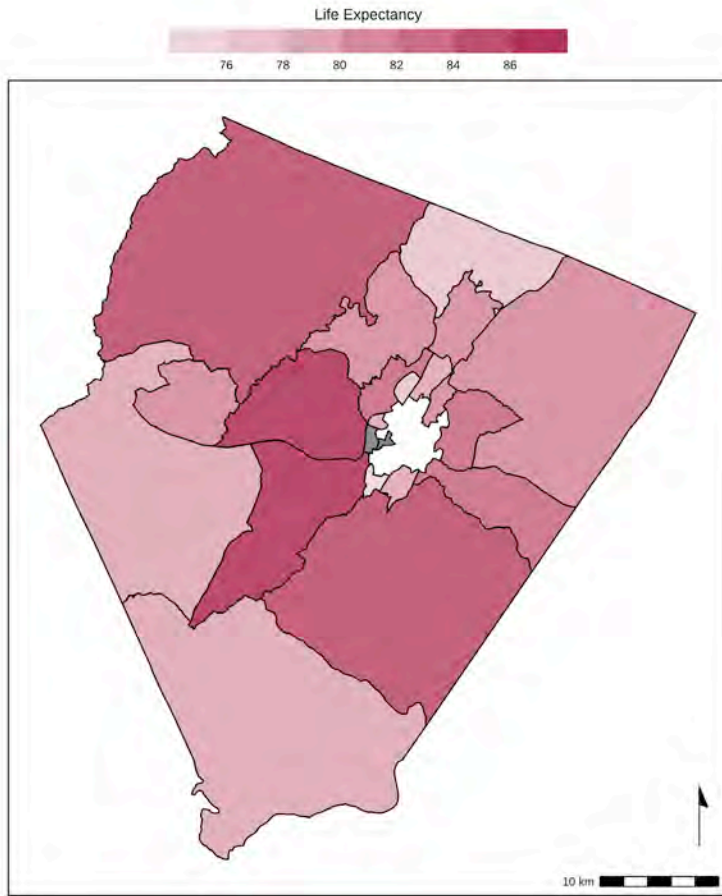
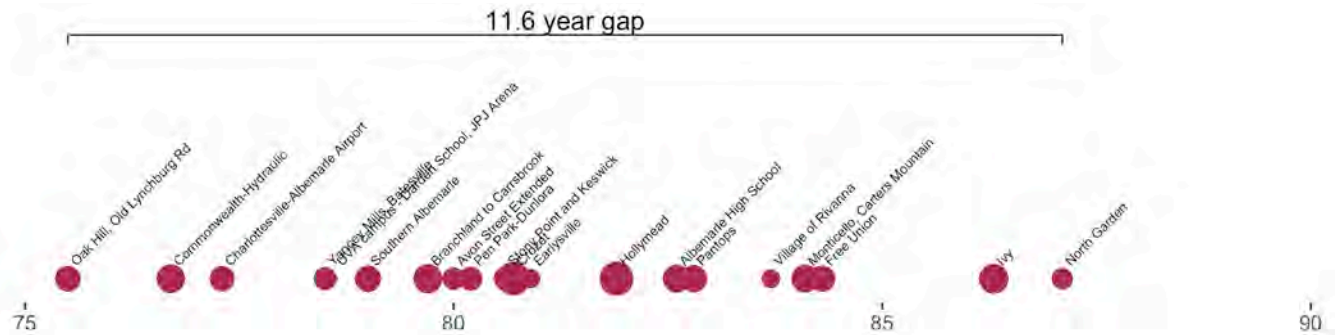


Figure 9a. Life Expectancy at Birth by Census Tracts in Albemarle County

Figure 9b. Tract -Level Gaps in Life Expectancy



Food Security

While not an explicit component of the AHDI, food security is vital to well-being and an important topic in the County. Food is a key equity issue, since a community cannot reach its full potential if some of its members are going hungry or lack access to affordable and nutritious

food. Looking at the national statistics, hunger and food insecurity are experienced unequally: on the whole, low-income communities and people of color are more likely to experience food insecurity; further, children and seniors are more vulnerable to the health and developmental setbacks that come with insufficient or nutrient-deficient food.¹⁰ Thus, achieving food equity means ensuring equitable access to fresh, nutritious, and affordable food for all people in our community, regardless of race, gender, age, income level, or nationality.

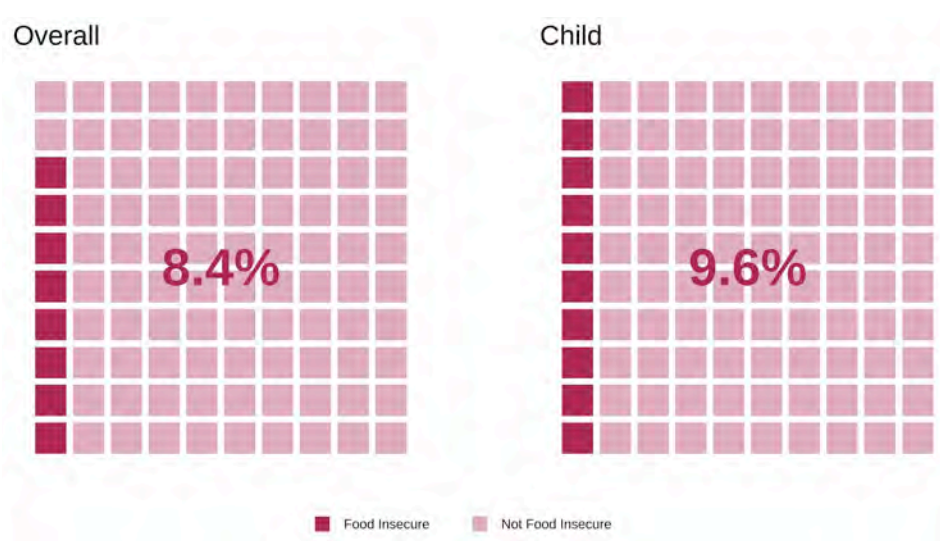


Figure 10. Rates of Food Insecurity in Albemarle County

Albemarle County has an overall rate of food insecurity of 8.4 percent. The rate is somewhat higher among children, with 9.6 percent of children experiencing food insecurity (Figure 10). Families who access food assistance through local food pantries and food banks do not come solely from among individuals experiencing unemployment or homelessness, as is frequently believed; nor are they drawn exclusively from among residents with less access to education. In 2014, the Blue Ridge Area Food Bank (BRAFB) found that 60 percent of households served by the BRAFB had at least one working person in the household and 78 percent of those accessing services had at least a high school degree. In 2019, Blue Ridge Area Food Bank served four individuals with PhD's, 59 with master's degrees, and 233 with a four-year degree.¹¹

The Supplemental Nutritional Assistance Program, or SNAP benefits, play a key role in reducing food insecurity in our community. About 4 percent of Albemarle's population received SNAP in 2018¹², a far smaller percentage than the 39 percent of Albemarle County population below

10 USDA Economic Research Service, "Food Security – Key Statistics and Graphics," Last modified September 9, 2020, <https://www.ers.usda.gov/topics/food-nutrition-assistance/food-security-in-the-us/key-statistics-graphics/>

11 Blue Ridge Area Food Bank, <https://www.brafb.org/>

12 U.S. Census American Community Survey, "Food Stamps/Supplemental Nutritional Assistance Program—Albemarle County," 2018, <https://data.census.gov/cedsci/table?q=S2201&g=05000000US51003&tid=ACSST1Y2018.S2201>

the income threshold for SNAP benefits at the time. There are multiple reasons for the gap between SNAP-eligible households and SNAP recipients, including but not limited to: lack of information about SNAP eligibility; barriers to applying for SNAP (lengthy paperwork, literacy barriers); lack of publicly available information about how to apply.¹³ Immigration status may also play a role, as documented immigrants who have lived in the U.S. for less than five years are ineligible for SNAP, as are all undocumented immigrants.¹⁴ While the larger Albemarle County region has 132 retailers that accept SNAP, the majority are clustered around the urban ring, with smaller clusters in Crozet and Scottsville, as well as outside of the County in Waynesboro and Ruckersville (Figure 11).

Of particular note in the conversation about food security in the County is the unique experience of rural area residents. Residents in these spaces face additional challenges to their ability to access fresh, nutritious, and affordable food, including wages, a scarcity of food retailers and commodity chains relative to urban areas, the scarcity or inaccessibility of food retailers accepting SNAP benefits, and lack of public transit infrastructure resulting in high fuel costs associated with the long commutes needed to reach grocery stores.

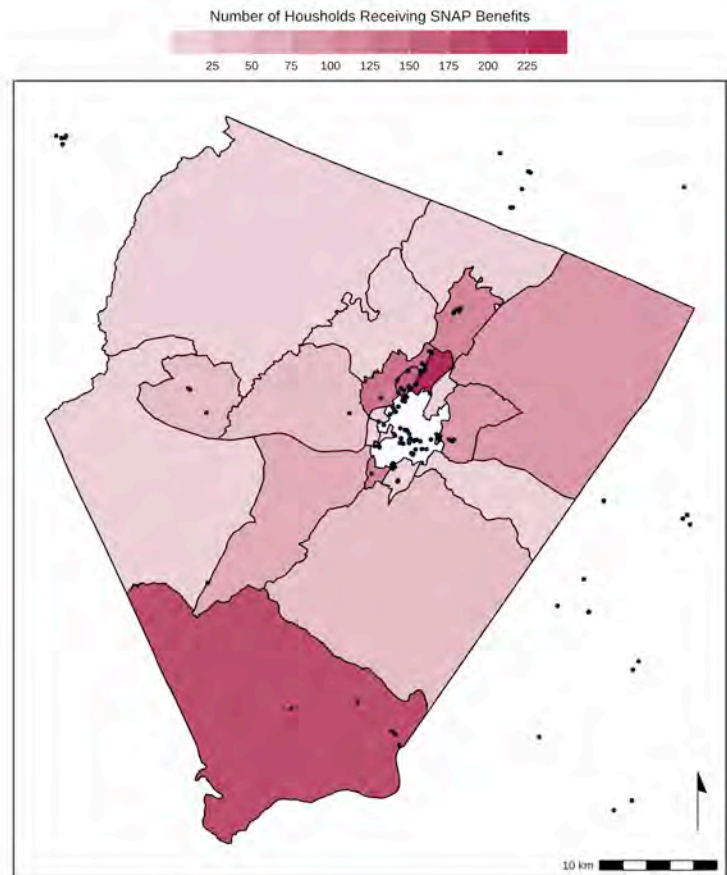


Figure 11. Retailers accepting SNAP Benefits in and around Albemarle County and Household Receiving SNAP Benefits

13 Feeding America, 2014. "Hunger in America," 2014, pp. 143, <https://www.feedingamerica.org/sites/default/files/2020-02/hunger-in-america-2014-full-report.pdf>

14 Feeding America, "Food Insecurity in Albemarle County," Feeding America – Map the Meal Gap, 2018, <https://map.feedingamerica.org/county/2018/overall/virginia/county/albemarle>

Summary

In terms of the initial measure of health in the AHDI - life expectancy - we find significant racial and geographic disparities in Albemarle County. Furthermore, too many County residents suffer from food insecurity, with rural residents especially facing difficulties in accessing adequate, nutritious foods. These racial and geographic health-related disparities are a function of differential access to health-promoting resources. Albemarle County has a responsibility to recognize such differential access and consider opportunities to improve provision of needed services to all County residents.

CHAPTER 4. ACCESS TO KNOWLEDGE

Why Educational Attainment

Within the HDI framework, access to knowledge is measured using two indicators - degree attainment (for those over 25) and school enrollment (for those who are 3-24 years old). Education is intertwined with many other facets of life, directly influencing employment and earnings, which in turn influence access to decent housing, food, healthcare, and transportation. The monetary benefits of educational attainment are clear, as those with a bachelor's degree make, on average, about double what high school graduates earn.¹⁵ Moreover, educational attainment can have positive social outcomes for the entire population, including lower incarceration rates, lower crime rates, greater civic engagement, and longer and healthier lives.¹⁶

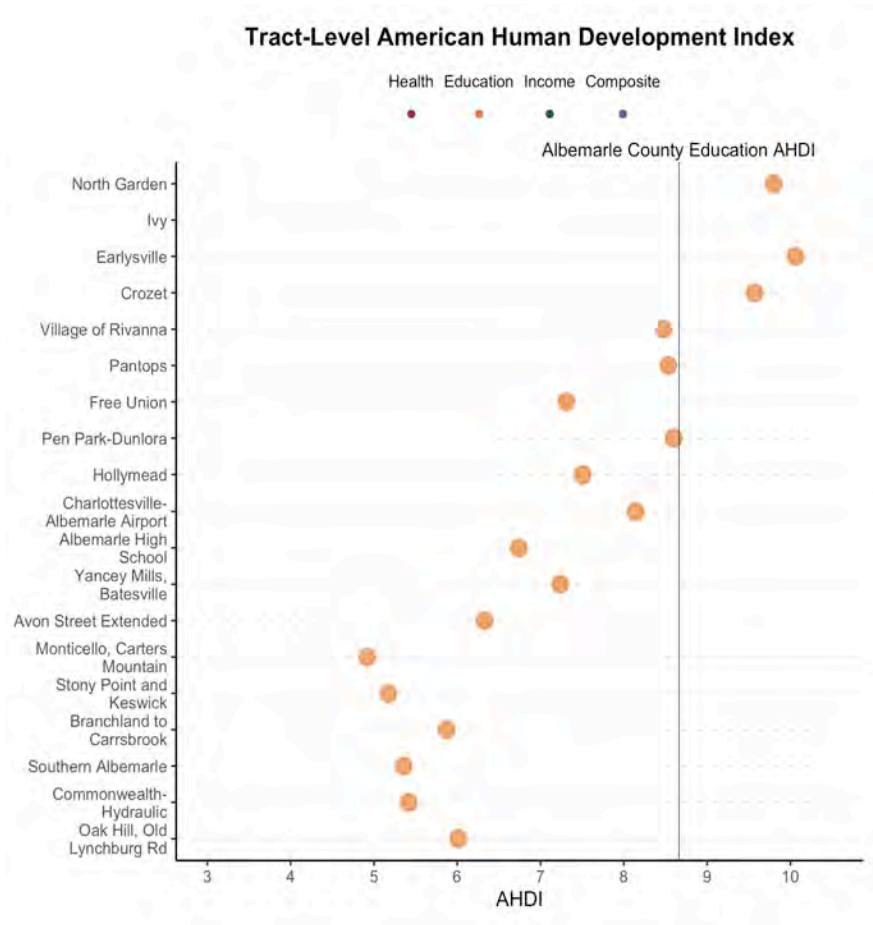


Figure 12. AHD Index Access to Knowledge Index by Census Tracts in Albemarle County

Degree Attainment

As noted above, degree attainment for those community members over 25 years of age is the first measure of the Access to Knowledge dimension of the AHD Index. Residents of Albemarle

15 Leonhardt, D. "Is college worth it? Clearly, new data say." The New York Times, May 27, 2014, <https://www.nytimes.com/2014/05/27/upshot/is-college-worth-it-clearly-new-data-say.html>.

16 Lewis, K. and Burd-Sharps, S., "A Portrait of New York City 2018: Well-Being in The Five Boroughs and the Greater Metro Area. New York: Measure of America," Social Science Research Council, 2018.

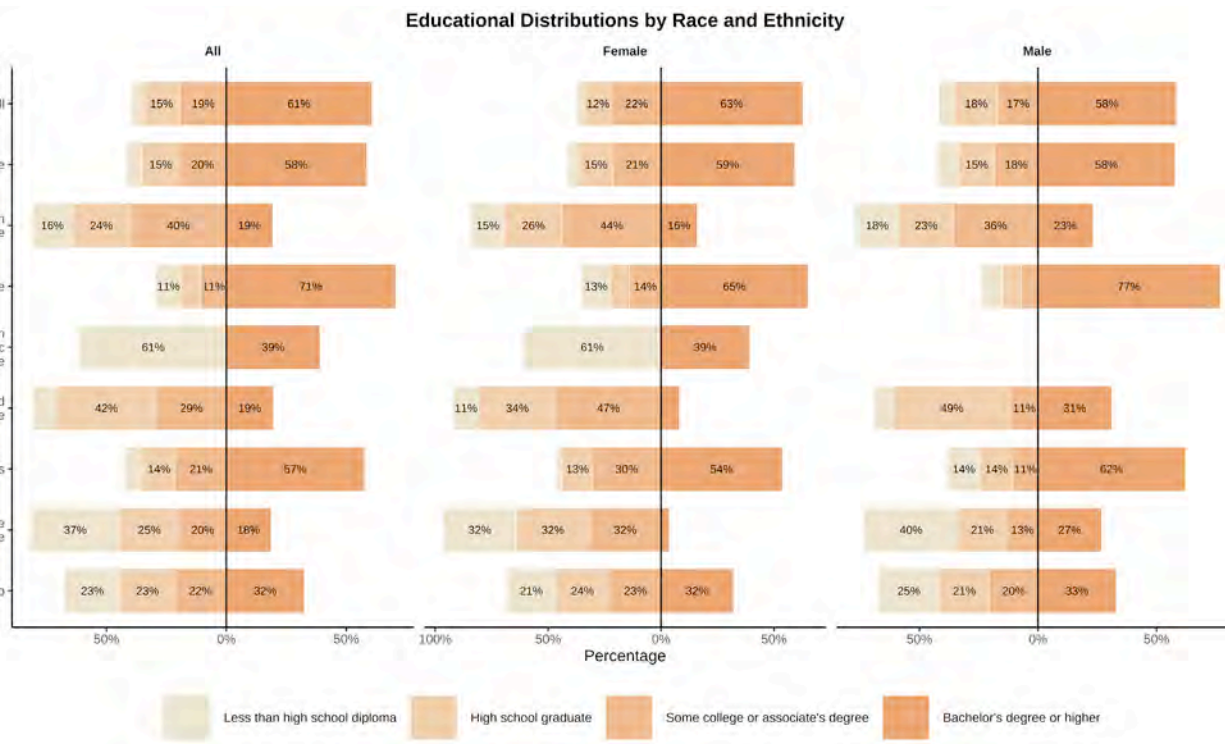


Figure 13. Degree Attainment by Race/Ethnicity in Albemarle County

County have relatively high levels of formal education. About 3 in 5 adults have a bachelor's degree, while fewer than 1 in 20 residents do not have a high school diploma.

Access to education is not distributed equally, however. Figure 13 reveals significant variation in educational attainment by race and ethnicity across the County. The figure is centered around bachelor degree attainment, to make comparisons of this key educational level readily visible. Only 19 percent of Black residents age 25 or more, about 1 in 5, and 32 percent of Hispanic or Latinx residents age 25 or more, about 1 in 3, have bachelor's degrees, compared to 58 percent of White residents. At the same time, 16 percent of Black residents and nearly a quarter of Hispanic residents do not have a high school diploma, compared to fewer than 7 percent of White residents. These figures suggest current systems of public and higher education are disproportionately failing students of color, and these educational failures have institutional roots in the racialized legacies of American schools.

Geographically, we also see disparities in rates of attainment of bachelor's degrees (Figure 14). Rates of bachelor degree attainment range from a high of 79 percent in Ivy to a low of 28 percent in Southern Albemarle, a more than 50 percentage point difference. The COVID-19 pandemic and the need to school from home further amplifies the impact of this disparate

geographic distribution of educational attainment. As access to common school resources is reduced, children’s differential access to home and neighborhood-based networks of support has greater influence. Despite the generally strong levels of educational attainment among Albemarle County residents, steps can be taken to promote educational attainment for all adults, especially given the multiple high-quality higher educational institutions in the area.

“These figures suggest current systems of public and higher education are disproportionately failing students of color, and these educational failures have institutional roots in the racialized legacies of American schools.”

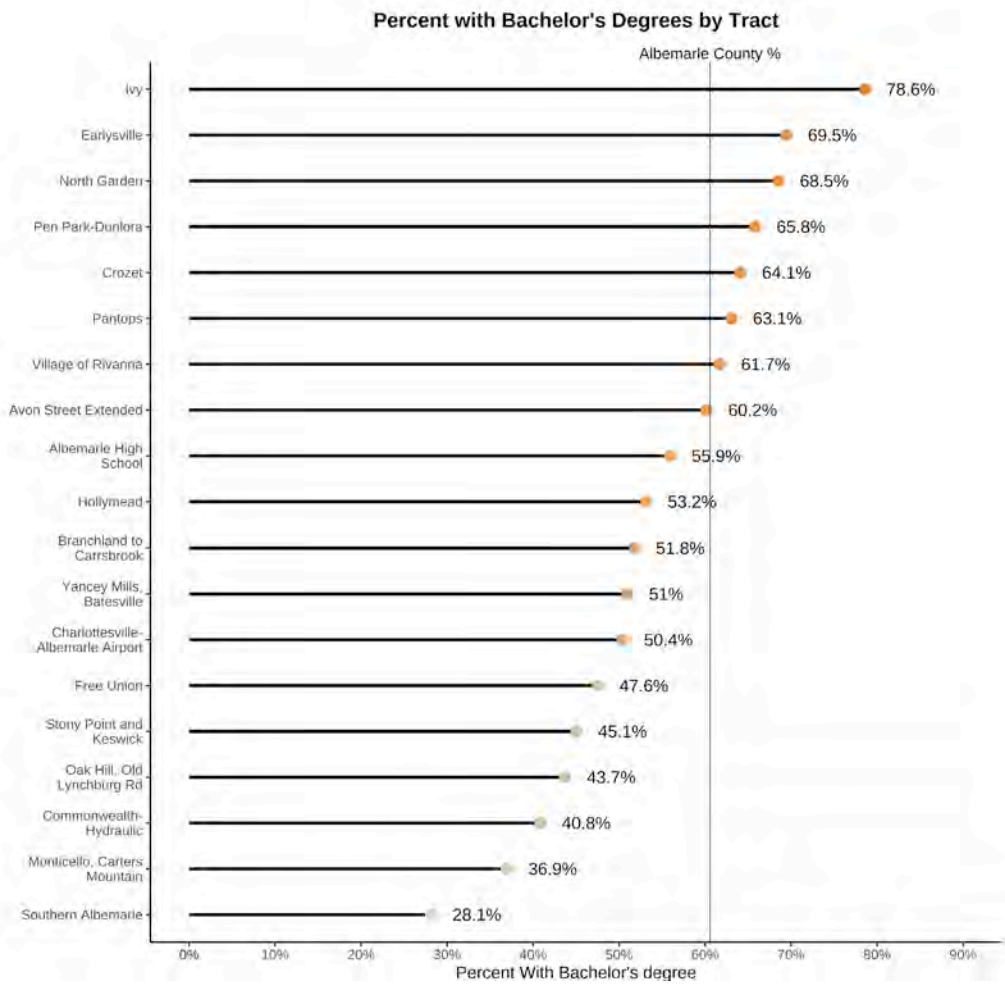


Figure 14. Bachelor’s Degrees by Census Tracts in Albemarle County

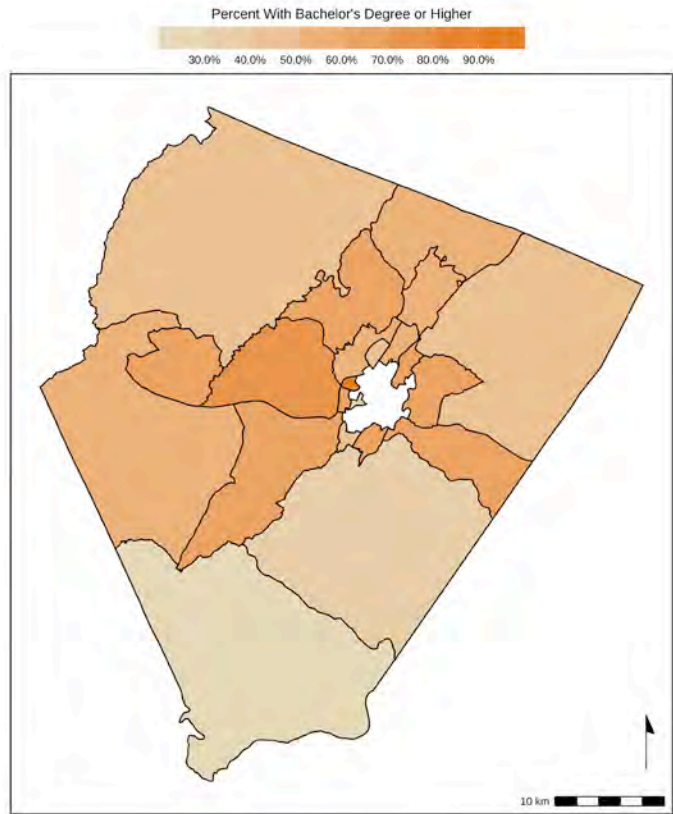


Figure 14 continued. Bachelor's Degrees by Census Tracts in Albemarle County

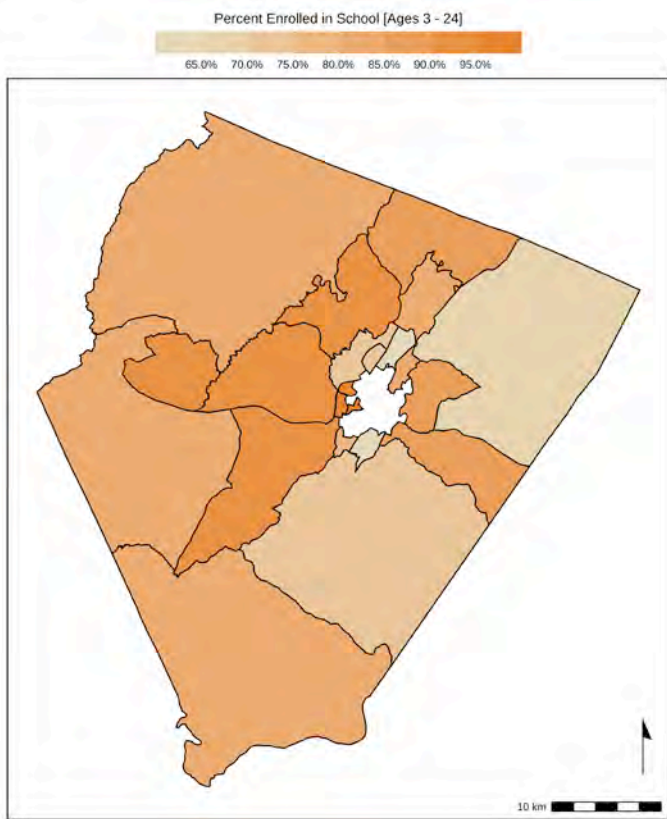


Figure 15. School Enrollment Rates in Albemarle County

School Enrollment

The second indicator within the Access to Knowledge measure in the AHDI framework is school enrollment of individuals 3 to 24 years of age. Figure 15 provides a general sense of school enrollment disparities across each tract in the County. Overall, these rates do not vary as starkly as degree attainment, ranging from two-thirds to 100 percent of residents age 3 to 24 in school.

School enrollment data are not able to be disaggregated across racial/ethnic lines. However, there are several other measures

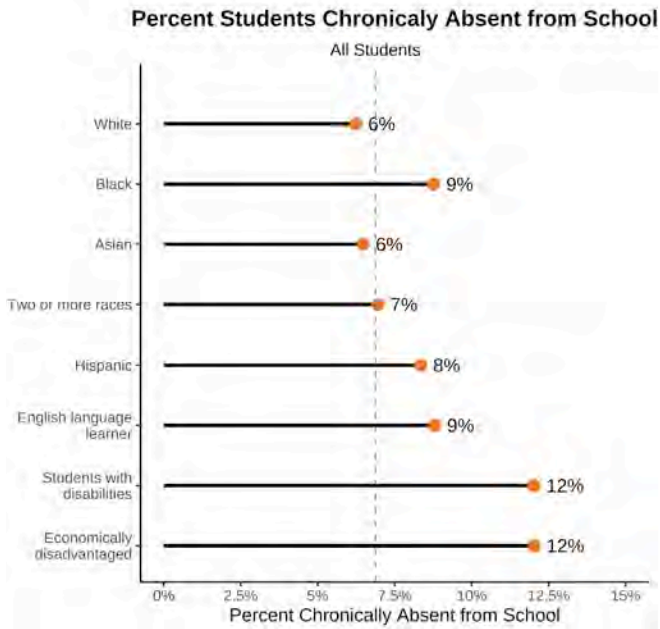


Figure 16a. Absence Rates in Albemarle County Schools

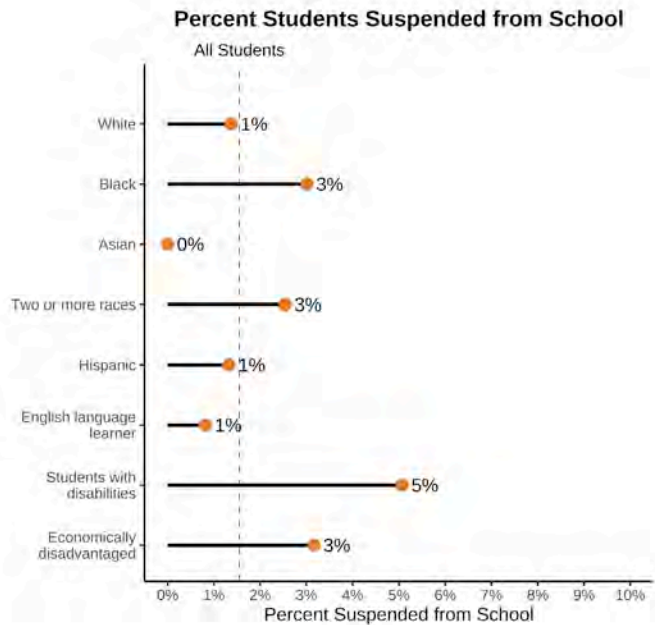


Figure 16b. Suspension Rates in Albemarle County Schools

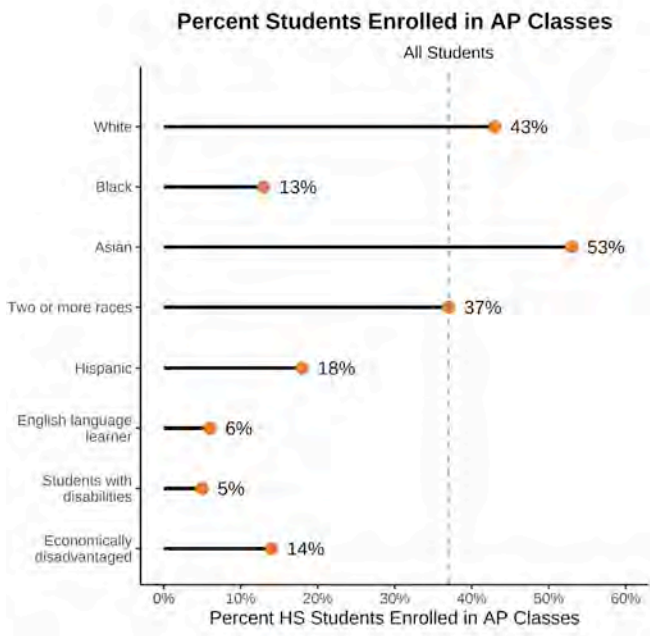


Figure 16c. AP Enrollment Rates in Albemarle County Schools

collected by the school system that highlight important disparities in experiences at school based on race and ethnicity. Many of these measures were first reported in the 2019-2020 Albemarle County School State of the Division Report and in the County School Board's November 2020 Anti-Racism Policy Evaluation Report and are reiterated here.

First, with regard to school attendance and absences, an important indicator of success for school children, Black students, Hispanic students, students with disabilities, and economically disadvantaged students all experience higher rates of absences (Figure 16a).

Second, another important indicator of

school success are rates of suspension (Figure 16b). Here, the data show higher rates amongst Black students, students of two or more races, and economically disadvantaged students, and much higher rates amongst students with disabilities.

Third, local schools evidence stark disparities across racial lines in enrollment rates in Advanced Placement (AP) courses, an important indicator for college acceptance and readiness (Figure 16c). Only 13 percent and 18 percent of Black and Hispanic students, respectively, are enrolled in AP courses compared with 43 percent of White students and 53 percent of Asian students. Also, only 14 percent of economically disadvantaged students are enrolled in AP courses.

Across these three measures, we see consistent patterns of disparities across racial/ethnic and economic lines. These stem from inequitable resources prior to children entering school, as well as – as Albemarle School Superintendent Dr. Matthew Haas has noted – from “the structures we have in place in our schools [that]—intentionally or unintentionally—perpetuate and enhance racial disparities against the mission we have to expand equity and inclusion.”¹⁷ The Office of Equity and Inclusion, with its partnership with the UVA Equity Center, intends to delve more deeply into the structural sources of these disparities as well as potential approaches to redressing these disparities in future reports.

Summary

In general Albemarle County scores highly on the Access to Knowledge measures of the AHD. Again, however, we see significant disparities, especially in bachelor degree attainment and measures of relative success in K-12 settings, across racial/ethnic lines and geographic settings. Such racial/ethnic differences in educational attainment are primarily a function of access, while geographic differences are also a function of sorting -- how our tendencies to cluster (especially for wealthier White communities) into social enclaves can both make differential well-being less visible and exacerbate disparities by further clustering resources. Such patterns of spatial clustering and differential access must be accounted for and addressed in order to deliver equitable educational services to all County residents.

17 Albemarle County Public Schools, “Anti-Racism Policy Evaluation Report,” 2020. p. 2.

CHAPTER 5. A DECENT STANDARD OF LIVING

Why Income Versus Wealth

The AHDI uses median personal earnings as the primary measure for a decent standard of living because income is essential to meeting basic needs, such as securing food and shelter. While building wealth can be an important step toward generating more secure financial situations for individuals and families, earning an income that not only allows you to meet those basic needs, but enables options and alternatives for where and how to live, is a prerequisite for achieving a decent standard of living. Put simply, income is often what determines the quality of one's education, the safety of one's living environment, and one's security in illness and old age. For these reasons, the AHDI uses

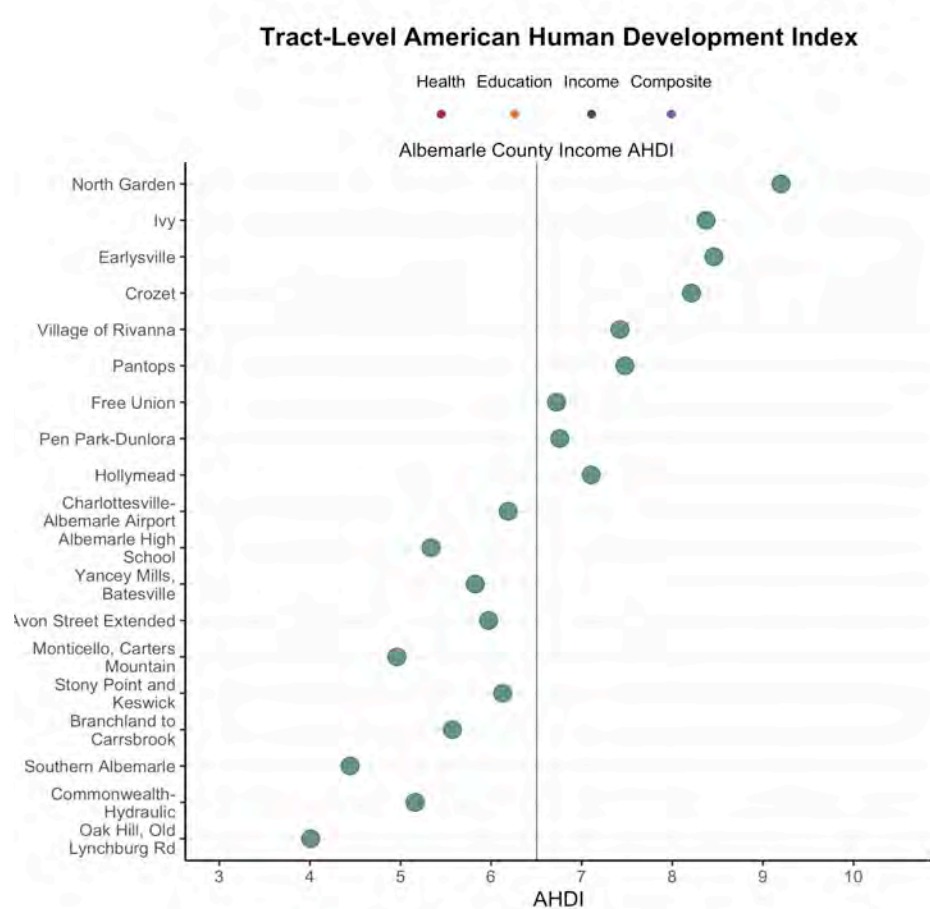


Figure 17. AHDI Living Standards Index by Census Tracts in Albemarle County

the median household earnings for all residents over 16 years of age to estimate a living standards index for nations or localities. The median value of personal earnings is the amount for which half of residents 16 and over earn more and half earn less. The Measure of America

AHDI methodology uses median personal earnings for individuals above 16 to quantify well-being at the individual level. As a measure of individual capability for well-being, personal earnings make sense within the context of the AHDI component as median personal earnings represent the amount of money available per the average person in the county. However, economic power is often pooled within family units. Consequently, many practical tax and policy interventions are most easily monitored at the household level. Here, we focus on Median Household income - the value for which half of Albemarle households have more and half have less - to more readily relate financial well-being to the cost of living in the area.

Median Household Income and Cost of Living in Albemarle County

Personal earnings and household income are closely tied to well-being and quality of life. Median personal earnings in Albemarle County stand at \$44,030, a level higher than the Commonwealth of Virginia or the whole of the US, and a relatively high level compared with benchmark localities nearby. For this reason, the County scores relatively highly on the AHDI. The median household income in Albemarle County in 2019 is similarly high, at \$86,399. However, there are concentrations of higher and lower income households distributed across areas in the County (Figure 18). Median household income by census tract ranges from a low of \$41,000, less than half of that for the County overall, to a high of \$135,100.

Additional context is necessary to better understand how household incomes compare with the cost of living within Albemarle County. Cost of living (COL) is the average expected yearly costs associated with living in a certain locality given a household's characteristics (size, number of children, presence of seniors). Generally, COL is higher for larger households than small ones and higher in urban areas than in rural areas. Common factors when considering COL include the 12-month costs of housing, food, healthcare,

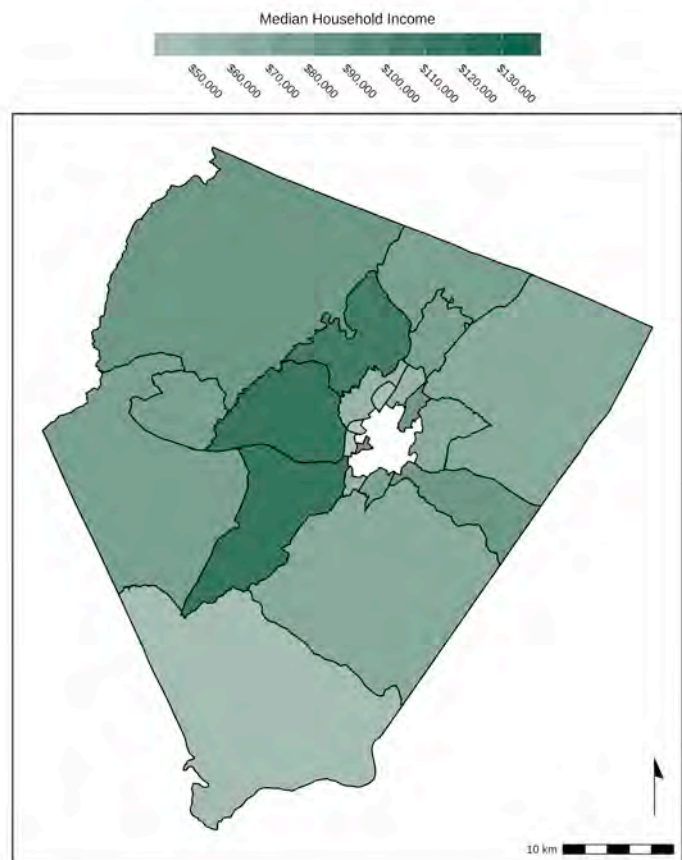


Figure 18. Median Household Income by Census Tracts in Albemarle County

childcare (for households with children), transportation, and other essentials which may vary by region or household.

COL is an important consideration for household when choosing to move to a new area; employers when determining wages; and local governments when considering the financial burdens of their constituents. More bluntly, a high cost of living generates multiple challenges, including creating a barrier to entry for households wishing to move into a region and constraints for potential employees seeking to relocate, or leading to over-reliance on local support programs like food banks. A high cost of living translates to high costs incurred by employers as well, unless employers set wages below COL which can lead to households choosing to live in a nearby locality with a lower COL. In addition to requiring longer commutes for employees, this can lead to a graduate increase in the COL of nearby localities.

Many households with incomes below their local COL but above the Federal Poverty Level (FPL) may not be traditionally thought of as financially burdened but often struggle to meet even basic needs. Because their incomes are above the FPL, these households do not qualify for federal assistance and their disadvantaged financial status is often overlooked by local governments. Inequities can arise when local governments fail to minimize the burdens, or even acknowledge the struggles, of households who live between the local COL threshold and the FPL.

These households are unable to invest in their futures or their children's futures and, as a result, financial instability often spans generations. Children of financially strained families face greater hurdles to graduate high school and attend college than their peers and as a result have a harder time gaining the means for their own financial stability.¹⁸ When household's live paycheck to paycheck, their financial stability is easily compromised by unforeseen circumstances: a sudden injury or medical diagnosis, a problem with the family car, or, most relevant at the time of this report, the financial fallout of a global pandemic. Such events, far outside a household's control, are especially devastating to households which already struggle to meet COL.

A useful measure for whether household incomes are sufficient to meet the costs of living is the United Way's Asset Limited, Income Constrained, Employed (ALICE) threshold. Unlike

18 Schuyler, Ridge, "Lifting Ourselves Up: Family self-sufficiency in the Charlottesville region – Albemarle, Buckingham, Fluvanna, Greene, Louisa, Nelson counties & the city of Charlottesville," Virginia. Piedmont Virginia Community College, 2018, https://www.pvcc.edu/sites/www.pvcc.edu/files/media/orange_dot_project_3.0.2018_0.pdf

the FPL, the ALICE threshold is calibrated to the cost of living in each county. The Household Survival Budget that defines the threshold is a conservative dollar estimation of the minimum 12-month costs for a household to live in a particular area. It considers the costs of housing, healthcare, food, transportation, technology, taxes, childcare (if applicable), and a contingency fund equal to 10 percent of the overall budget.¹⁹

In 2018, the most recent year with available estimates, the Household Survival Budget in Albemarle County was about \$75,000, meaning those with household incomes above \$75,000 exceeded the ALICE threshold. Over two-thirds, 37 percent, of Albemarle County households were ALICE households, unable to meet needs based on local COL, and an additional 9 percent were living in poverty (Figure 19). In Virginia as a whole, 29 percent of households were ALICE, and another 10 percent were below poverty.

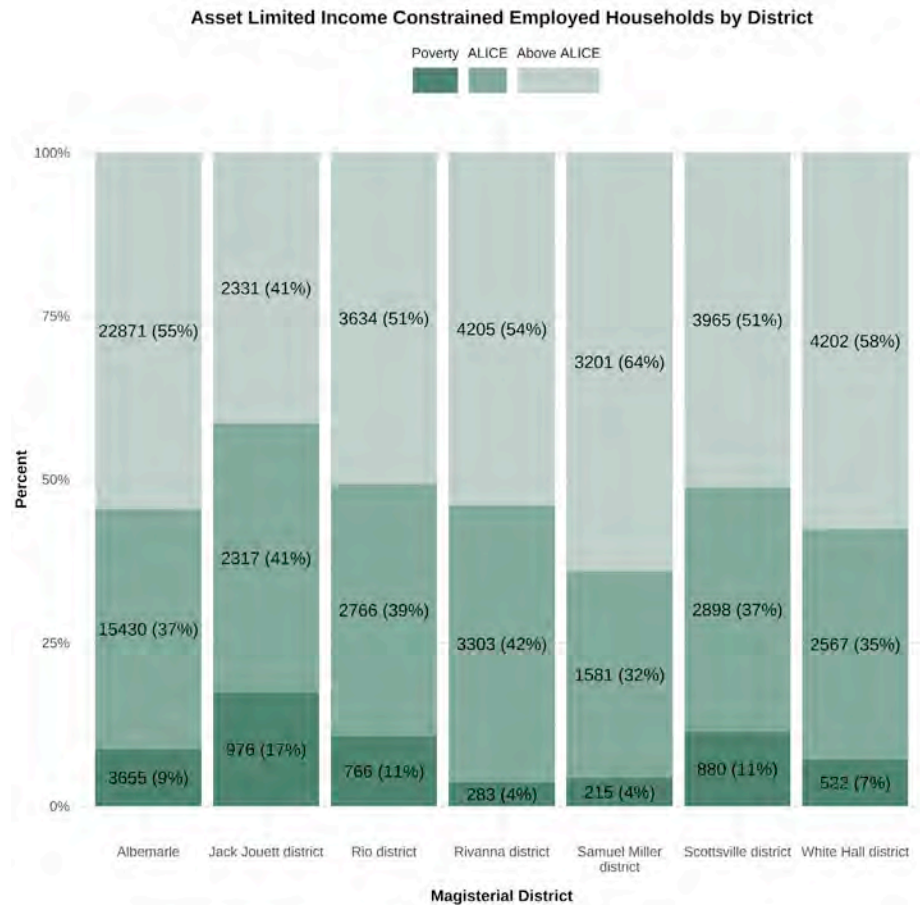


Figure 19. ALICE Threshold in Albemarle County by Magisterial District

While the number of ALICE households is not available by census tracts, this is provided by magisterial districts. Again, we see variation by place, with the Jack Jouett District composed of a notably higher rate of struggling households,

19 Local costs are derived from the HUD's Fair Market Rent, Agency for Healthcare Research and Quality reports, USDA Food Plans, Feeding America's Cost-of-Food Index, Bureau of Labor Statistics reports, AAA reports, Federal Highway Administration reports, the American Community Survey (ACS), Consumer Reports, Tax Foundation reports, the IRS, and state reports on childcare costs. United for ALICE, 2020. Alice Research Methodology Overview. Live United. https://www.unitedforalice.org/Attachments/Methodology/2020ALICE_Methodology_FINAL.pdf.

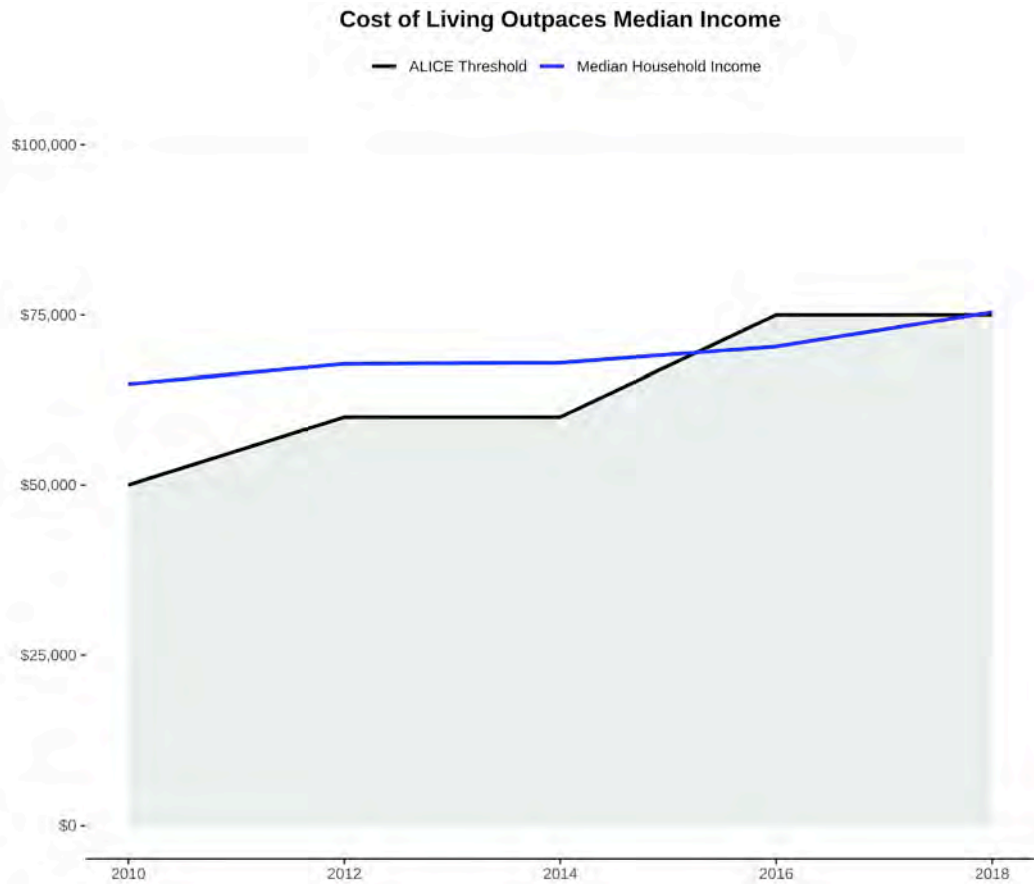


Figure 20. ALICE Threshold in Albemarle County, 2010-2018

where a full 58 percent are below the ALICE threshold, followed by the Rio District (50 percent of households), and the Scottsville District (48 percent of households).

This is a challenge that has grown in Albemarle, as the COL has risen faster than median household incomes. Figure 20 shows the median household income in Albemarle County in blue and incomes below the ALICE threshold shaded in green. The ALICE income threshold has grown by a full 50 percent since 2010. It is clear that the cost to live in Albemarle County has outstripped the median household income, meaning more than half of households do not make a sufficient amount to meet their basic needs.

Taking the analysis a step further and disaggregating by race and ethnicity, Figure 21 shows how households of each race or ethnicity have fared since 2010 in terms of household income relative to cost of living. The graphs show clearly that median incomes among Black, Hispanic, and Native peoples' households have been well below the ALICE threshold for the

last ten years, while more recently the threshold is overtaking the incomes of White and Asian households.

“Over two-thirds, 37 percent, of Albemarle County households were ALICE households, unable to meet needs based on local COL, and an additional 9 percent were living in poverty.”

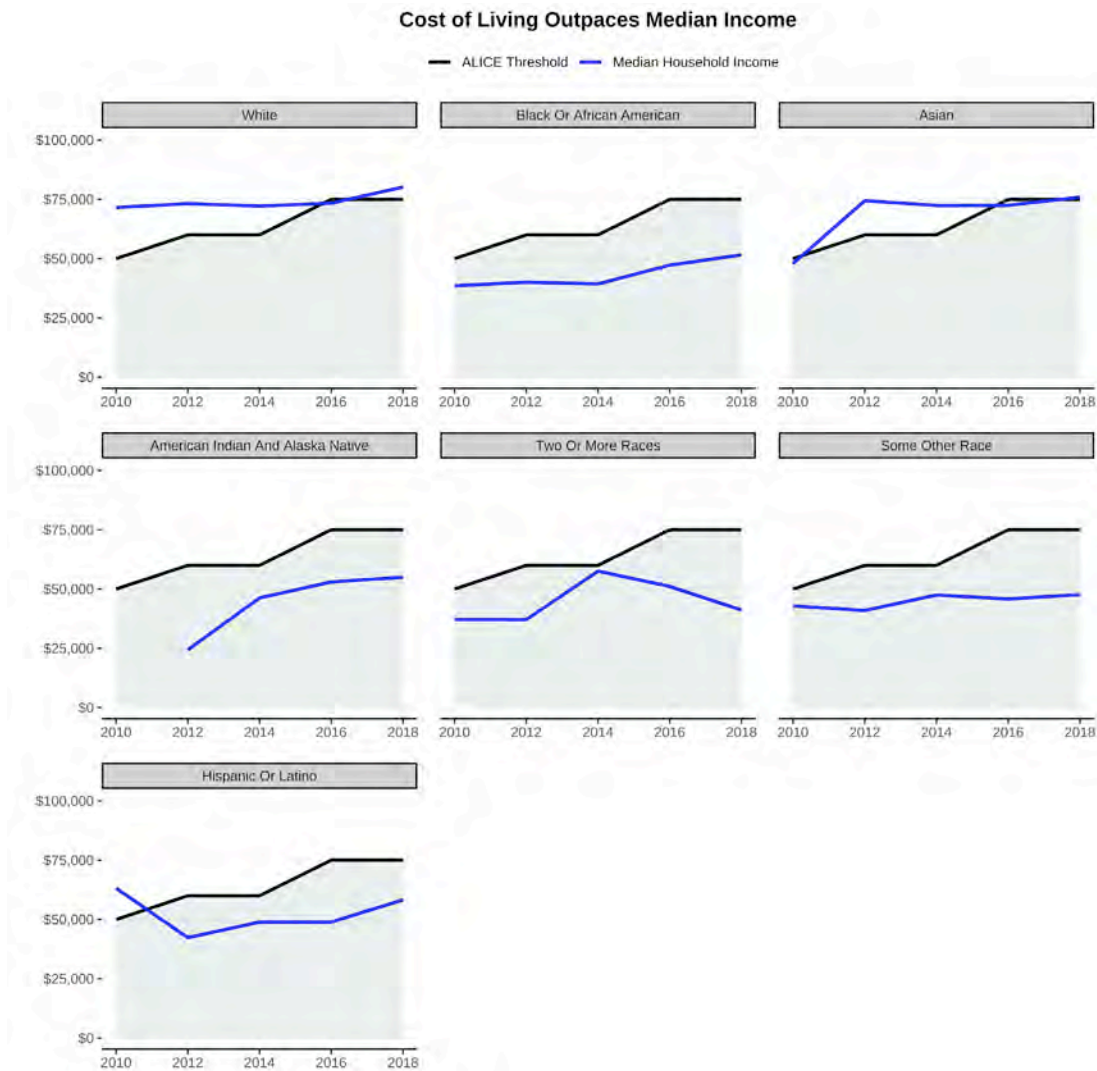


Figure 21. ALICE Threshold in Albemarle County by Race/Ethnicity, 2010-2018

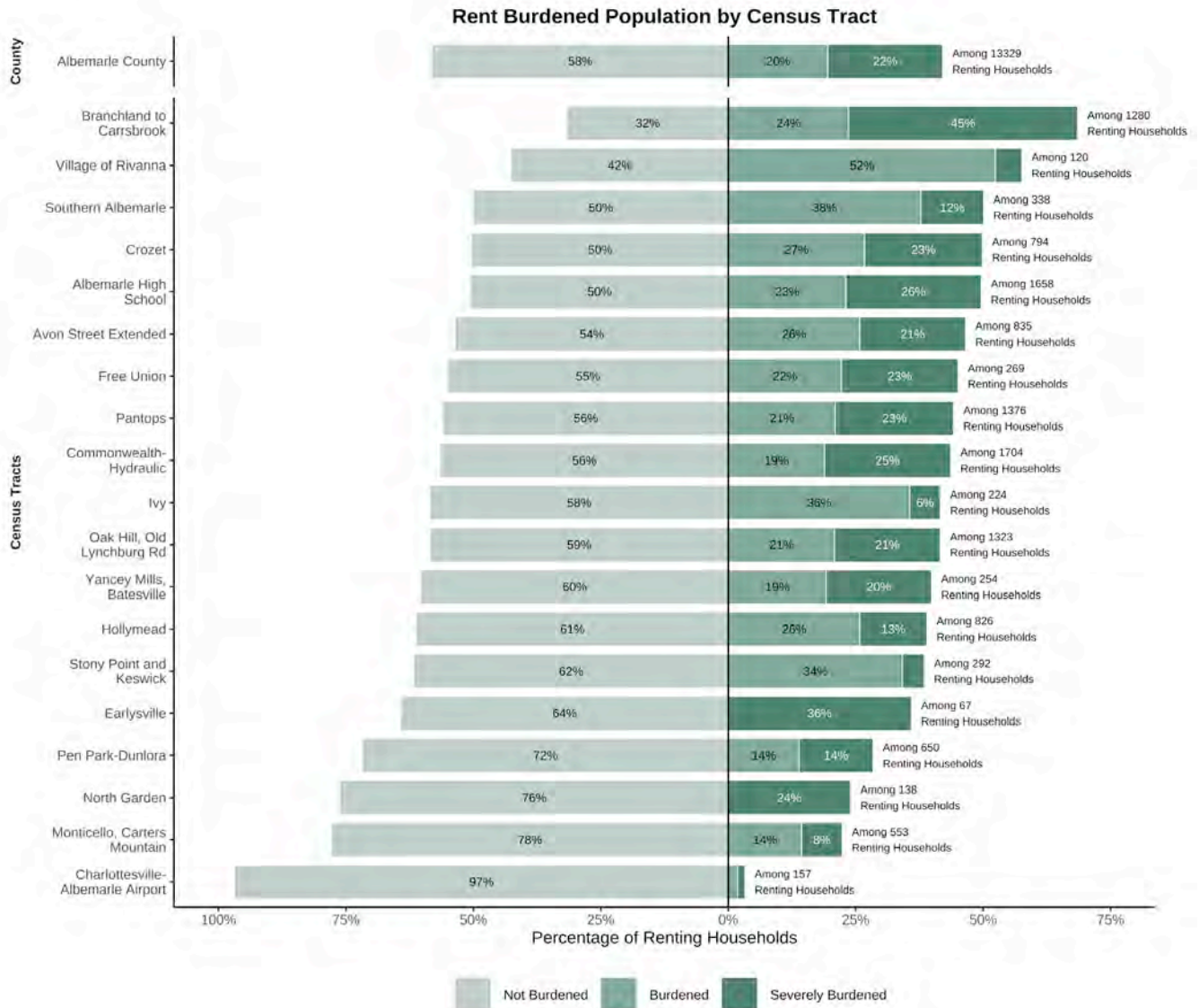


Figure 22. Rent Burden by Census Tracts in Albemarle County

One of the primary drivers of the rising costs of living are housing costs. Forty-two percent of renters in Albemarle County are cost-burdened or severely cost-burdened, meaning they pay at least 30% of their income on housing (Figure 22). In four neighborhoods (Branchland to Carrsbrook; Village of Rivanna; Southern Albemarle; and Crozet), a majority of renters are

cost burdened or severely cost-burdened.²⁰ Affordable housing continues to be a challenge for many households in Albemarle.

Income Inequality

Finally, income inequality in Albemarle County remains high. The Gini coefficient measures a region's deviation from a completely equal income distribution (at 0), where a value of one (1) means a single person earns all the income. The Gini coefficient for the County has hovered around 0.5 for the last decade (Figure 23). This value for Albemarle County is slightly higher than that for the whole US (0.48) or the Commonwealth of Virginia (0.47). Such inequality highlights the inequities in Albemarle County, especially in the distribution of wealth, health, and educational opportunities by race.

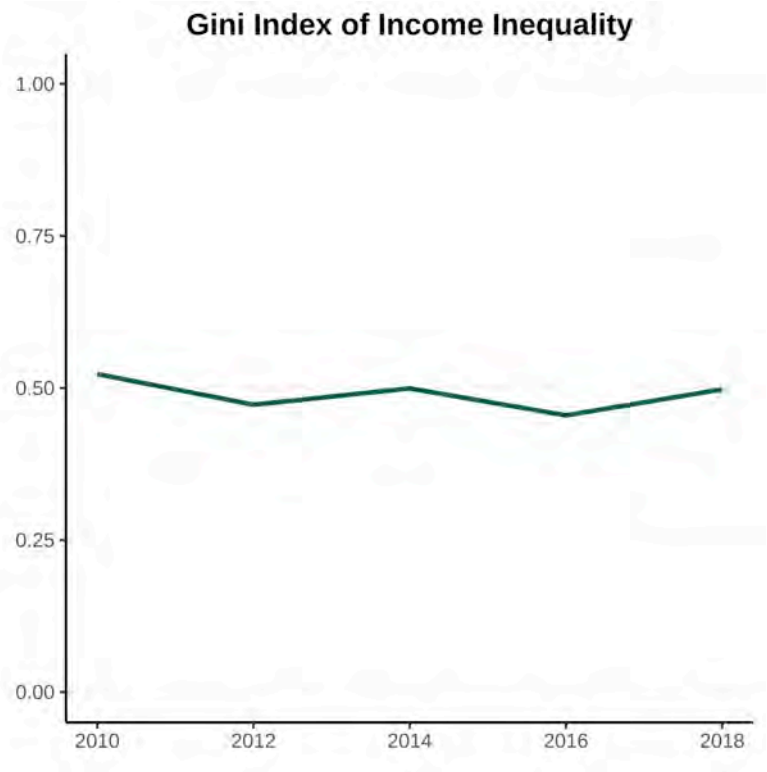


Figure 23. Gini Index of Income Inequality in Albemarle County, 2010-2018

Summary

Our analysis finds geographic disparities in terms of median household income across the County. While such disparities are concerning, even more concerning is the consistent finding that costs of living are rising faster than incomes for nearly all households in the County. These patterns leave many households, especially renters, especially financially unstable. The County has a responsibility to consider how it can promote financial stability not just in some parts of the County, or for some residents, but for all residents in Albemarle County.

²⁰ Because the likelihood that a household is renting is not uniform across census tracts, Figure 21 also provides the number of renting households.

CHAPTER 6. LOOKING FORWARD

This profile provides an opportunity for County staff and other community members to broaden understanding of how well-being is experienced in Albemarle. Staff continues to build upon that knowledge and to work with increased focus on supporting the organization's ability to incorporate equity and inclusion into our practices as we endeavor to fulfill our mission of enhancing well-being for all in our community. There is full awareness that our ability to affect that mission is closely tied to our ability to understand how the impacts of our work relate to outcomes in our community, with equity being centered in that consideration.

Efforts underway include the development and application of a framework for equity impact assessment and a supporting analytical tool (Equity Atlas), as well as staff training in the use of both. The equity impact assessment is a guiding framework intended to aid staff in examining proposed actions or decisions. The Equity Atlas, cocreated in collaboration with the UVA Equity Center, uses digital mapping to visualize indicators related to well-being and existing conditions in Albemarle County. The tool has been developed with accountability, ethical data collection, and equitable decision-making in mind. It is intended to be used as a supportive resource to the equity impact assessment, aiding staff in developing a data-informed understanding of the distribution of outcomes in Albemarle County.

These efforts, while new, reflect a renewed commitment on the part of the County's local government to deepen and expand its work to ensure the equitable distribution of local government resources and ultimately of well-being in our community. This Profile represents a first iteration of what we expect to become a regular process of assessing community conditions and subsequently measuring our impact in creating positive outcomes for all.

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APPENDIX

Albemarle County Tract Demographics

Tract Number	Description	Total population	Gender		Age				Race and Ethnicity						
			Male	Female	19 and under	20 to 44	45 to 64	65 and over	White	Black or African American	Asian	American Indian and Alaska Native	Remaining Races	Two or more races	Hispanic or Latino
101	Free Union	5102	47.3	52.7	20.6	19.8	34.8	24.9	91.1	7.0	0.7	0.0	0.2	0.9	1.6
102.01	Charlottesville-Albemarle Airport	4807	44.5	55.5	26.1	24.6	31.3	17.9	90.0	4.5	2.4	0.1	1.2	1.7	5.9
102.02	Earlysville	3101	49.8	50.2	23.0	19.7	33.6	23.6	91.2	2.2	3.2	0.0	1.1	2.4	1.3
103	Hollymead	8515	45.5	54.5	28.1	29.2	28.0	14.6	84.0	4.5	6.4	0.0	1.3	3.7	5.6
104.01	Stony Point and Keswick	4175	50.5	49.5	21.0	22.9	32.2	24.0	89.1	9.4	0.0	0.7	0.0	0.8	0.9
104.02	Village of Rivanna	3000	46.0	54.0	14.6	18.3	34.8	32.3	87.2	2.2	3.5	0.4	0.0	6.7	0.5
105	Pantops	5492	47.6	52.4	19.0	31.3	20.3	29.6	81.3	11.4	3.9	0.4	0.0	3.0	2.1
106.01	Branchland to Carrsbrook	6330	44.4	55.6	21.8	30.4	25.4	22.4	71.6	19.3	6.8	0.0	0.9	1.4	3.2
106.02	Pen Park-Dunlora	4314	44.4	55.6	22.4	33.9	25.5	18.2	85.4	8.7	2.3	0.0	0.0	3.6	3.6
107	Commonwealth-Hydraulic	6064	42.2	57.8	22.6	38.7	25.1	13.5	58.6	27.3	7.2	0.6	1.4	5.0	9.5
108	Albemarle High School	5721	48.9	51.1	20.0	41.9	18.9	19.4	77.6	12.8	6.5	1.7	0.4	0.9	8.7
109.01	UVA campus - Darden School, JPJ Arena	1920	51.7	48.3	19.6	60.0	6.9	13.5	65.7	2.2	27.1	0.6	0.4	4.1	4.8
109.02	UVA campus - Hereford College, University Heights	3520	53.2	46.8	60.6	34.0	3.8	1.7	69.5	7.6	17.4	0.3	0.4	4.9	14.0
109.03	UVA campus - Rotunda, Carr's Hill	3004	49.6	50.4	66.5	30.0	3.5	0.0	67.8	7.9	17.5	0.1	0.2	6.5	6.9
110	Ivy	6528	47.6	52.4	23.6	22.8	30.0	23.6	94.5	1.2	3.3	0.0	0.0	0.9	4.3
111	Crozet	8287	48.3	51.7	29.0	25.2	27.4	18.4	93.7	2.2	2.2	0.0	0.4	1.5	1.1
112.01	Yancey Mills, Batesville	4065	51.0	49.0	25.1	23.0	33.0	19.0	91.0	6.2	0.3	0.0	1.2	1.4	7.2
112.02	North Garden	3616	47.6	52.4	24.8	22.9	31.0	21.4	88.7	3.0	4.3	0.6	0.1	3.3	8.3
113.01	Monticello, Carters Mountain	5789	49.4	50.6	17.6	31.3	33.1	18.1	81.5	11.7	5.1	0.0	0.6	1.0	3.0
113.02	Oak Hill, Old Lynchburg Rd	4936	51.1	48.9	25.6	60.1	10.6	3.5	75.5	12.1	4.6	0.3	4.8	2.7	24.1
113.03	Avon Street Extended	3928	53.9	46.1	18.4	48.2	22.0	11.4	75.0	13.2	9.2	0.0	1.9	0.7	7.4
114	Southern Albemarle	5191	46.8	53.2	28.0	26.6	27.9	17.5	74.9	22.7	0.5	0.0	0.4	1.5	5.8

Note: Estimates are from the 5-year American Community Survey, 2019, Table DP05.

Table A1. Albemarle County Demographics by Census Tract

Figures	Sources
Figure 1. White Population and Populations of Color in Albemarle County	Social Explorer Dataset(SE), Census 1790-2010, Digitally transcribed by Inter-University Consortium for Political and Social Research. Edited, verified by Michael Haines. Compiled, edited and verified by Social Explorer.
Figure 2. Breakdown of Albemarle County Non-White Population, 2019	2019 ACS 1-year: Table DP05
Figure 3a. Residents Born Outside the US in Albemarle County	2019 ACS 1-year: Table B05001
Figure 3b. Origins of New Residents in Albemarle County	2019 ACS 1-year: Table B05001
Figure 4. Age of Albemarle County Residents, 2010 v. 2019	2019 ACS 1-year: Table B05006
Table 1. Albemarle County AHDI Comparison Across Benchmark Geographies	Life expectancy: County health rankings (https://www.countyhealthrankings.org) Educational Attainment: 2019 ACS 1-year: Table S1501 School Enrollment: 2019 ACS 1-year: Table S1401 Median earnings-2019 ACS 1-year: Table S2001 (ACS5 for Charlottesville)"
Figure 5a and 5b. Composite AHDI by Census Tracts in Albemarle County	Life expectancy: County health rankings (https://www.countyhealthrankings.org) Educational Attainment: 2019 ACS 1-year: Table S1501 School Enrollment: 2019 ACS 1-year: Table S1401 Median earnings-2019 ACS 1-year: Table S2001 (ACS5 for Charlottesville)"
Figure 6. AHDI Individual Components by Census Tracts in Albemarle	Life expectancy: County health rankings (https://www.countyhealthrankings.org) Educational Attainment: 2019 ACS 1-year: Table S1501 School Enrollment: 2019 ACS 1-year: Table S1401 Median earnings-2019 ACS 1-year: Table S2001 (ACS5 for Charlottesville)"
Figure 7. AHDI Health Index by Census Tracts in Albemarle County	County health rankings (https://www.countyhealthrankings.org)
Figure 8. Life Expectancy at Birth by Race in Albemarle County	County health rankings (https://www.countyhealthrankings.org)
Figure 9a. Tract -level Gaps in Life Expectancy	County health rankings (https://www.countyhealthrankings.org)
Figure 9b. Life Expectancy at Birth by Census Tracts in Albemarle County	County health rankings (https://www.countyhealthrankings.org)
Figure 10. Rates of Food Insecurity in Albemarle County	Map the meal gap, 2016-2018 (https://map.feedingamerica.org/county/2018/overall/virginia)
Figure 11. Retailers accepting SNAP Benefits in and around Albemarle County and Household Receiving SNAP Benefits	2018 ACS 1-year: Table S2201; USDA Food and Nutrition Service Retail SNAP Locator (https://usda-fns.maps.arcgis.com/apps/webappviewer/index.html?id=e1f3028b217344d78b324193b10375e4)

Figures	Sources
Figure 12. AHDI Access to Knowledge Index by Census Tracts in Albemarle County	2015-2019 ACS 5-year: Table S1501
Figure 13. Degree Attainment by Race/Ethnicity in Albemarle County	2015-2019 ACS 5-year: Table C15002A-I
Figure 14. Bachelor's Degrees by Census Tracts in Albemarle County	2015-2019 ACS 5-year: Table B15002
Figure 15. School Enrollment Rates in Albemarle County	2015-2019 ACS 5-year: Table S1401
Figure 16a. Absence Rates in Albemarle County Schools	State of the Division 2020 (https://www.k12albemarle.org/our-division/state-of-the-division)
Figure 16b. Suspension Rates in Albemarle County Schools	State of the Division 2020 (https://www.k12albemarle.org/our-division/state-of-the-division)
Figure 16c. AP Enrollment Rates in Albemarle County Schools	Anti-Racism Policy Evaluation Report Fall 2020
Figure 17. AHDI Living Standards Index by Census Tracts in Albemarle County	2015-2019 ACS 5-year: Table S2001
Figure 18. Median Household Income by Census Tracts in Albemarle County	Small Area Income and Poverty Estimates (https://www.census.gov/data-tools/demo/saiper/#/?map_geoSelector=mhi_s&map_yearSelector=2018&s_year=2018,2009&s_state=51&s_county=51003&s_measures=mhi_snc)
Figure 19. ALICE Threshold in Albemarle County by Magisterial District	ALICE report for VA (https://www.unitedforalice.org/virginia)
Figure 20. ALICE Threshold in Albemarle County, 2010-2018	ALICE report for VA (https://www.unitedforalice.org/virginia)
Figure 21. ALICE Threshold in Albemarle County by Race/Ethnicity, 2010-2018	ALICE report for VA (https://www.unitedforalice.org/virginia)
Figure 22. Rent Burden by Census Tracts in Albemarle County	2015-2019 ACS 5-year: Table B25070
Figure 23. Gini Index of Income Inequality in Albemarle County, 2010-2018	2019 ACS 1-year: Table B19083

Table A2. Sources for Report Figures

03

**Piedmont Virginia
Community College:
Orange Dot Report 4:0**



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.

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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

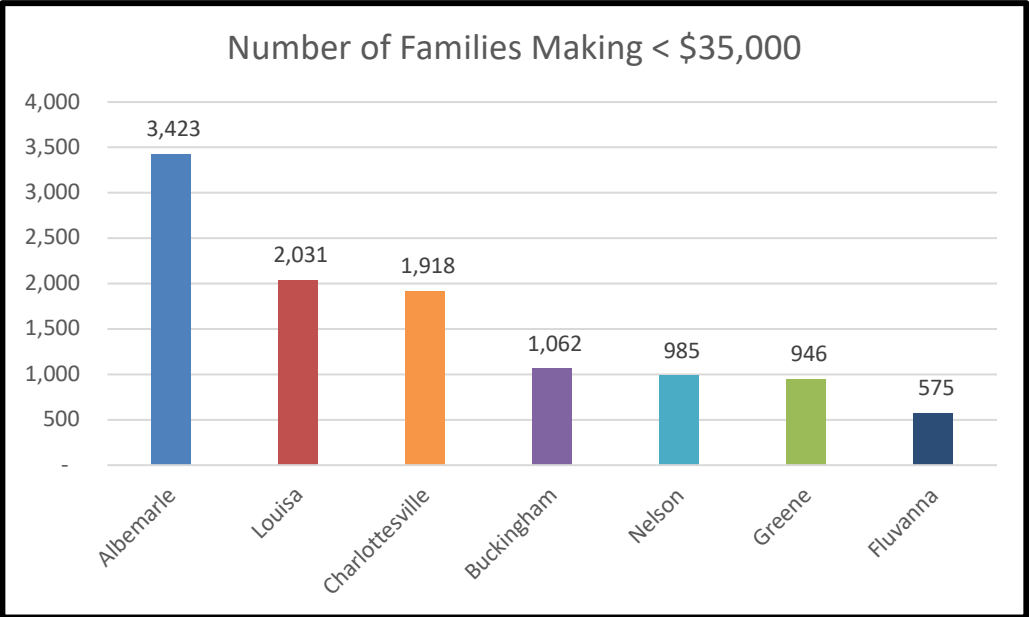
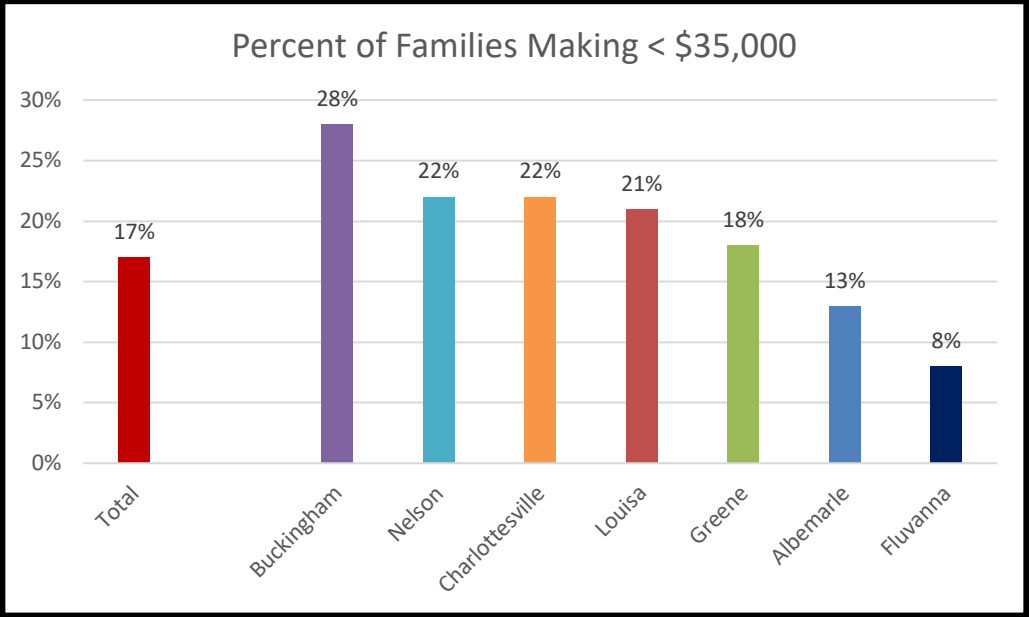
As detailed in the sections that follow, families in our community generally need to earn at least \$35,000 annually to meet their basic needs.

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.

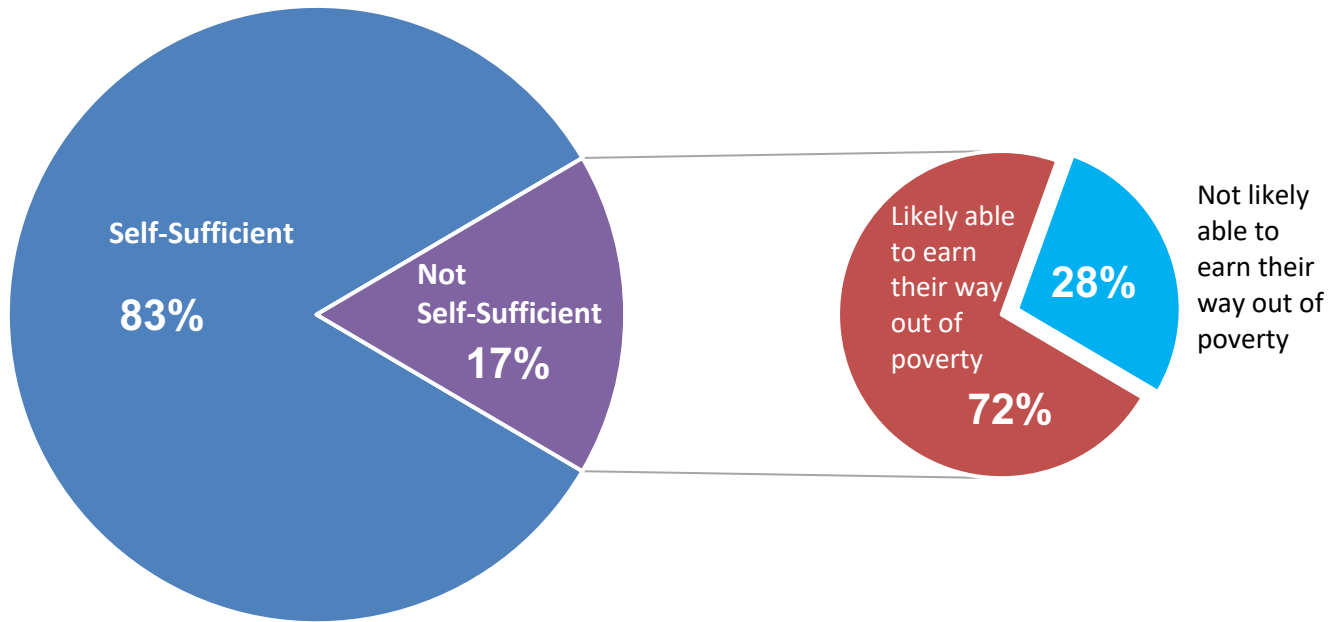
working, but their labor is simply not valued.

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.

To get ahead, those workers will need jobs and careers that pay enough to support their families.

The sections that follow detail what it costs to be self-sufficient in each of the localities that comprise the region, including the costs of food,⁹ shelter,¹⁰ clothing,¹¹ utilities,¹² childcare,¹³ transportation¹⁴ and necessary costs.¹⁵

You will see in the following maps geographical variation across the regions. Charlottesville for example, is a city of roughly 10 square miles. Albemarle surrounds Charlottesville, dwarfs it physically at 726 square miles and has both dense urban neighborhoods and sprawling rural ones. In fact, the United States Census Bureau recognizes these various neighborhoods, known as census tracts. These tracts are roughly equal in population and are bounded by major roads, rivers and railroad tracks.

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

The maps that follow use these census tracts to describe what is happening in our communities beyond the superficial. For example, on its surface Albemarle County is a wealthy county whose residents earned \$4.7 Billion in income. That overview, however, does not capture the variations that occur across the county in its neighborhoods, both urban and rural.

⁹ U.S. Department of Agriculture, Center for Nutrition Policy and Promotion (2020). *Official USDA Food Plans: Cost of Food at Home at Four Levels, U.S. Average, June 2020, Weekly Cost of the Low-Cost Plan*. Retrieved from <https://fns-prod.azureedge.net/sites/default/files/media/file/CostofFoodJun2020.pdf>

¹⁰ Virginia Housing. (2020). *2020 Fair Market Rents*. retrieved from <https://www.vhda.com/BusinessPartners/HCVPAgents/Pages/FederalFairMarketRents.aspx>

¹¹ U.S. Department of Agriculture, Center for Nutrition Policy and Promotion. (2017). *Expenditures on Children by Families, Estimated annual expenditures on a child by single-parent families*. Retrieved from https://www.cnpp.usda.gov/sites/default/files/crc2015_March2017.pdf and U.S. Bureau of Labor Statistics. (2020). *Consumer Expenditures Survey, CE Tables, Age of Reference Person, Apparel and Services by Women, 16 and over*. Retrieved from <https://www.bls.gov/cex/2019/combined/age.pdf>

¹² Virginia Housing Development Authority. (2020). *Allowances for Tenant-Furnished Utilities and Other Services, Two Exposed UA Schedule*. Retrieved from <https://www.vhda.com/BusinessPartners/HCVPAgents/HCVPAgents/HCVPAgents%20Utility%20Allowance%20Schedule/2Exposed-Walls.pdf> and the U.S. Bureau of Labor Statistics. (2020), *Consumer Expenditure Survey, Telephone Services*. Retrieved from <https://www.bls.gov/cex/2019/combined/age.pdf>

¹³ Virginia Department of Social Services, Division of Child Care and Early Childhood Development. (2020). *Child Care Subsidy Program Guidance Manual*. Richmond, Virginia. Retrieved from https://dss.virginia.gov/files/division/cc/assistance/parents_guardians/program_guidance/Child_Care_Subsidy_Guidance_Manual.pdf.

¹⁴ U.S. Bureau of Labor Statistics. (2020). *Consumer Expenditures Survey, CE Tables, Age of Reference Person, Transportation*. Retrieved from <https://www.bls.gov/cex/2019/combined/age.pdf>

¹⁵ Garner, T. (2010). *Supplemental Poverty Measure Thresholds: Laying the Foundation*. Washington DC: Bureau of Labor Statistics.

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

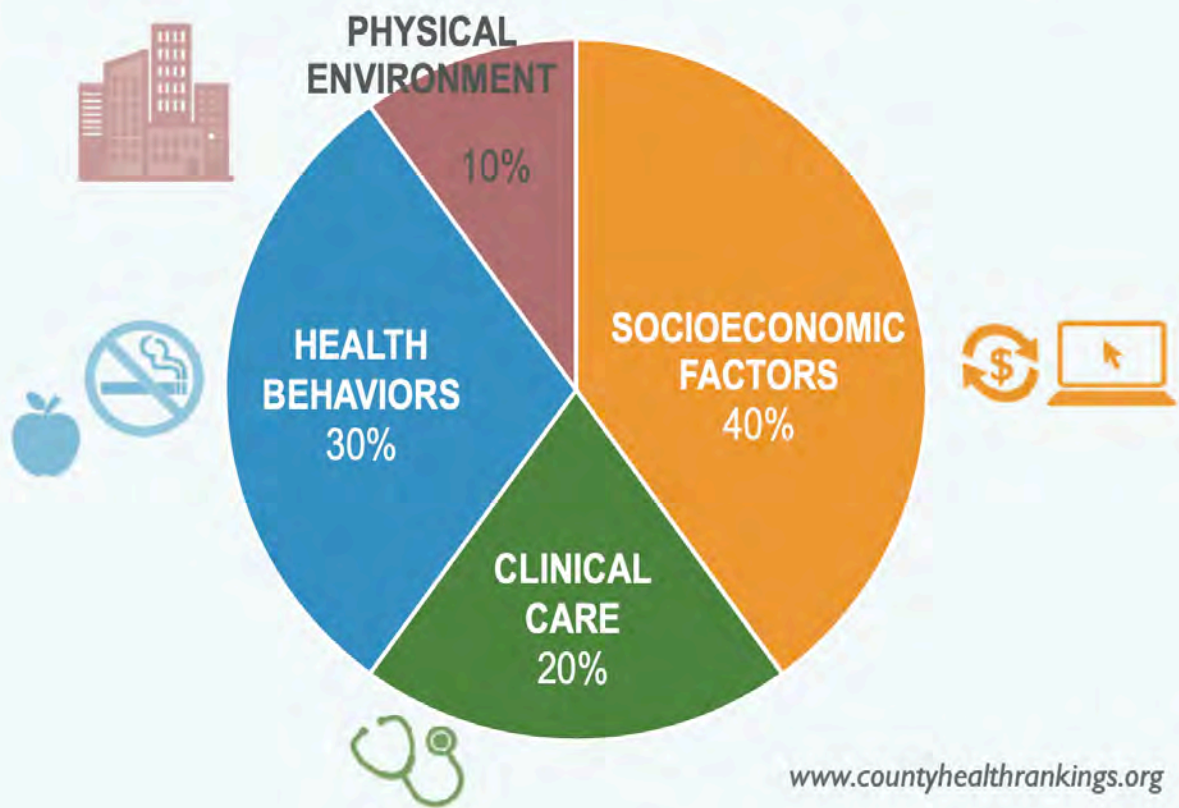
¹⁶ Putnam, R. (2015). *Our Kids: The American Dream in Crisis*. New York, NY: Simon & Schuster, 189-190.

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.

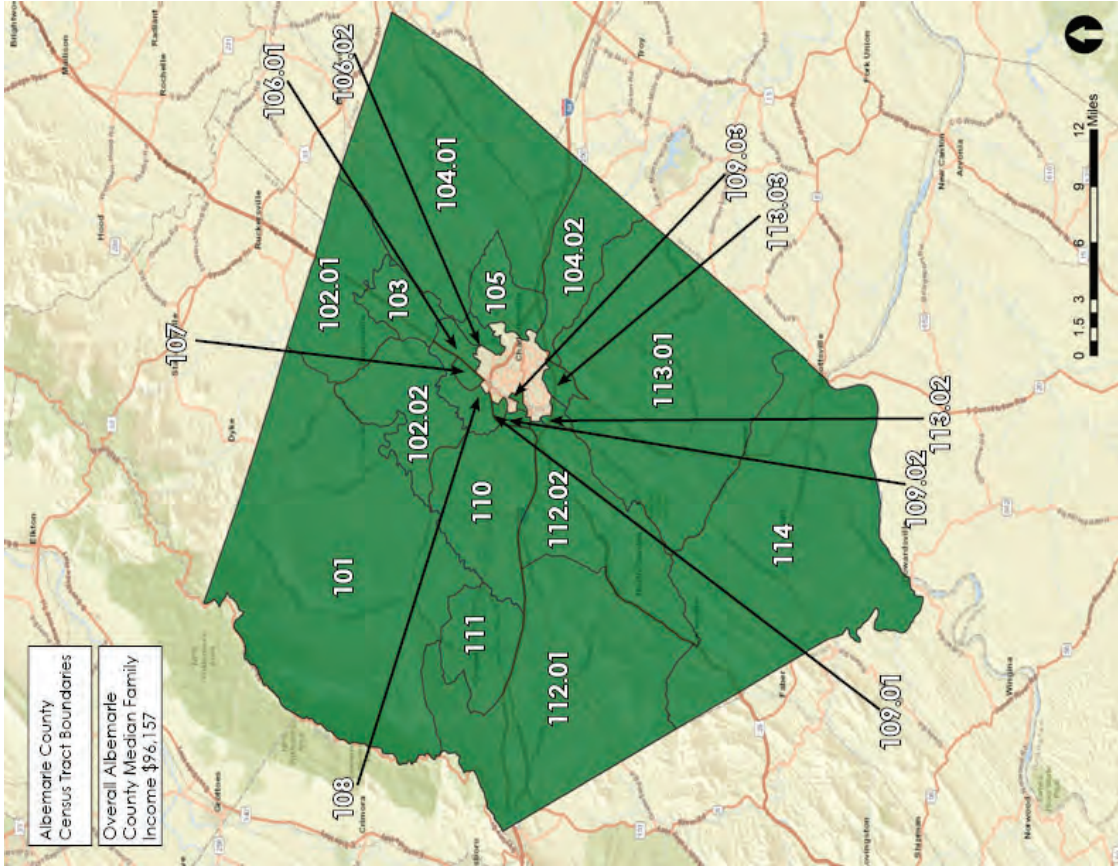
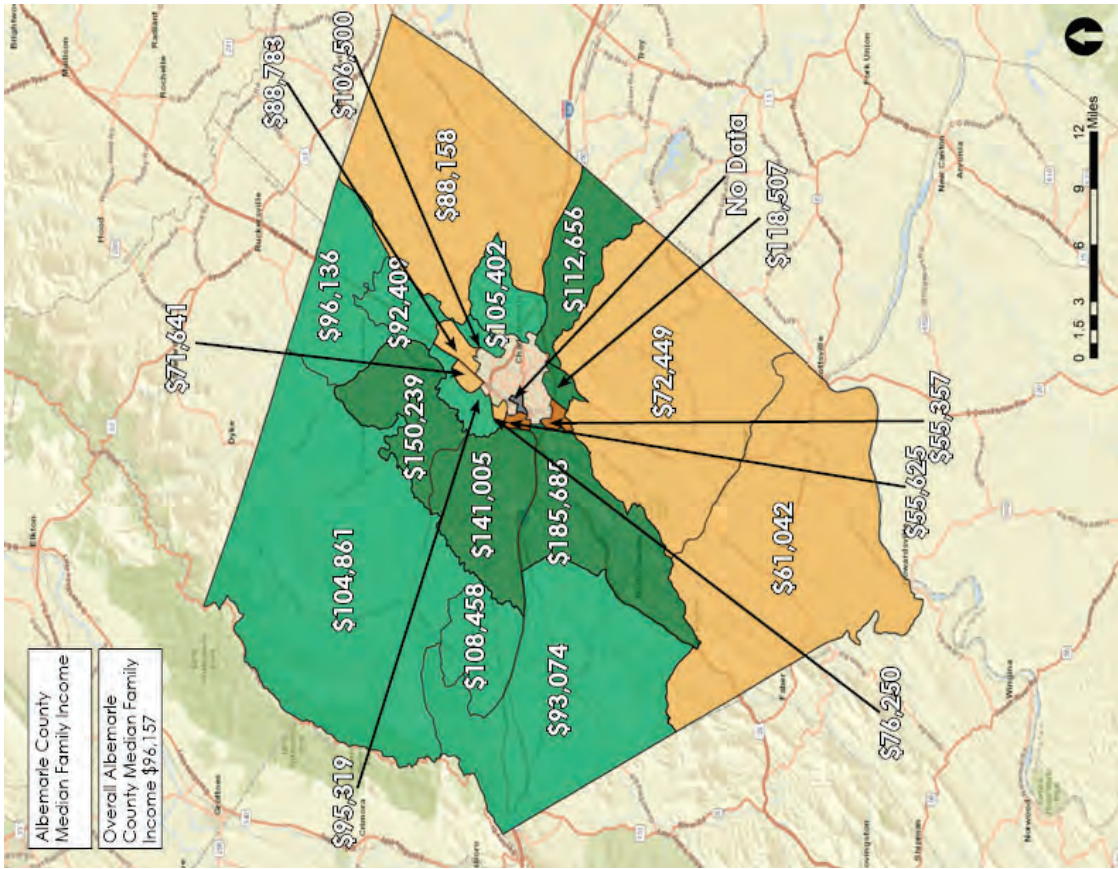
Albemarle Expenses: Single Householder + 2 Children (1 Toddler) ²⁰			
	Annual	Monthly	Weekly
Food	\$6,344.52	\$528.71	\$122.01
Clothing	\$1,090.00		
Shelter	\$15,192.00	\$1,266.00	
Utilities	\$2,658.78	\$221.56	
Necessary Costs	\$5,057.06		
Survival Expenses	\$30,342.36		
Childcare	\$13,520.00	\$1,127.00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

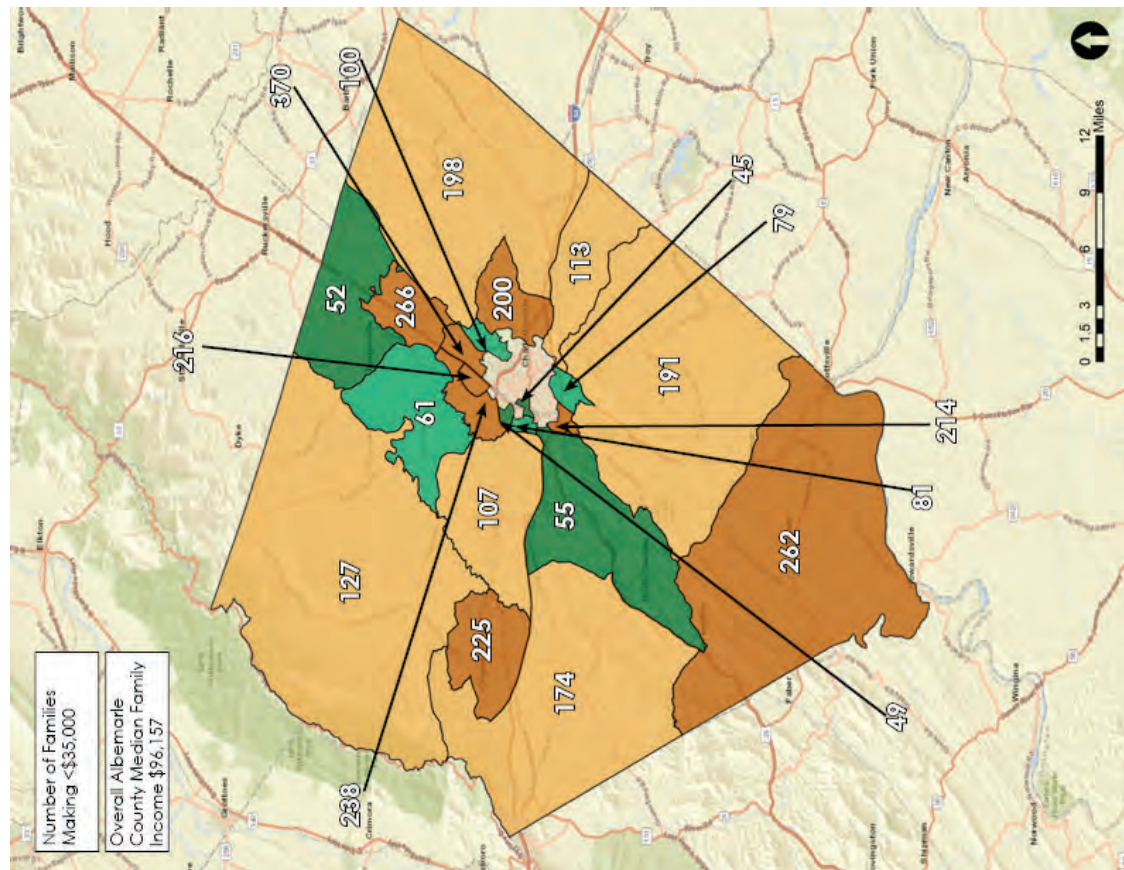
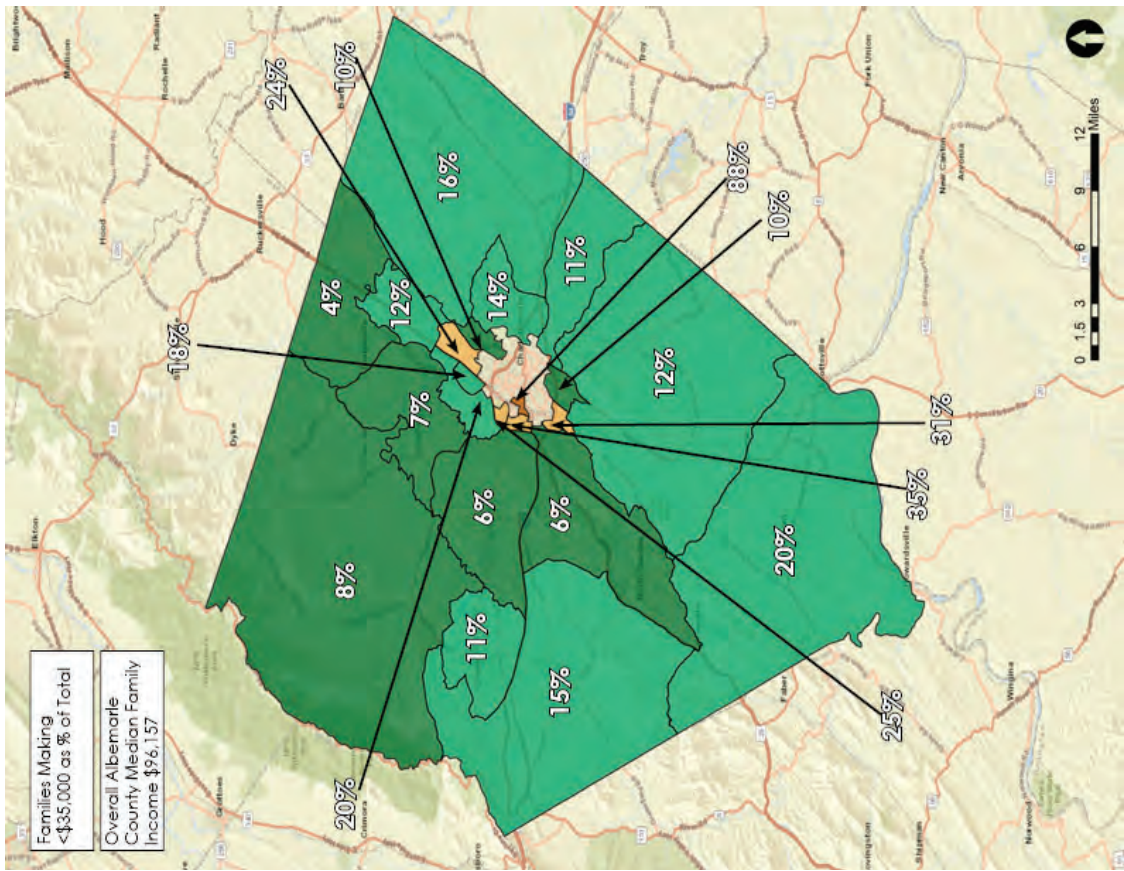
As this table shows, 71% (2,424) of the families who cannot meet their basic needs earn between \$15,000-\$35,000 annually. This strongly suggests they are working, but not earning the wages, or getting the hours, they need to support their families.

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

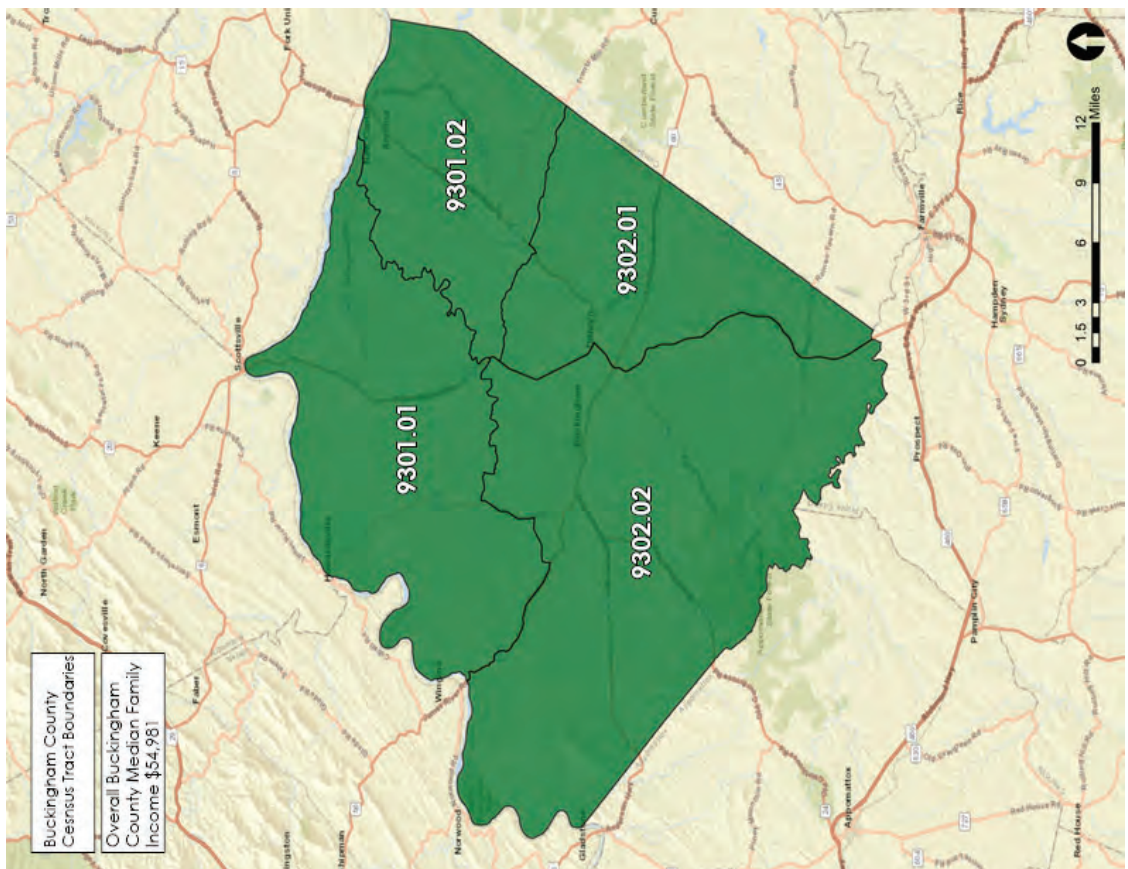
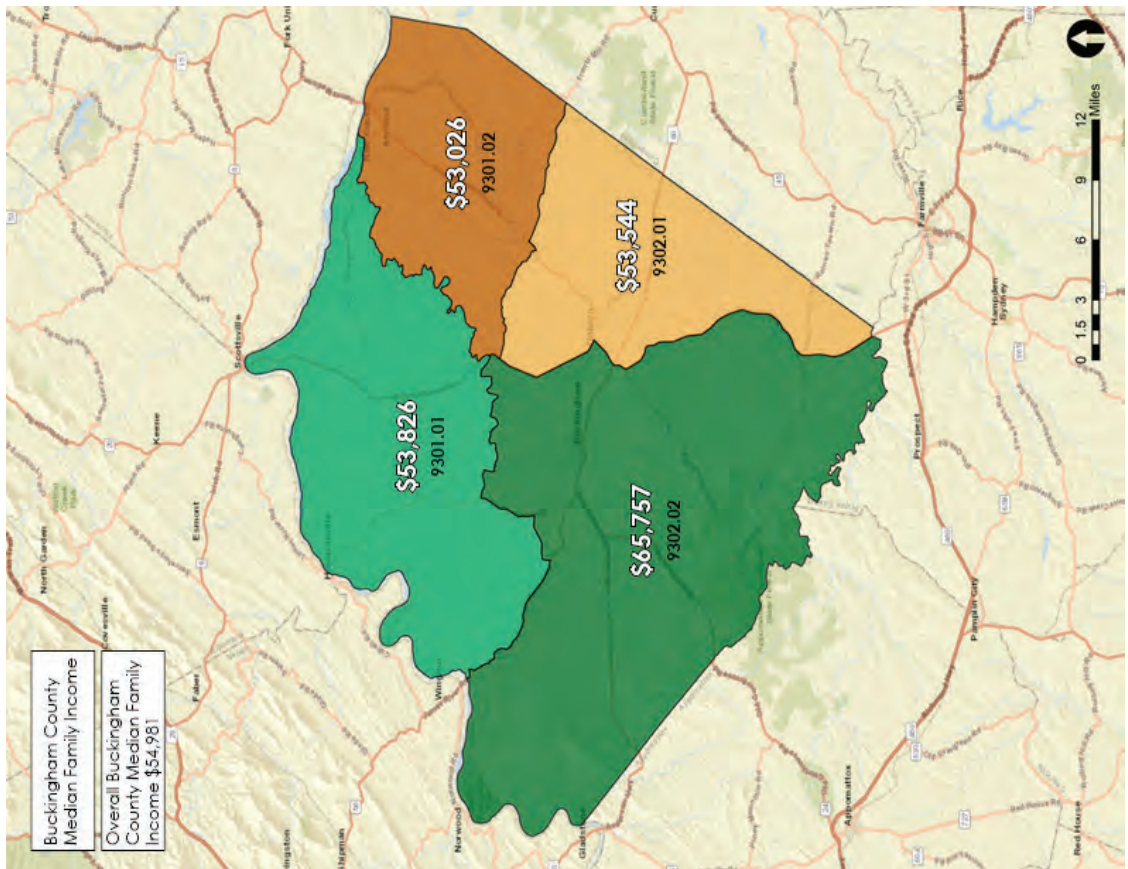
There are 3,790 families living in Buckingham county. This is the fewest number of families in a locality in the region.

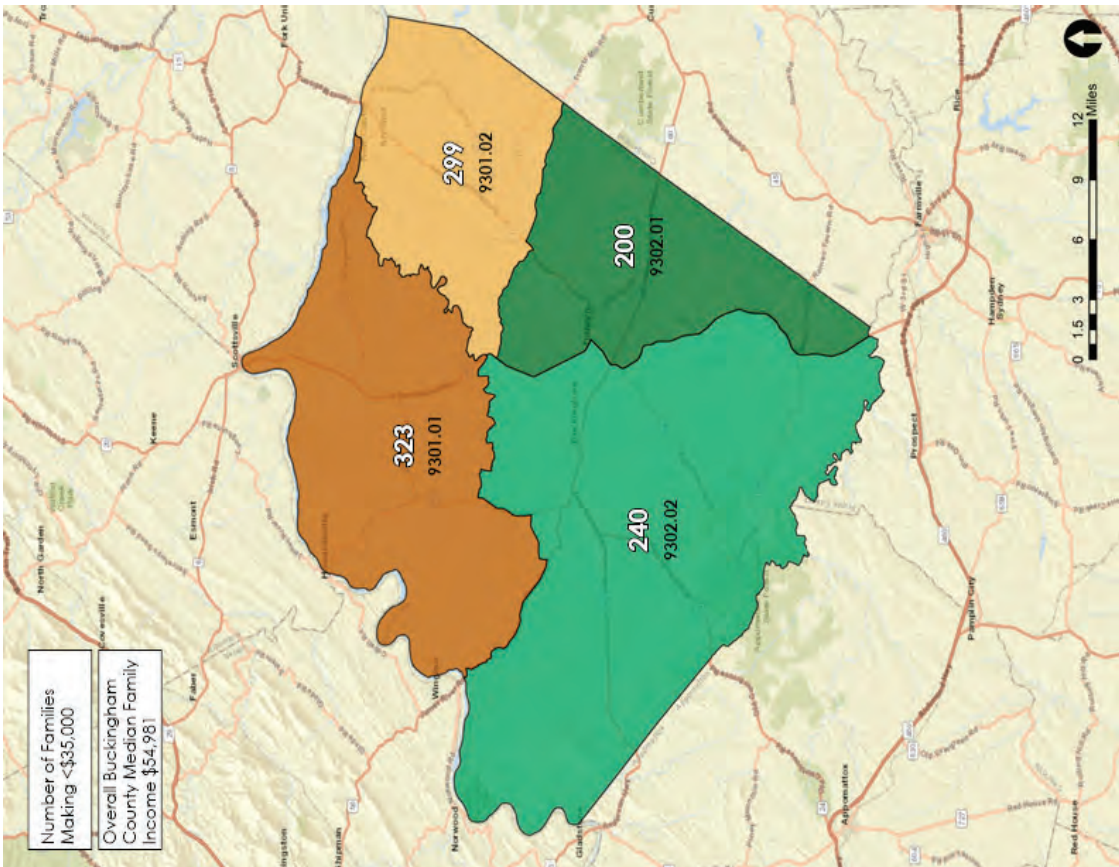
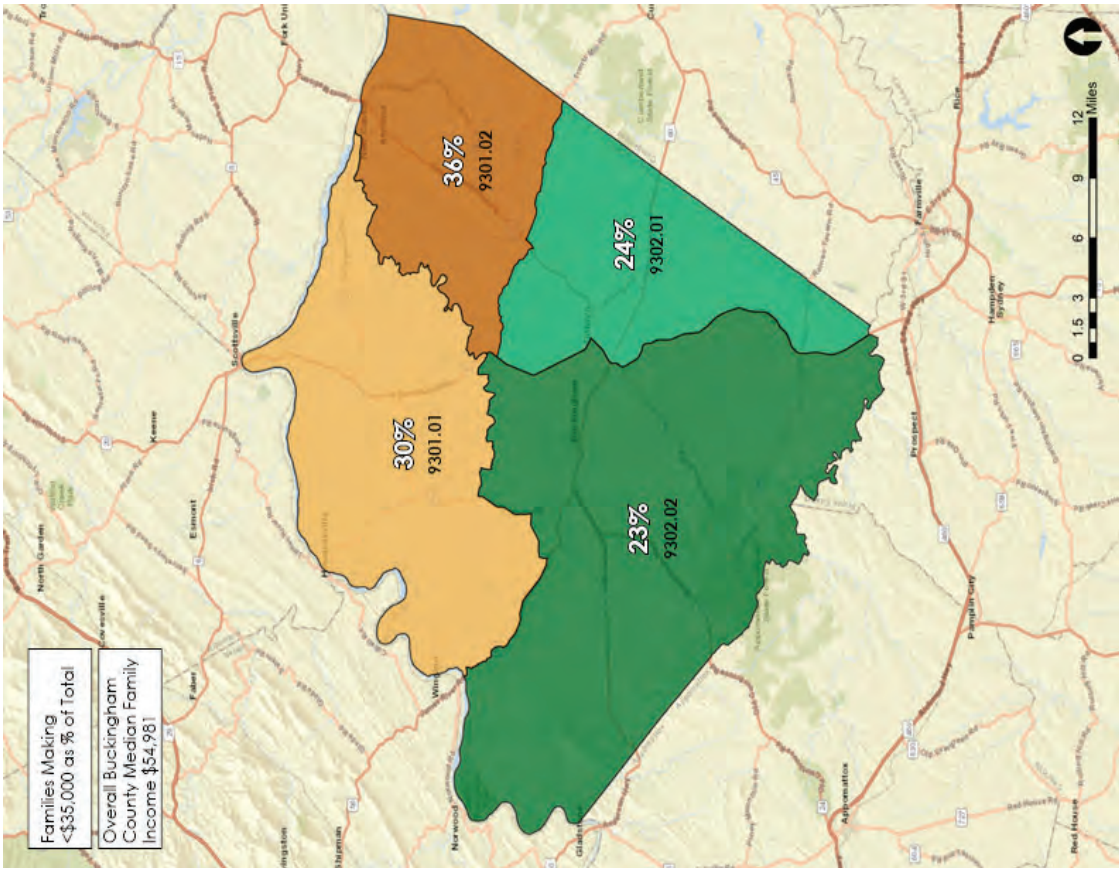
Of these, **1,062 (28%)** do not earn enough to provide for their basic needs and the costs associated with working.

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

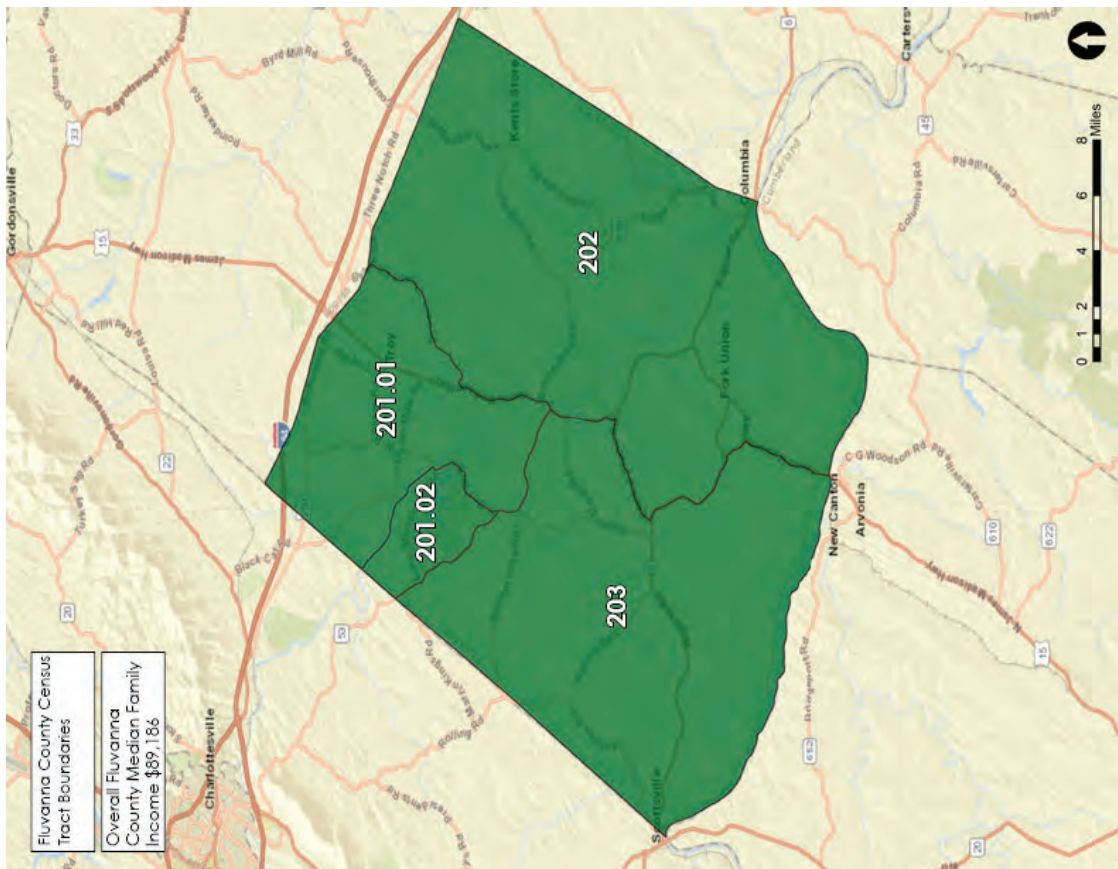
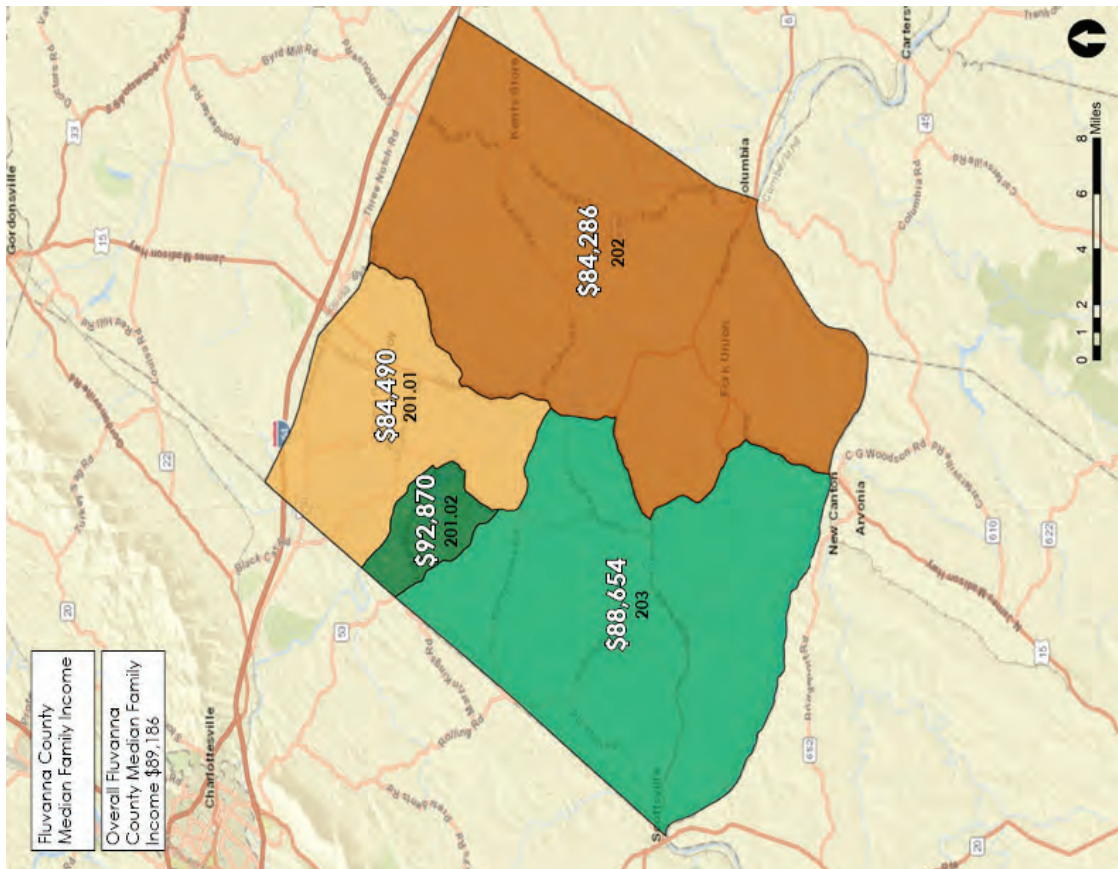
There are 7,157 families living in Fluvanna county.

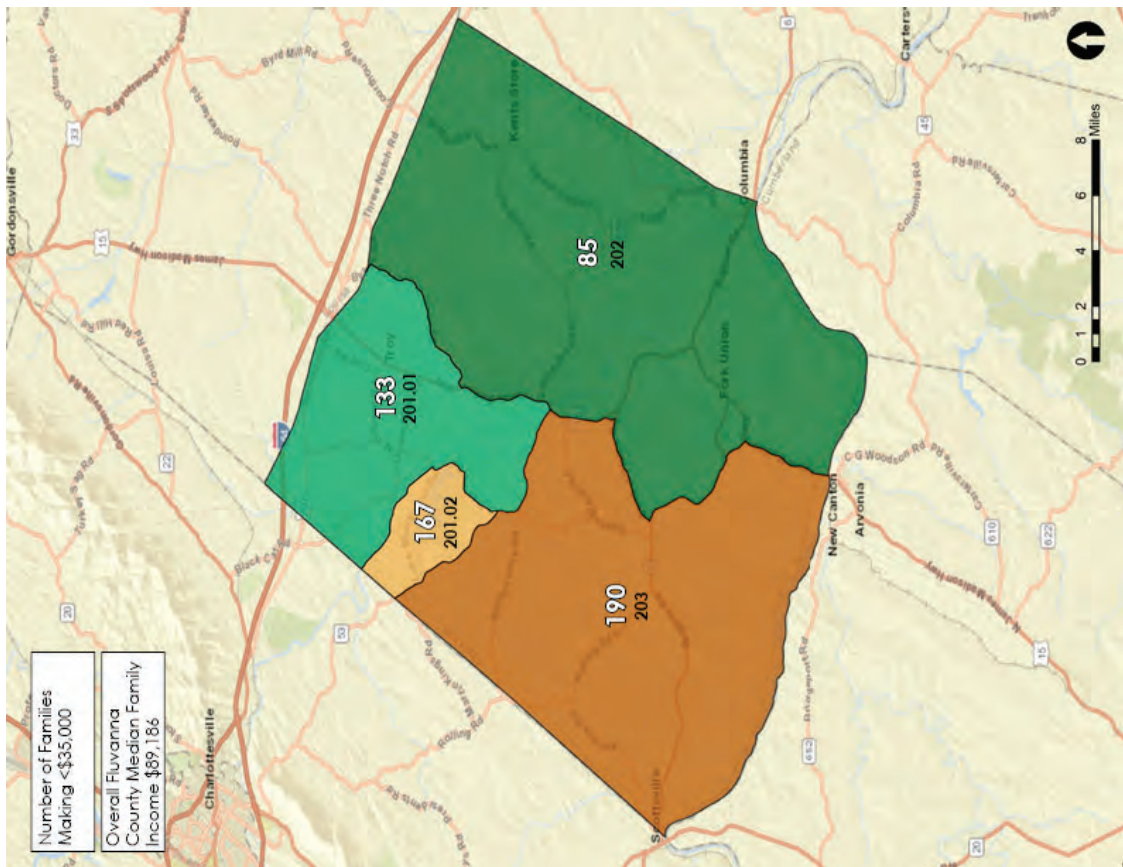
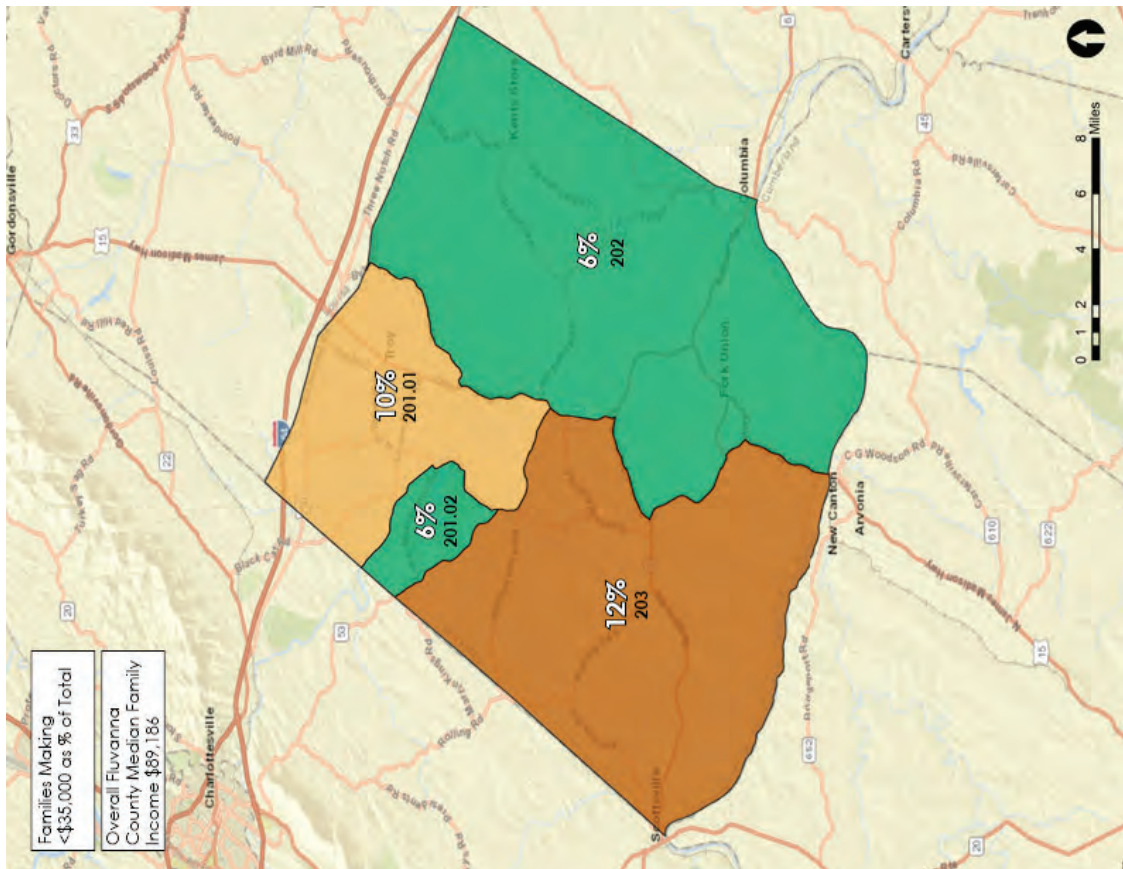
Of these, **575 (8%)** do not earn enough to provide for their basic needs and the costs associated with working.

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

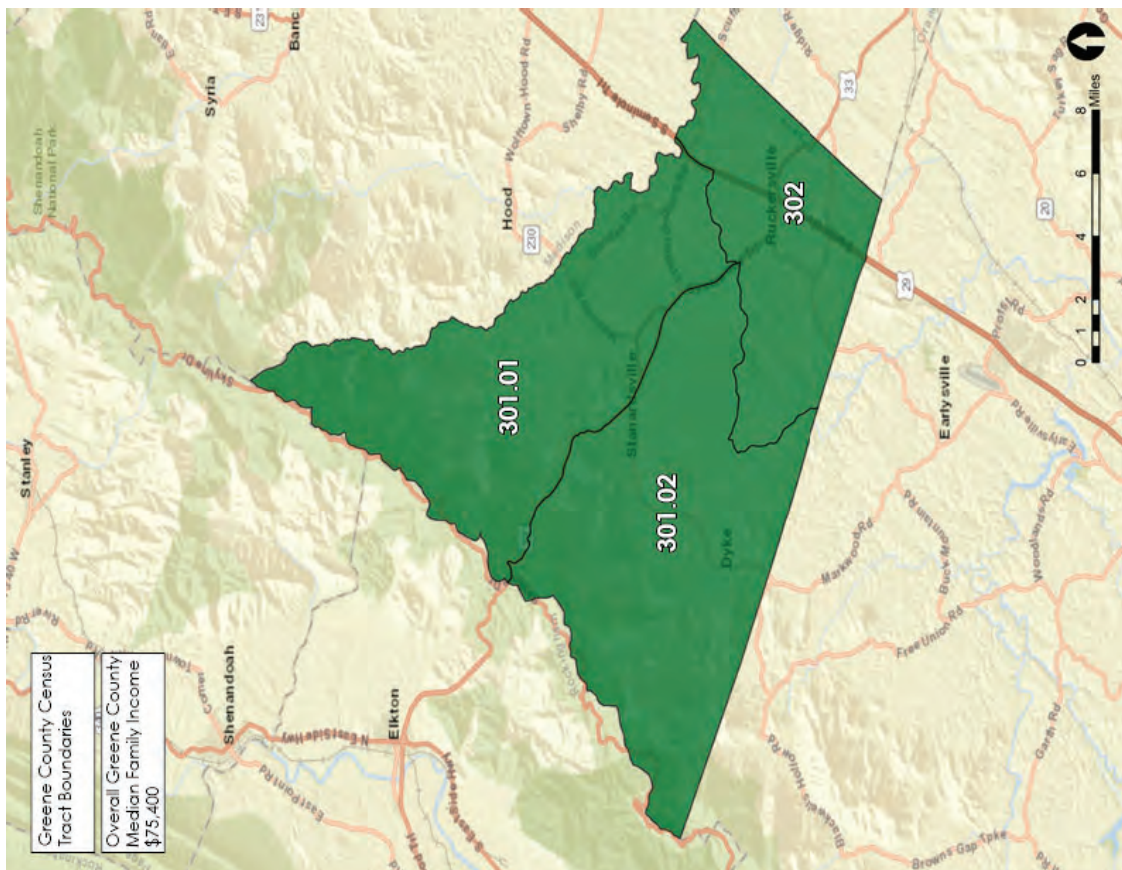
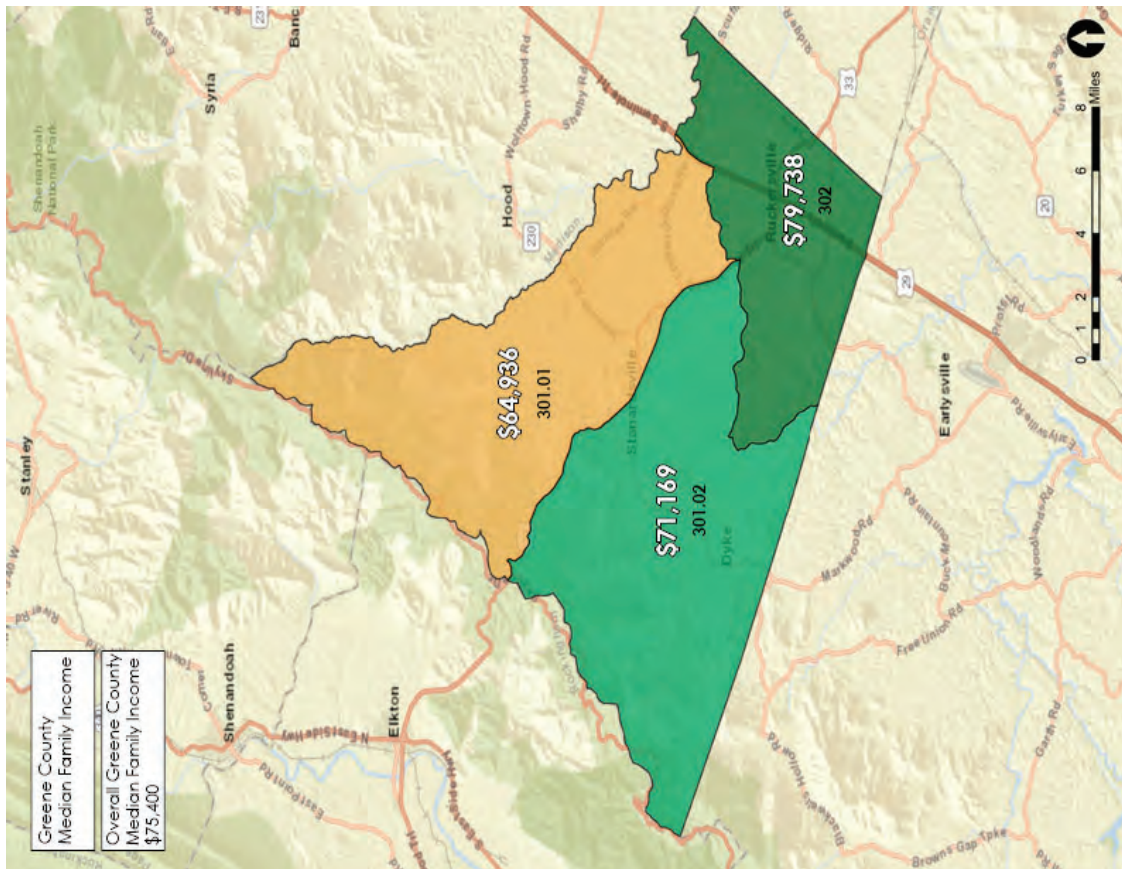
There are 5,274 families living in Greene county.

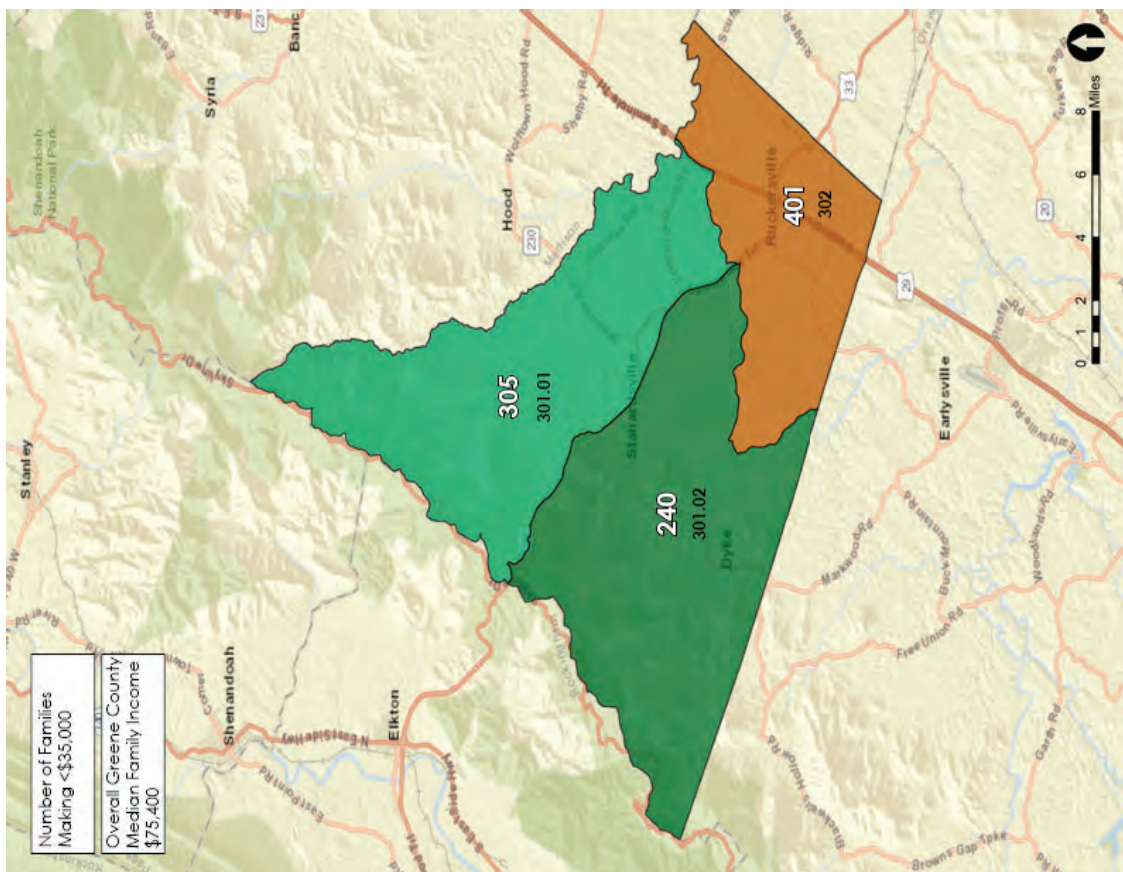
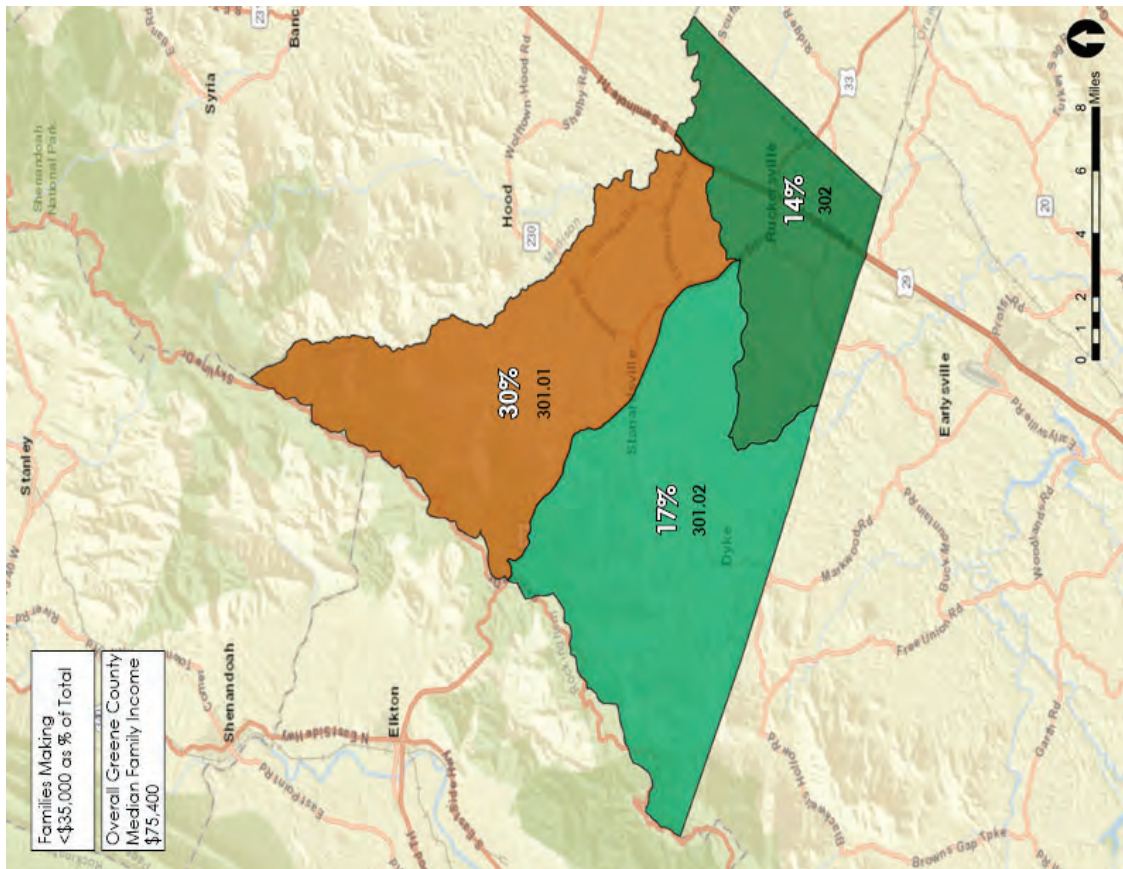
Of these, **946 (18%)** do not earn enough to provide for their basic needs and the costs associated with working.

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

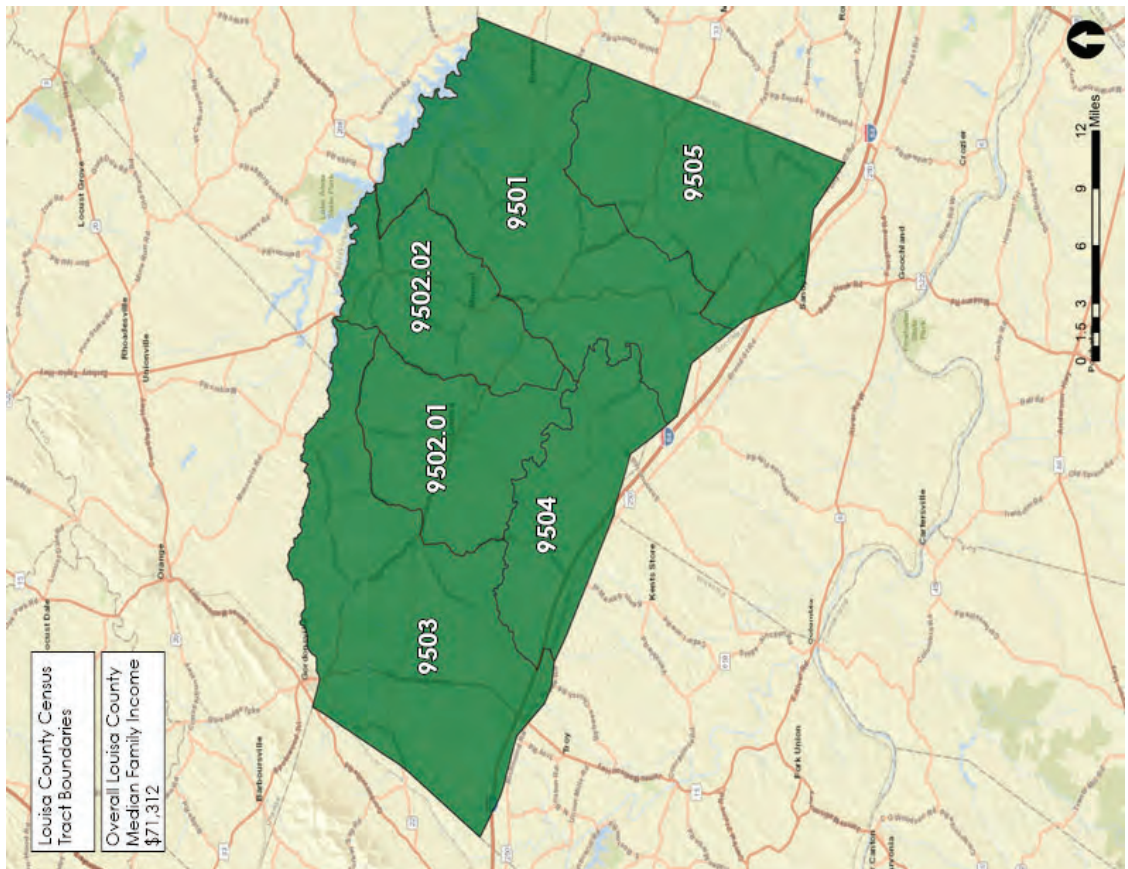
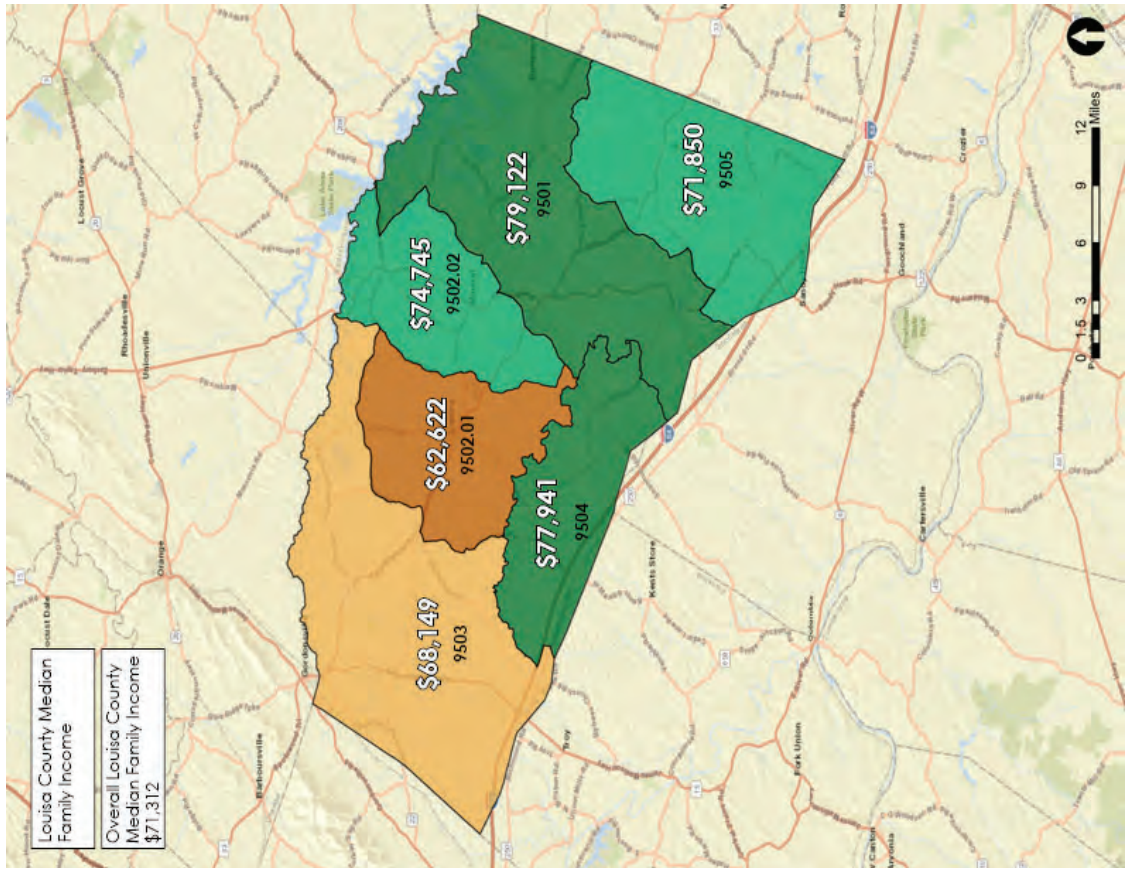
There are 9,484 families living in Louisa county. Louisa is home to the second largest number of families in the region.

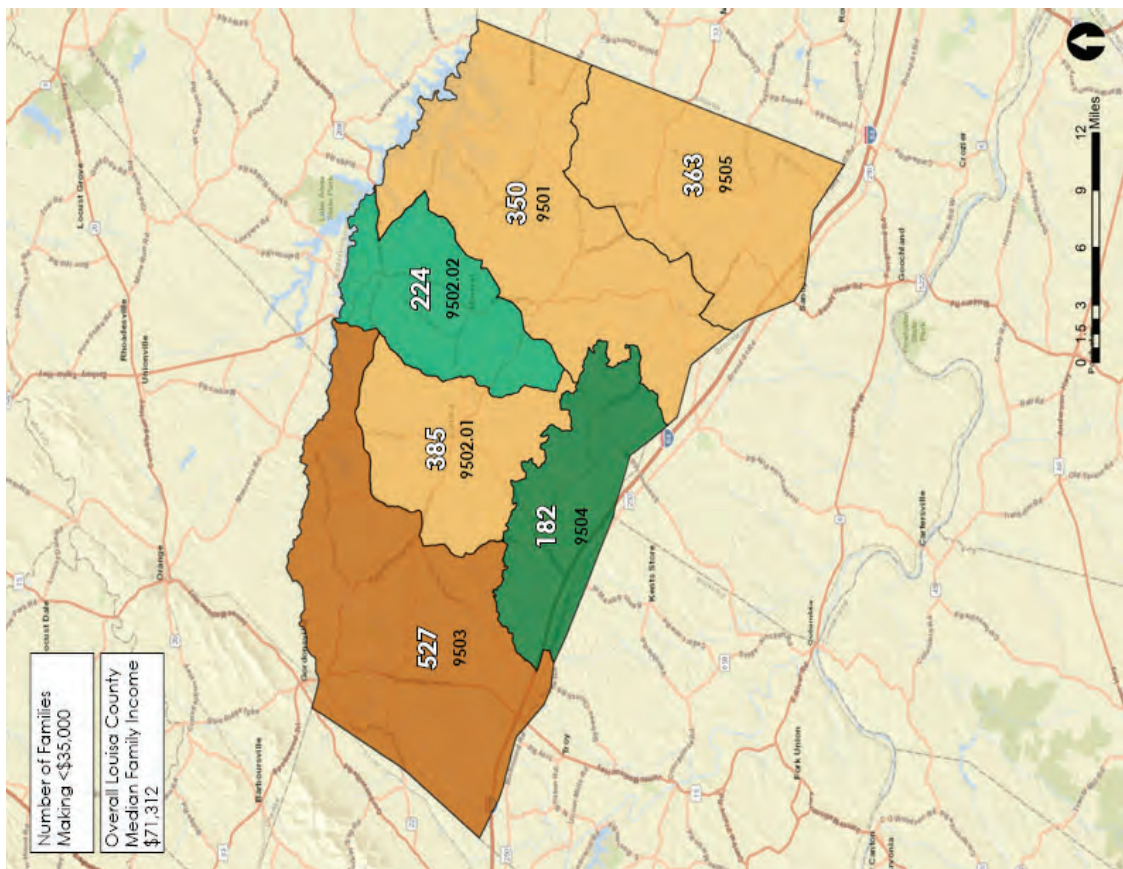
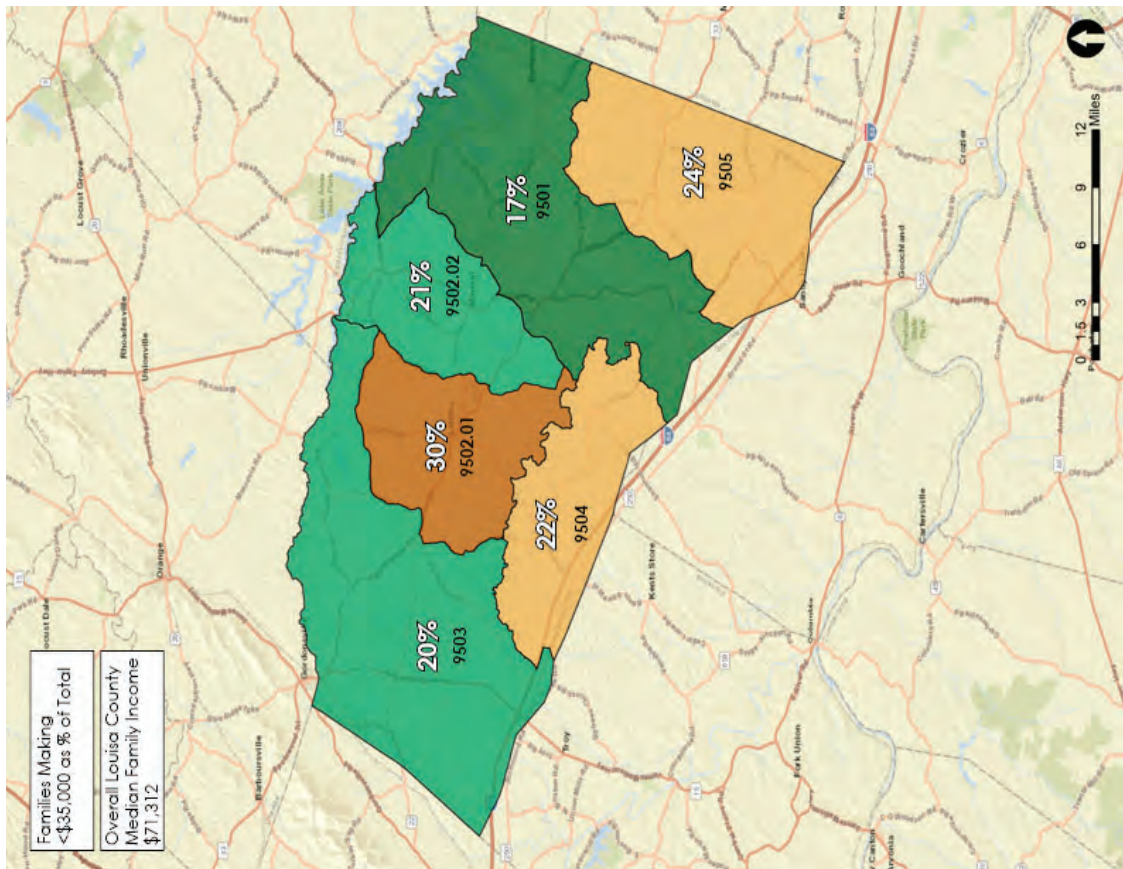
Of these, **2,031 (21%)** do not earn enough to provide for their basic needs and the costs associated with working. Louisa has second highest number of families left behind. Nearly 19 percent of the families struggling in our region live in Louisa, where the median income is just over \$71,000 annually. 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

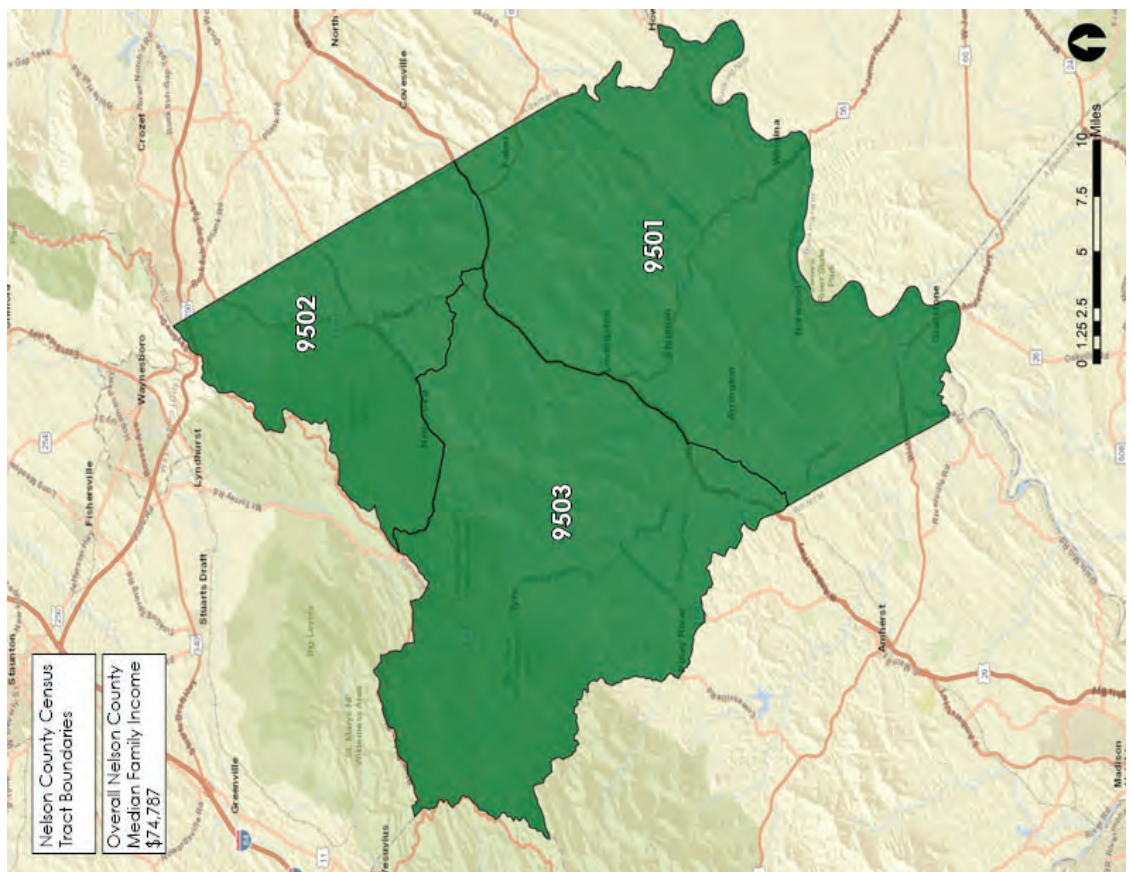
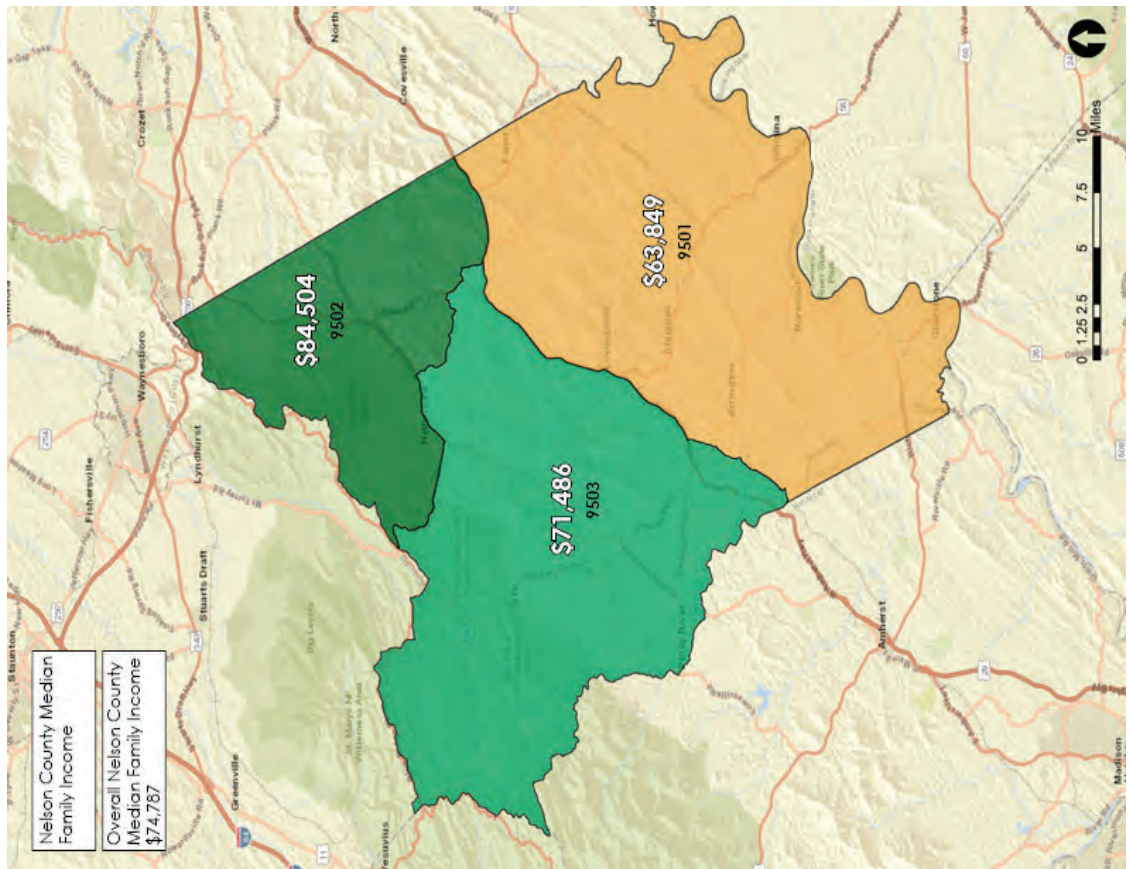
There are 4,486 families living in Nelson county.

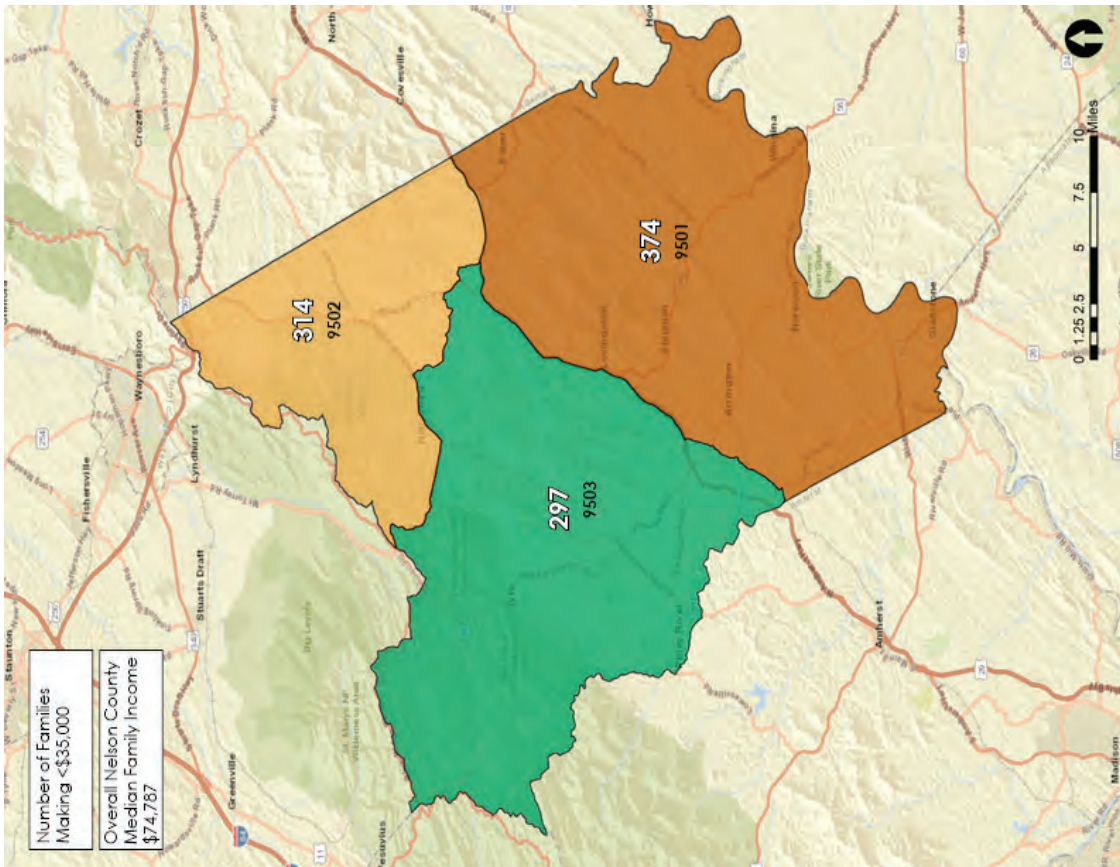
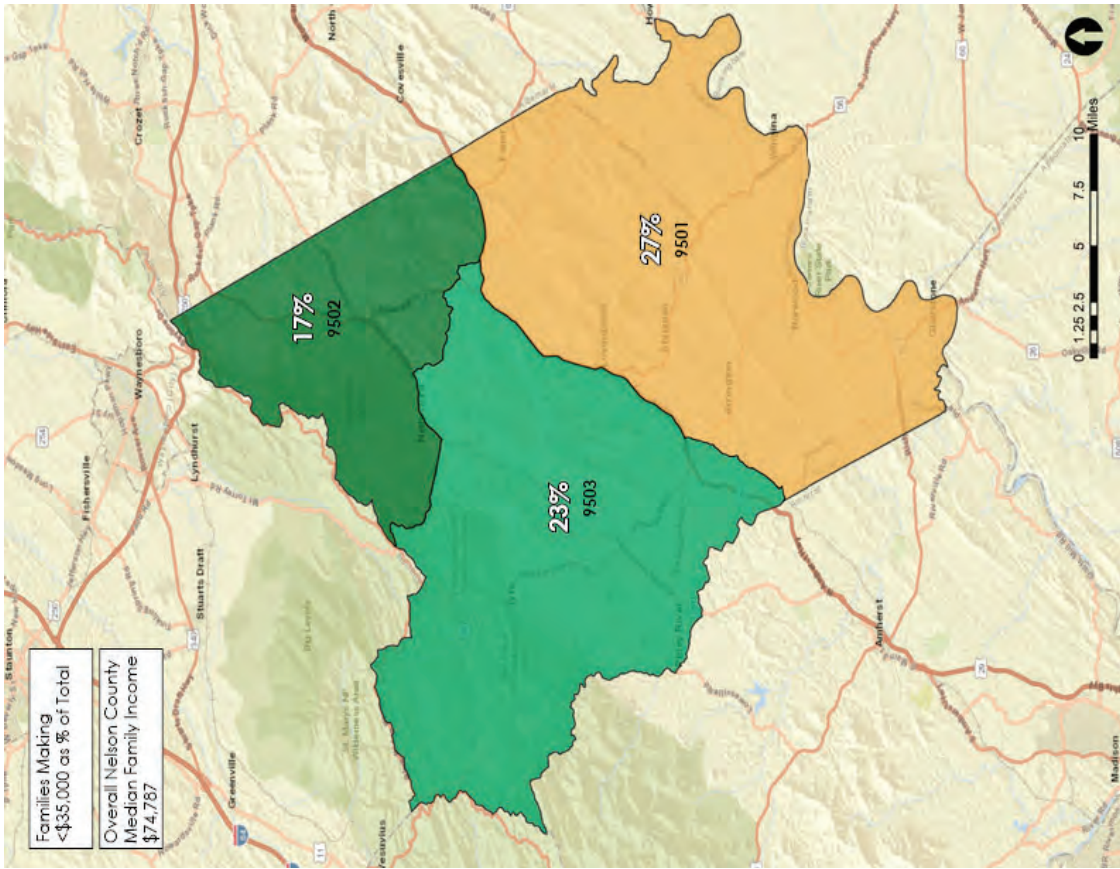
Of these, **985 (22%)** do not earn enough to provide for their basic needs and the costs associated with working.

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

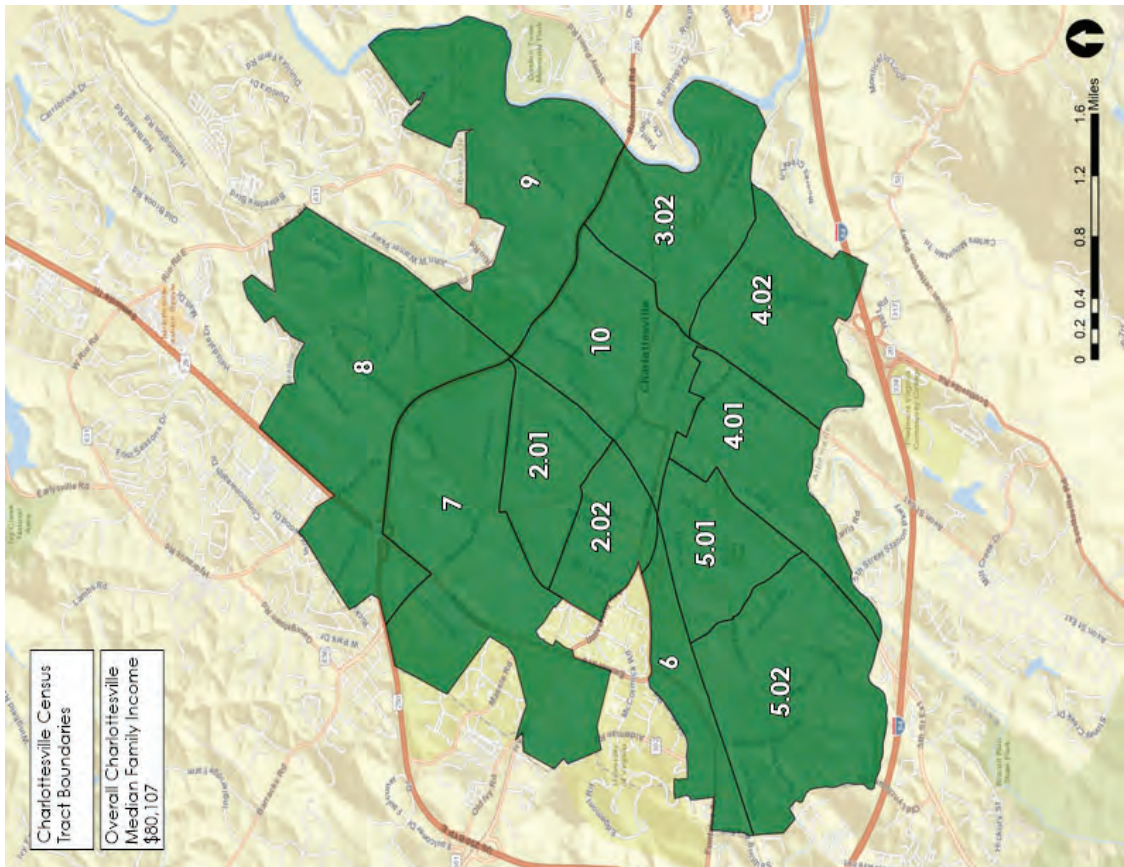
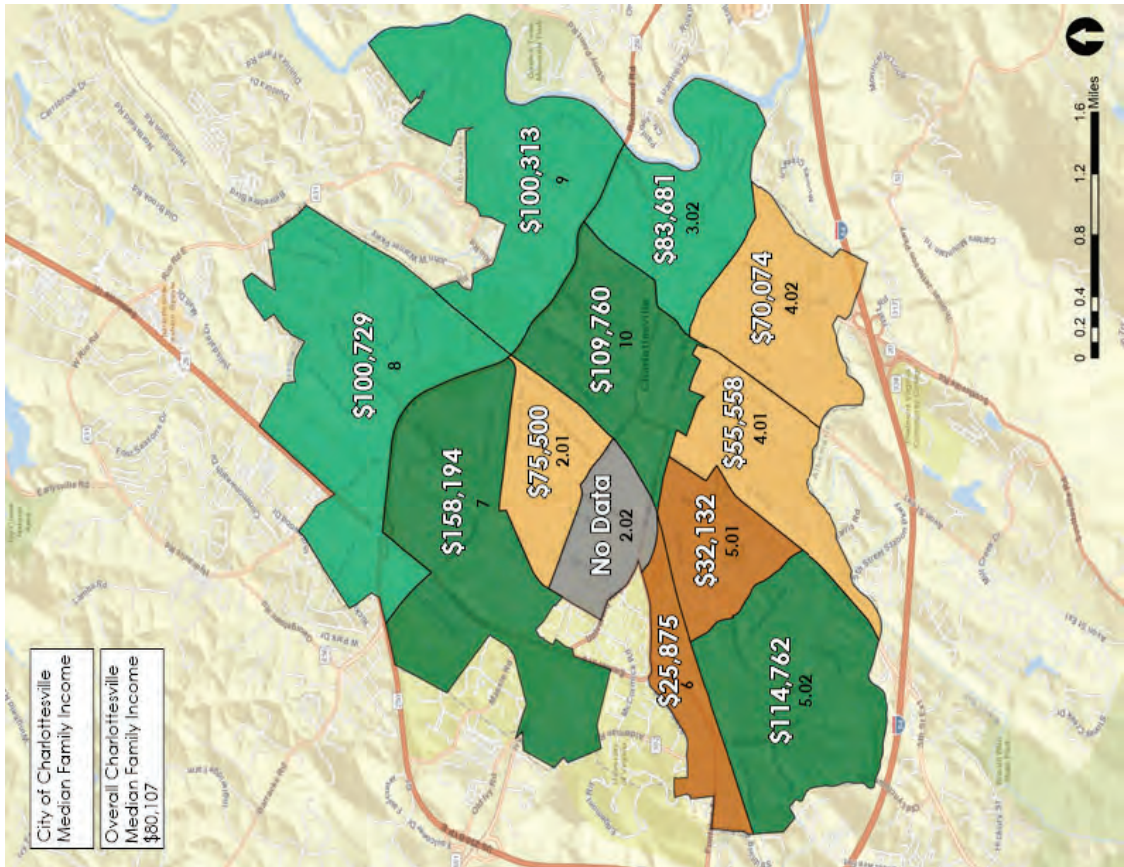
There are 8,644 families living in Charlottesville.

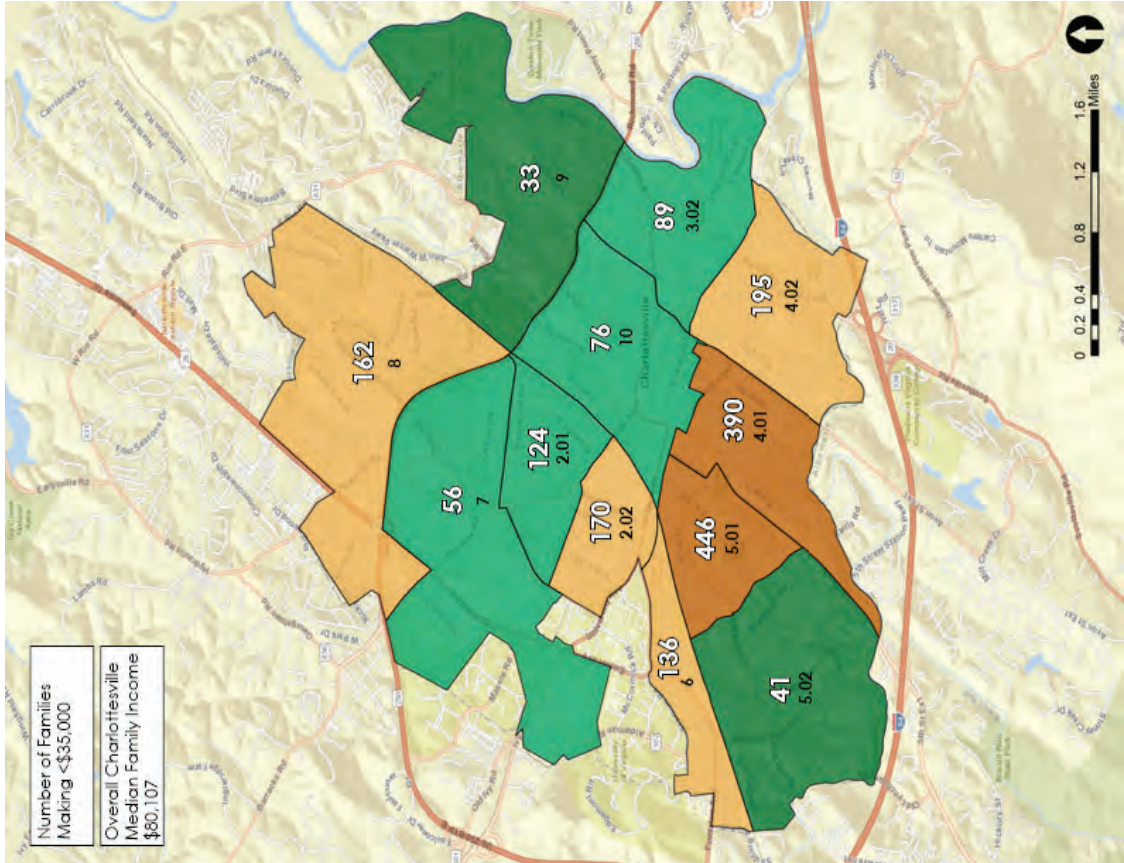
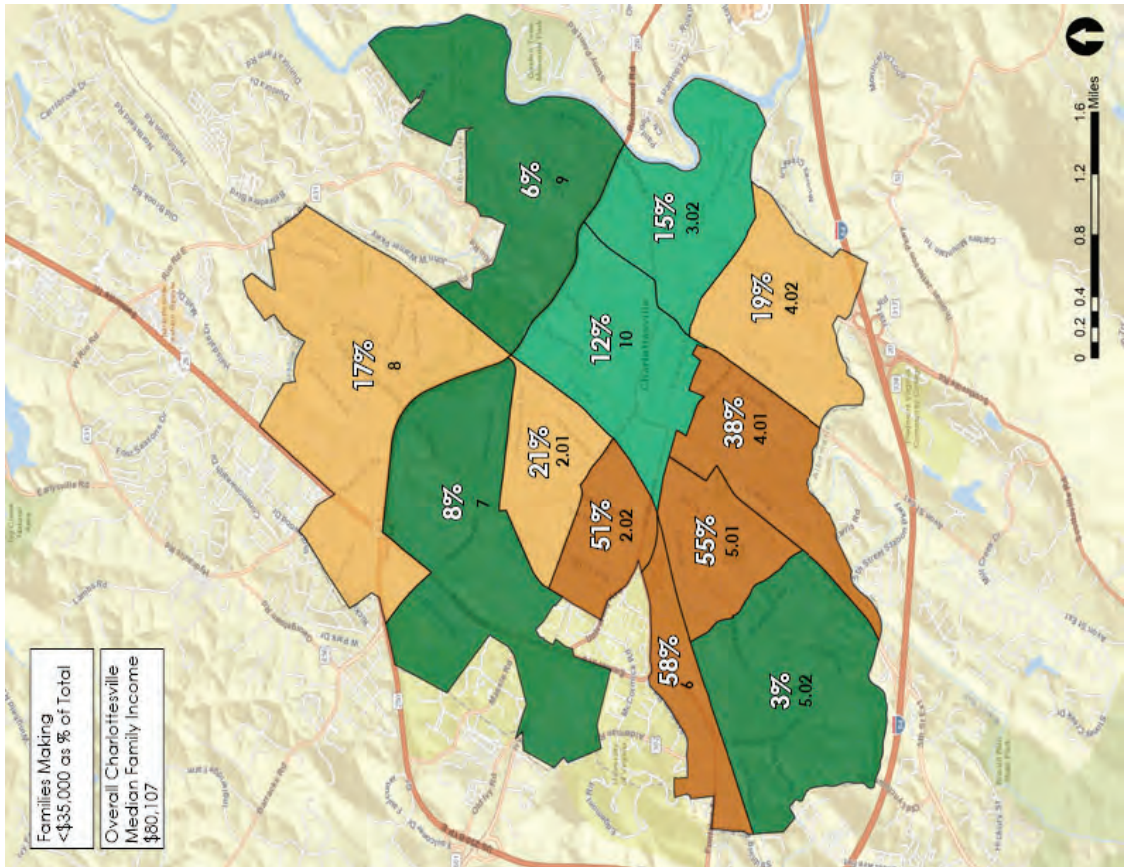
Of these, **1,918 families (22 percent)** do not make enough money to pay for the essentials of life and the costs associated with working.

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%	

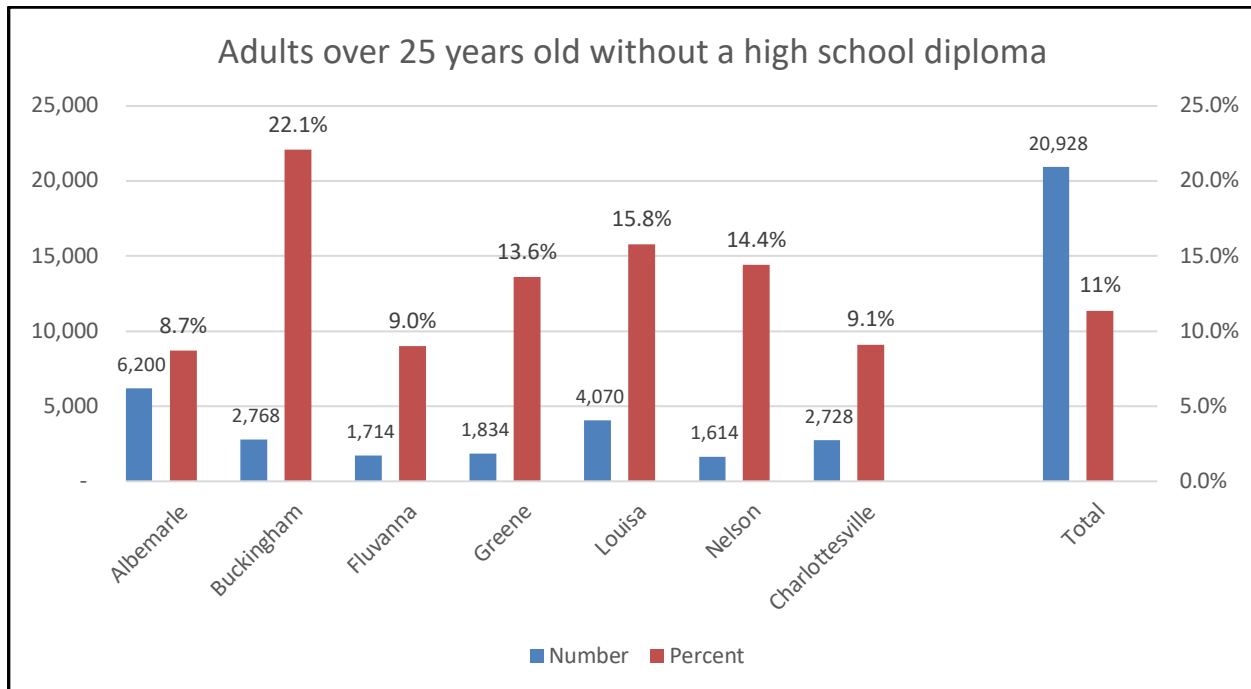




The Importance of Core Skills

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.

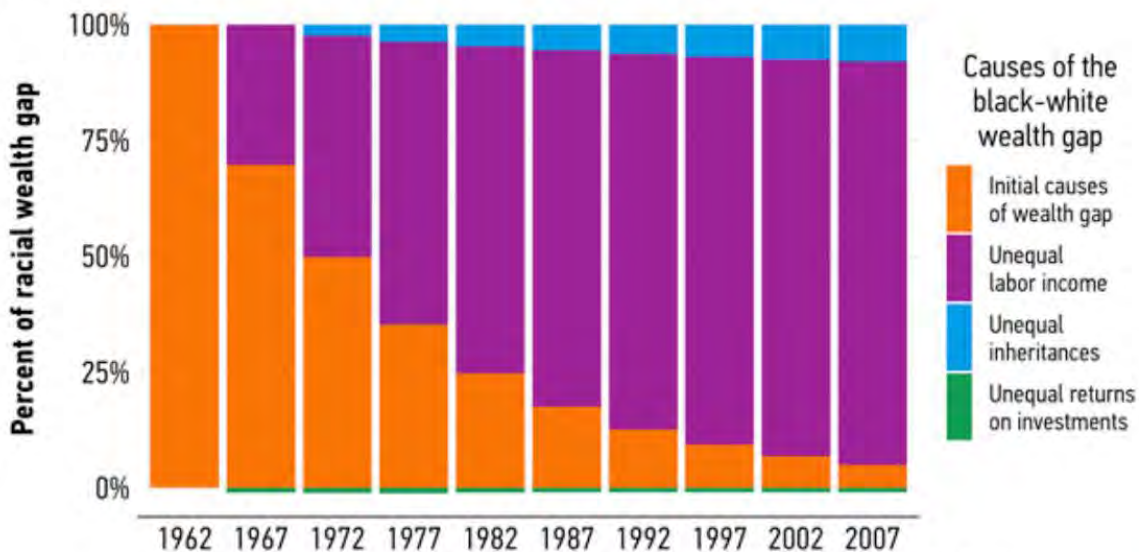


Sources: Federal Reserve Board's Survey of Consumer Finances and authors' calculations.

FEDERAL RESERVE BANK of ST. LOUIS

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

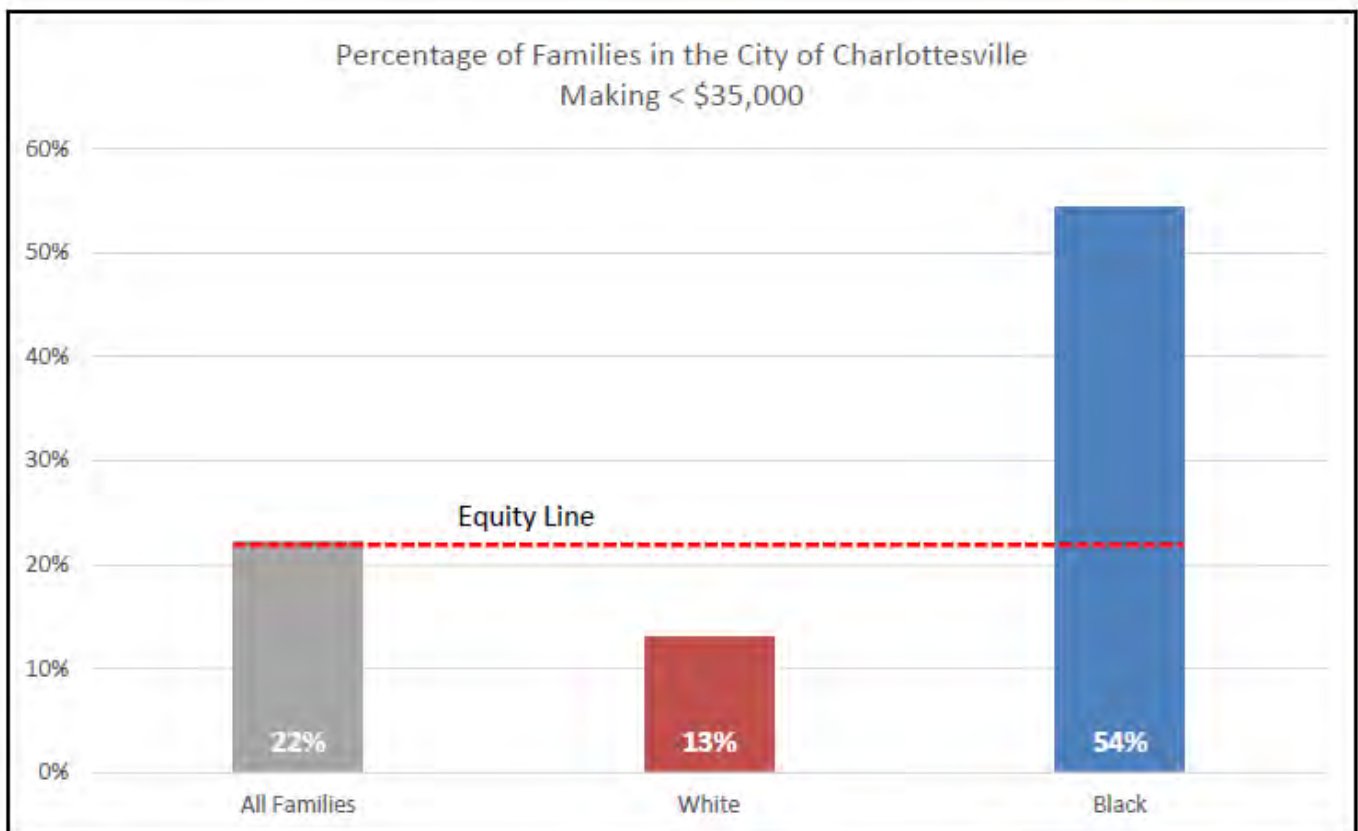
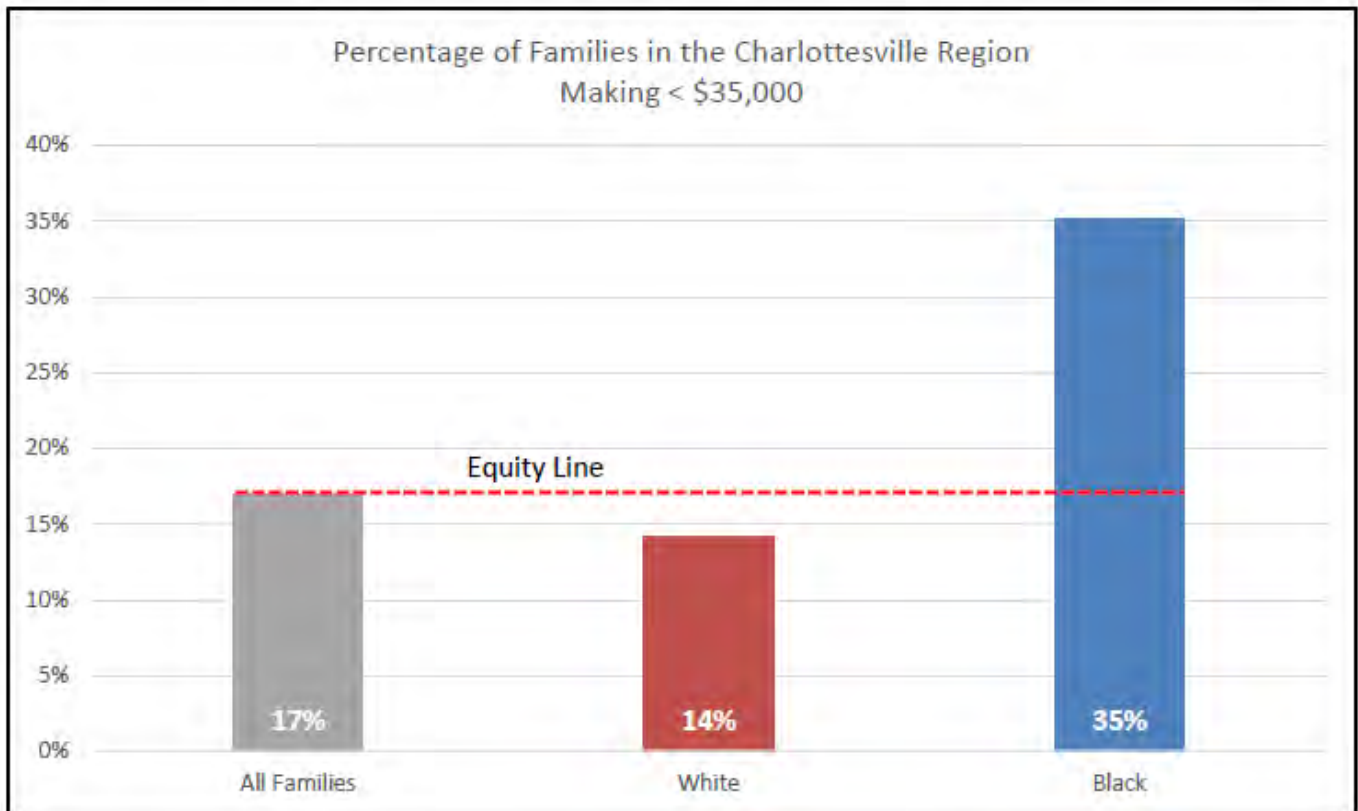
Federal Reserve Bank economists found unequal incomes explain the black-white wealth gap's persistence today more than inherited wealth or investment returns.

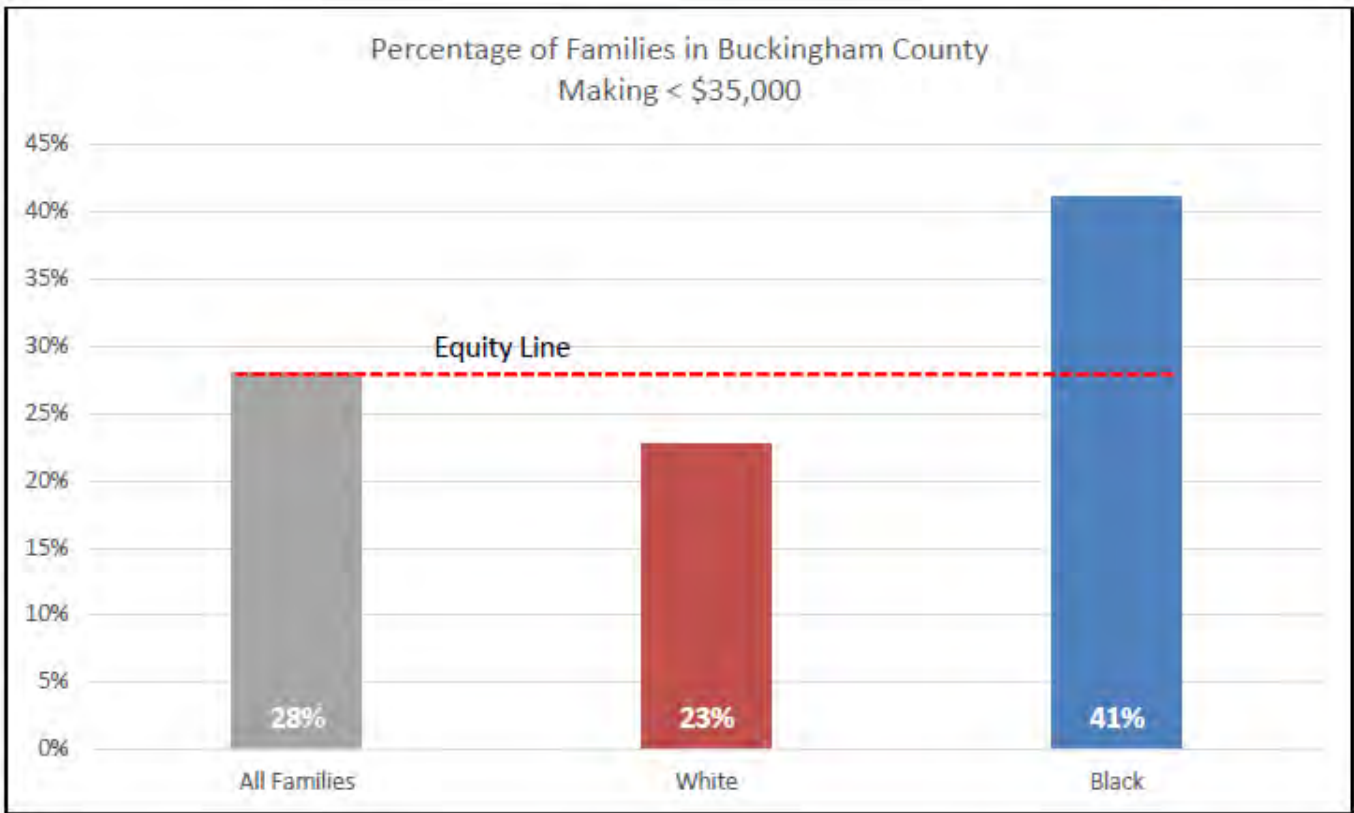
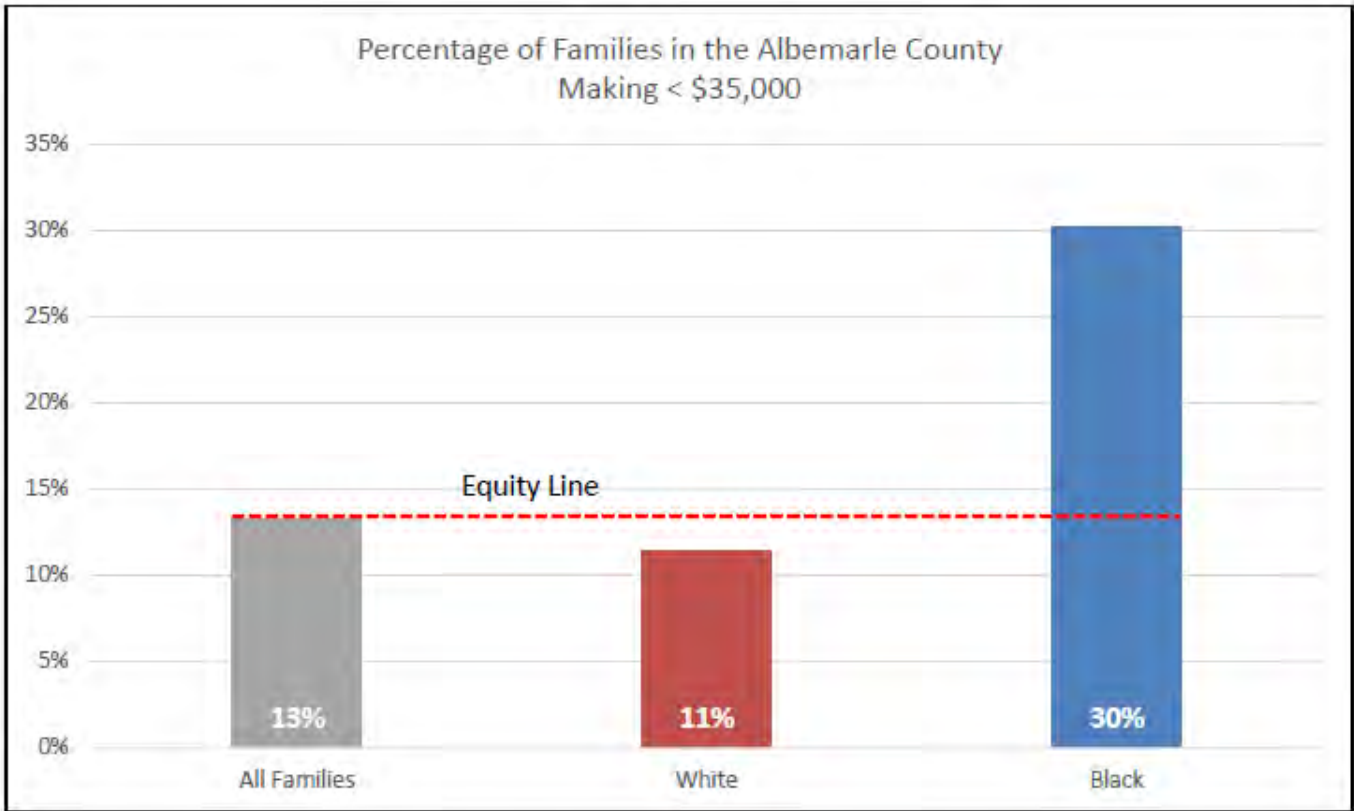


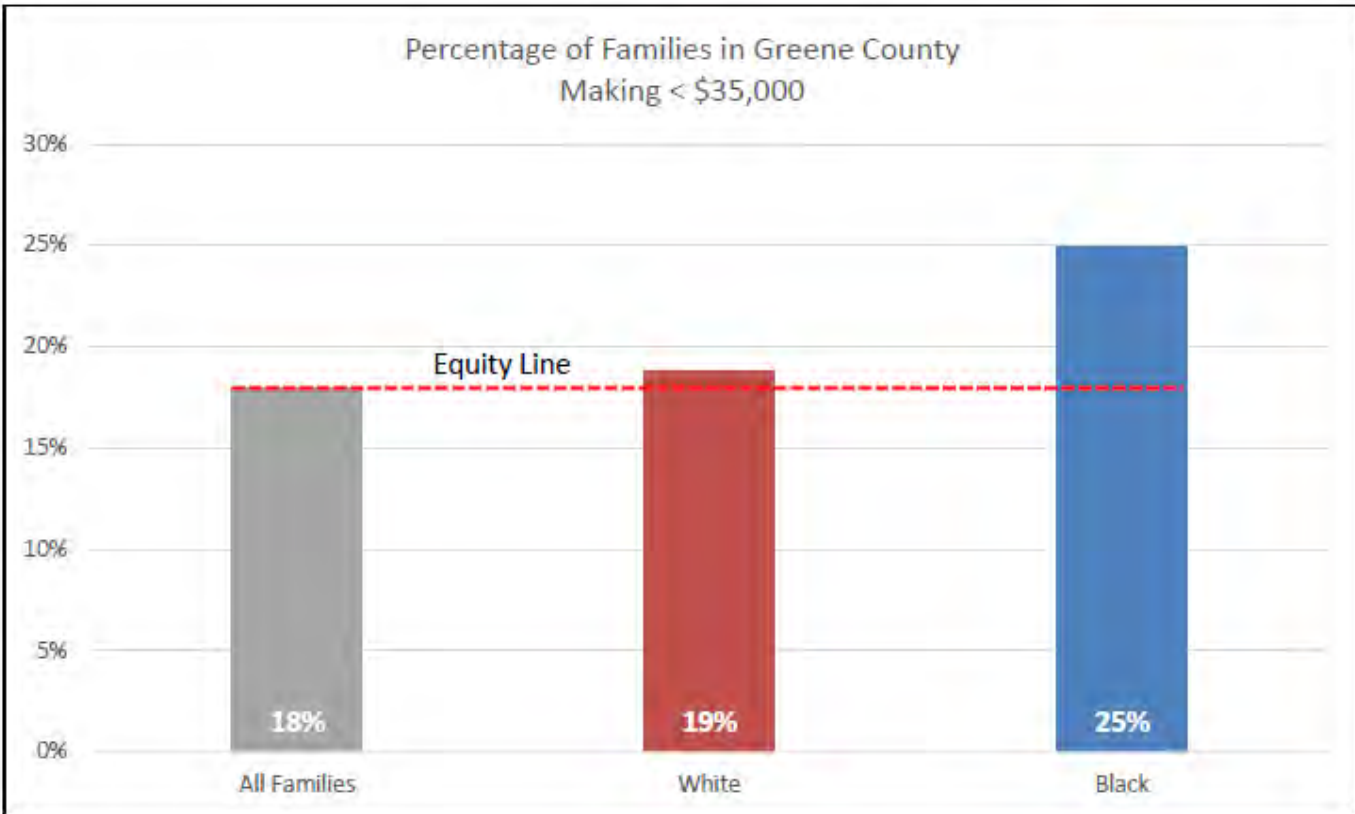
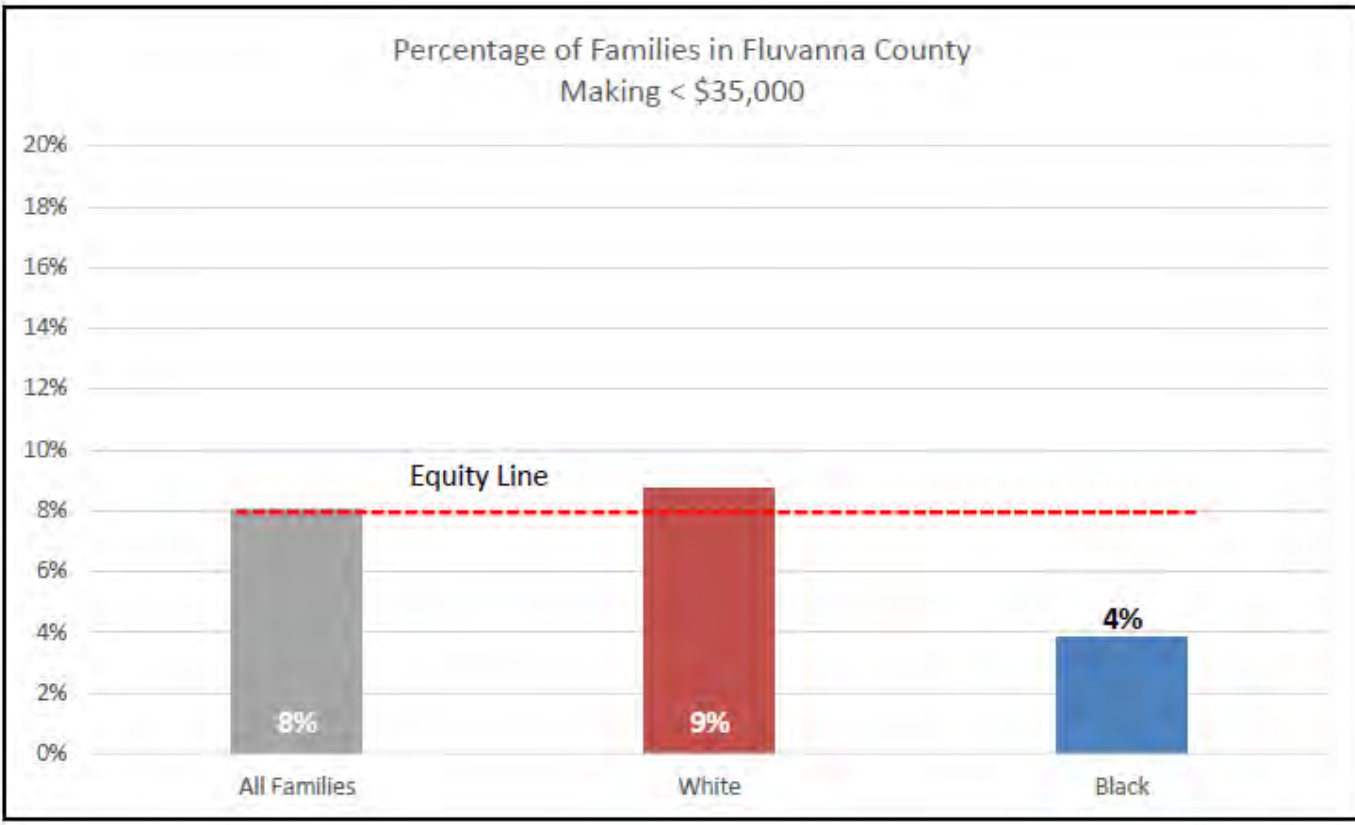
Source: Federal Reserve Bank of Cleveland research economists Dionissi Aliprantis and Daniel Carroll (David H. Montgomery/CityLab)

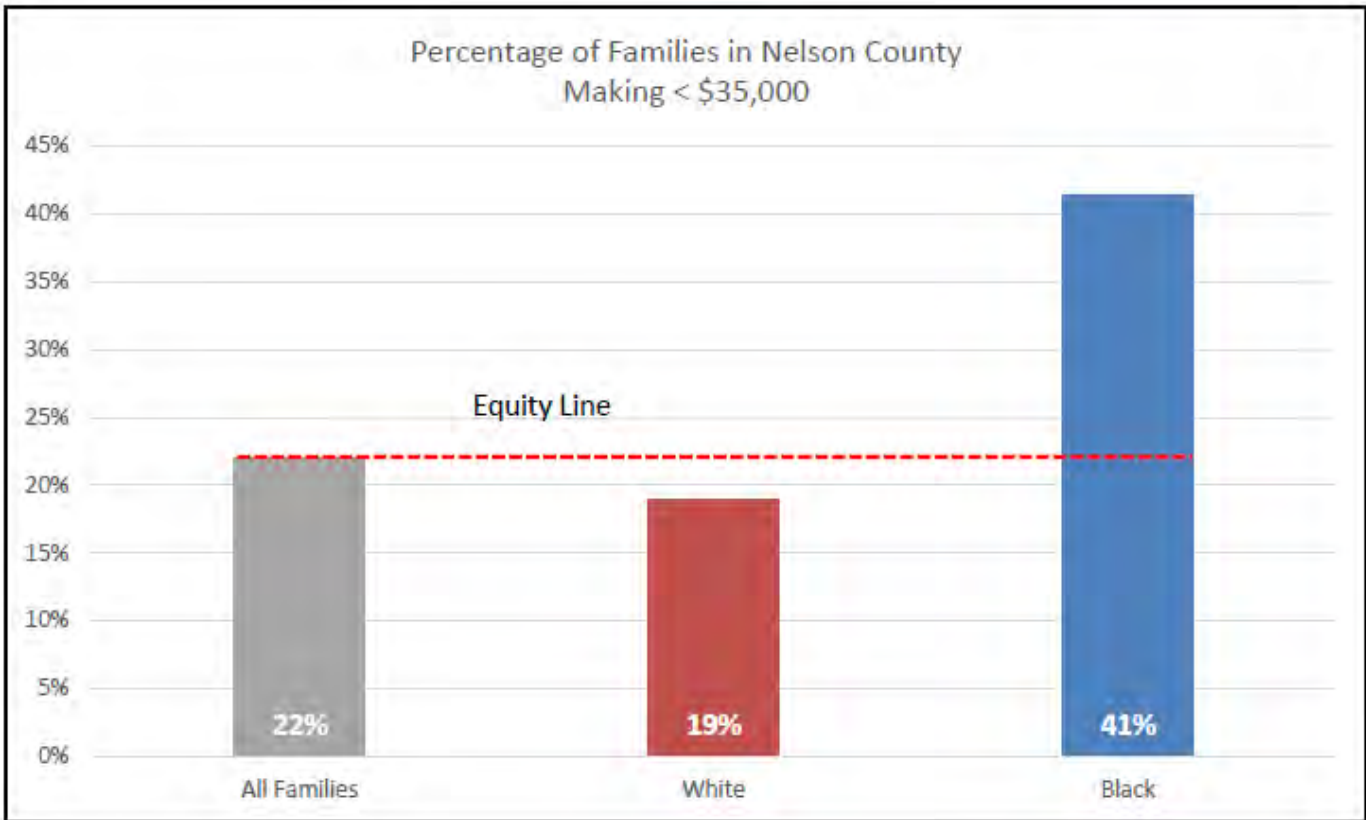
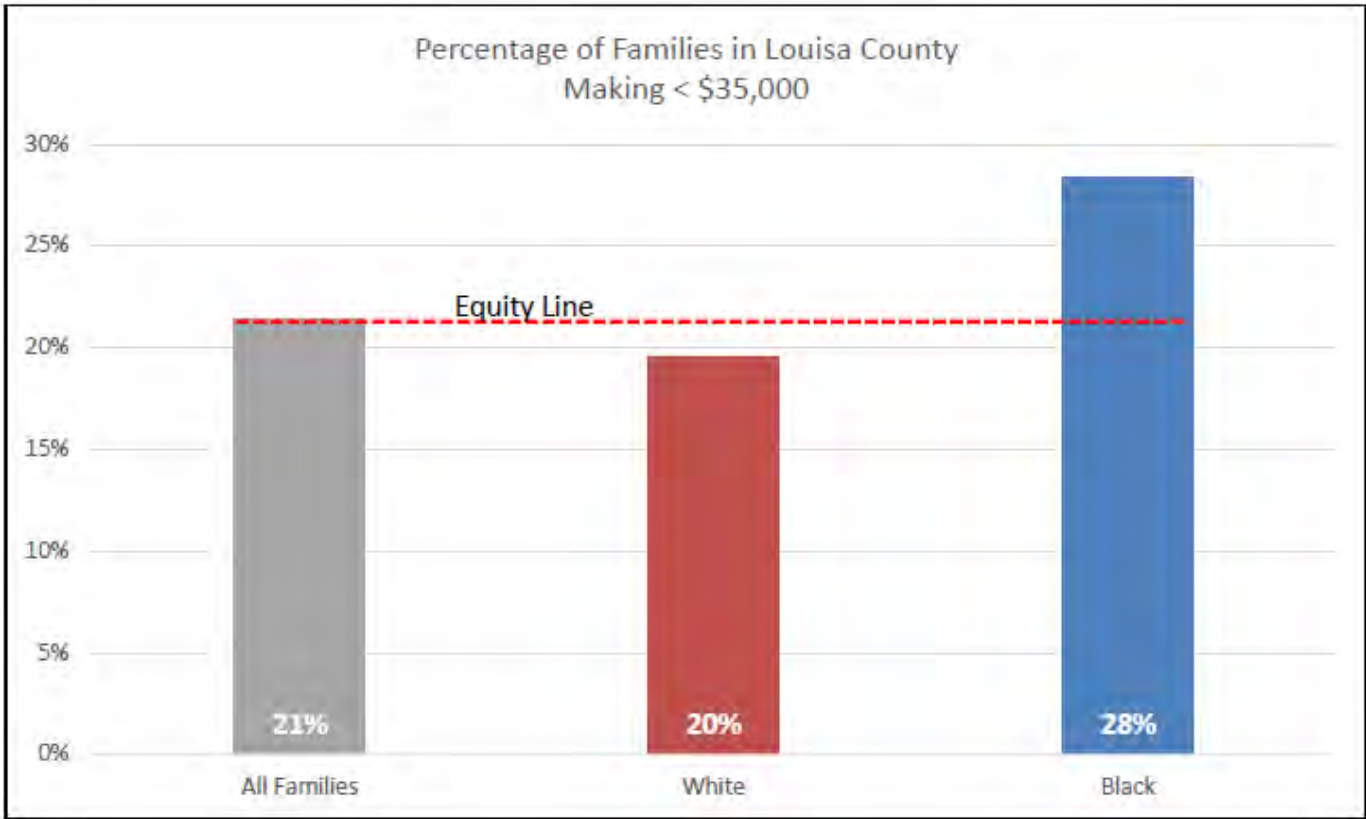


This is the same unequal labor income we see in our own communities, as shown below.









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.

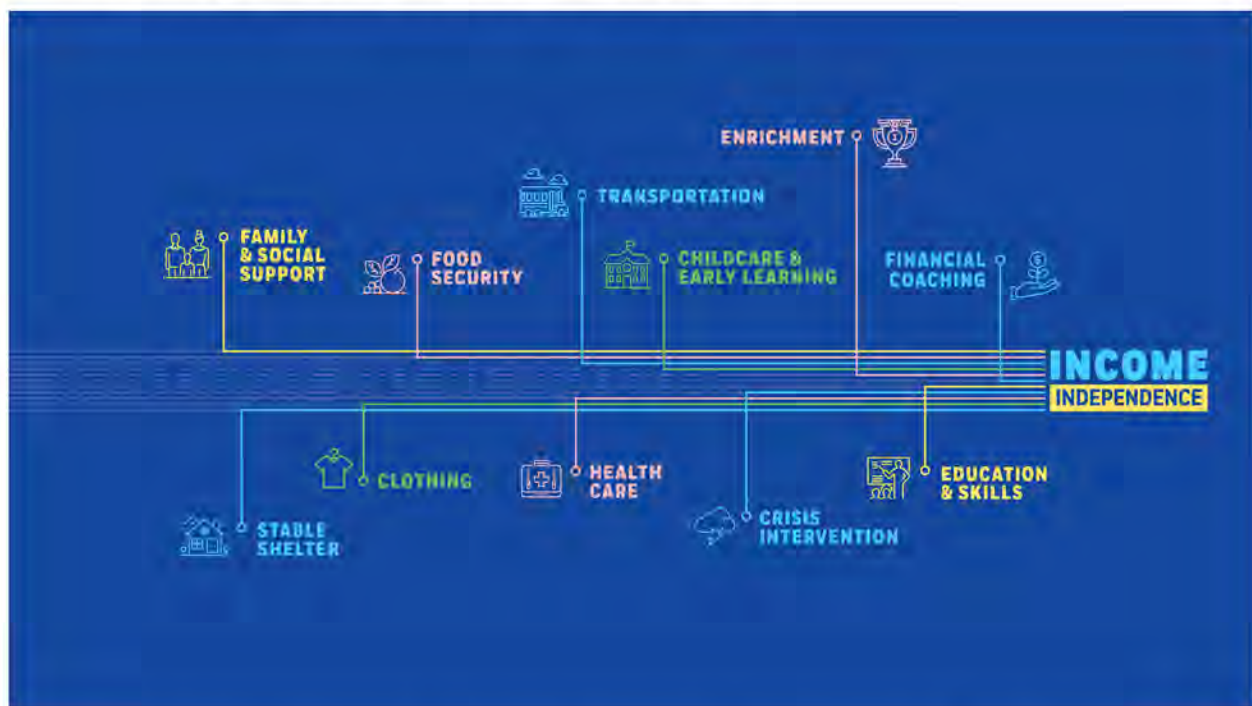
Job-Seeker Network: Network2Work uses a political-style “ground-game” that leverages community connectors to identify job-seekers who would be a good match for the job. These neighborhood-based “Connectors,” those people in the community who “know everybody,” who others turn to for information and advice, 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>
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Your payment schedule will be:

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

Filing Fee: \$15.00

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.

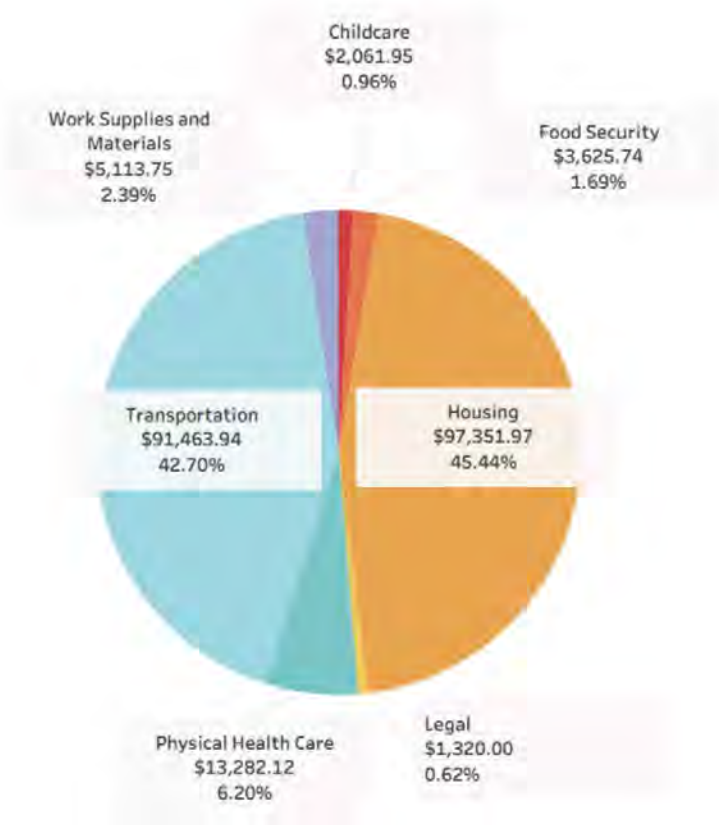
3. **Security Interest in Collateral.** To secure your obligations under this Loan Agreement, you hereby grant to us a security interest in the motor vehicle described at the top of this Loan Agreement (hereinafter the "Motor Vehicle"), all accessories and accessions to the Motor Vehicle and all proceeds 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

Rent \$72,193.55 33.68%	Utility Bill \$16,540.47 7.72%	Car Loan Payment \$13,102.91 6.11%	Gas Cards \$12,625.00 5.89%
	Vision/Glasses \$11,973.04 5.59%	Hotel	Work Supplies
Vehicle Repair \$44,610.17 20.01%		Mortgage \$3,288.85	Food Cards
	Vehicle Rental \$6,689.77 3.12%	Transit \$3,153.33	Vehicle
	Driver's License \$4,706.00	Vehicle Property	Legal
			Medical

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>

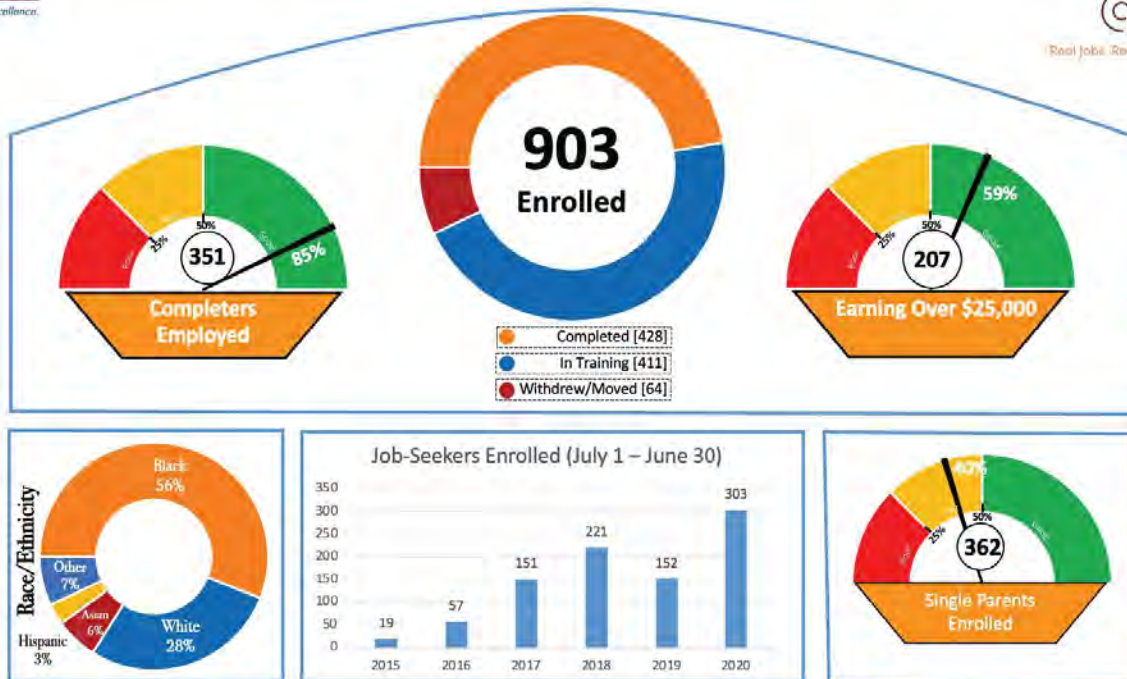
³¹ Carlock, R. (2011). *Defining and Measuring Executive Functions in Adults: Applications for Practice and Policy*. Retrieved from the Center for Budget and Policy priorities website: <http://www.buildingbetterprograms.org/wp-content/uploads/2014/04/Defining-and-Measuring-Executive-Functions-in-Adults-Applications-for-Practice-and-Policy-Carlock.pdf>

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.



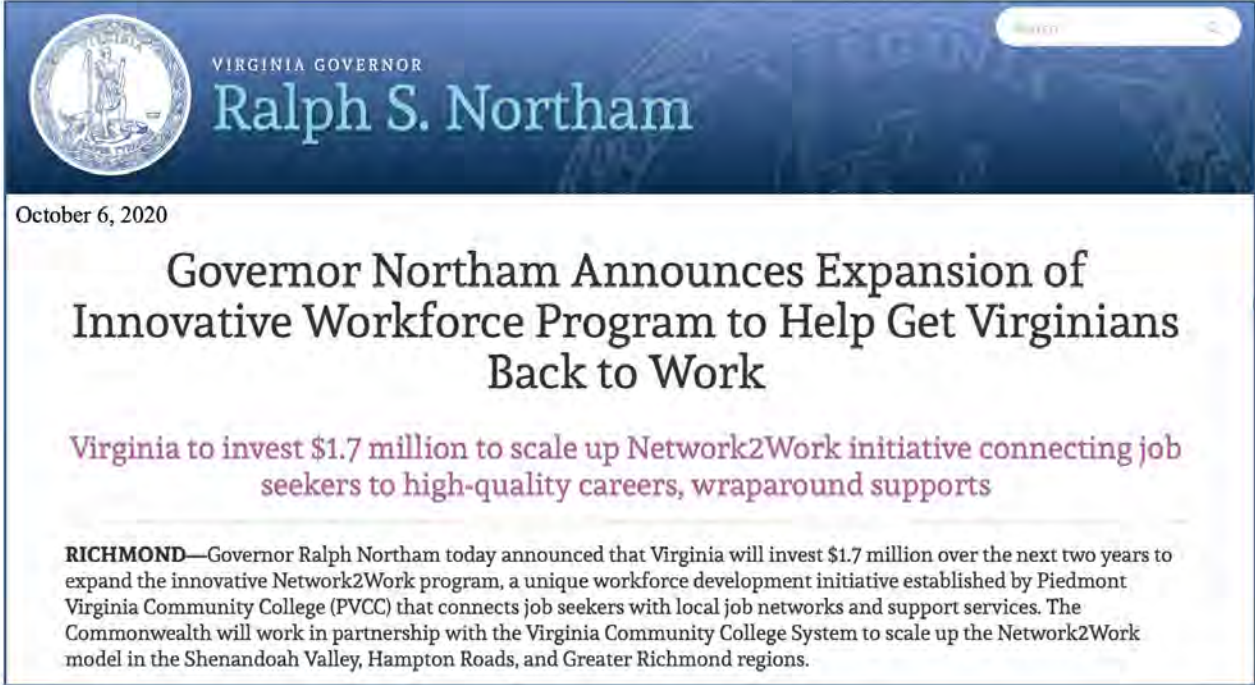
Performance Dashboard October 2014-June 2020



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.

The image is a press release banner for Governor Ralph S. Northam. It features a dark blue header with the Virginia state seal on the left, the text "VIRGINIA GOVERNOR" above "Ralph S. Northam" in a light blue font, and a search bar on the right. Below the header, the date "October 6, 2020" is displayed. The main title is "Governor Northam Announces Expansion of Innovative Workforce Program to Help Get Virginians Back to Work". A sub-headline in purple reads "Virginia to invest \$1.7 million to scale up Network2Work initiative connecting job seekers to high-quality careers, wraparound supports". The body text, starting with "RICHMOND", details the \$1.7 million investment and the program's expansion to the Shenandoah Valley, Hampton Roads, and Greater Richmond regions.

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 valued. 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 toehold 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

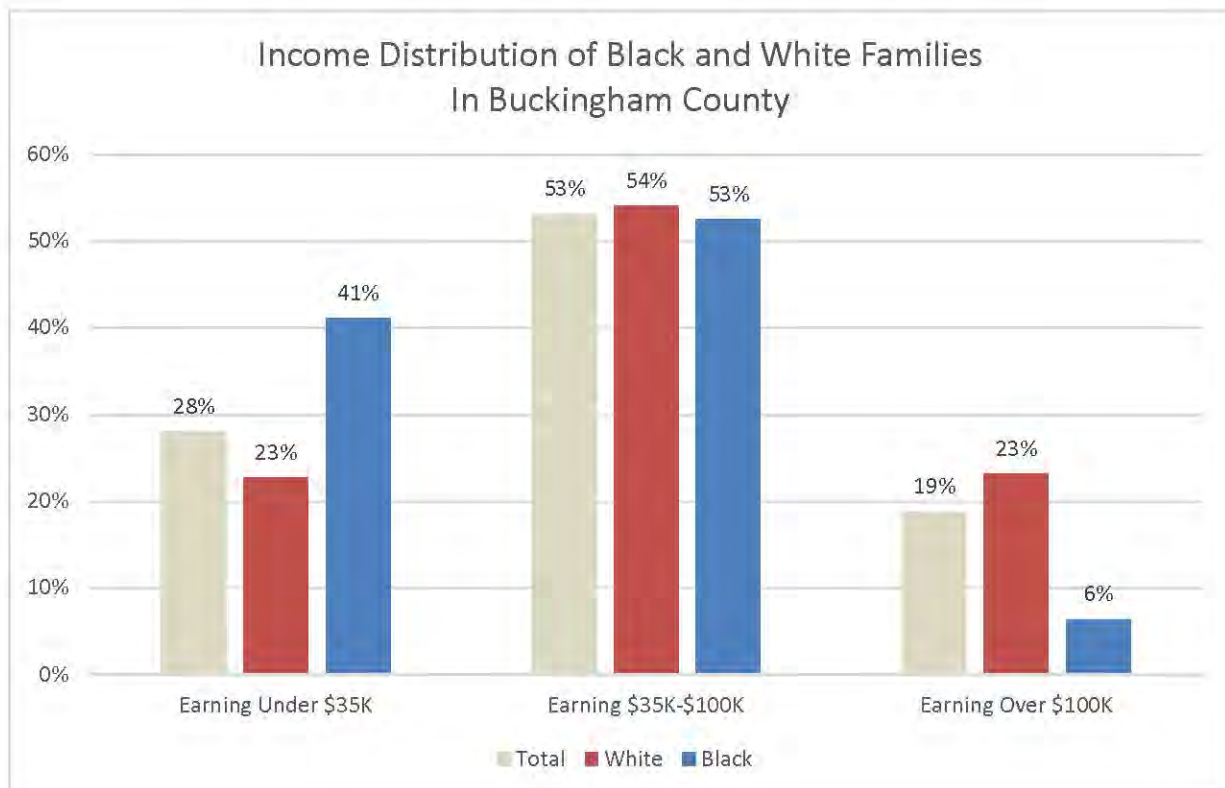
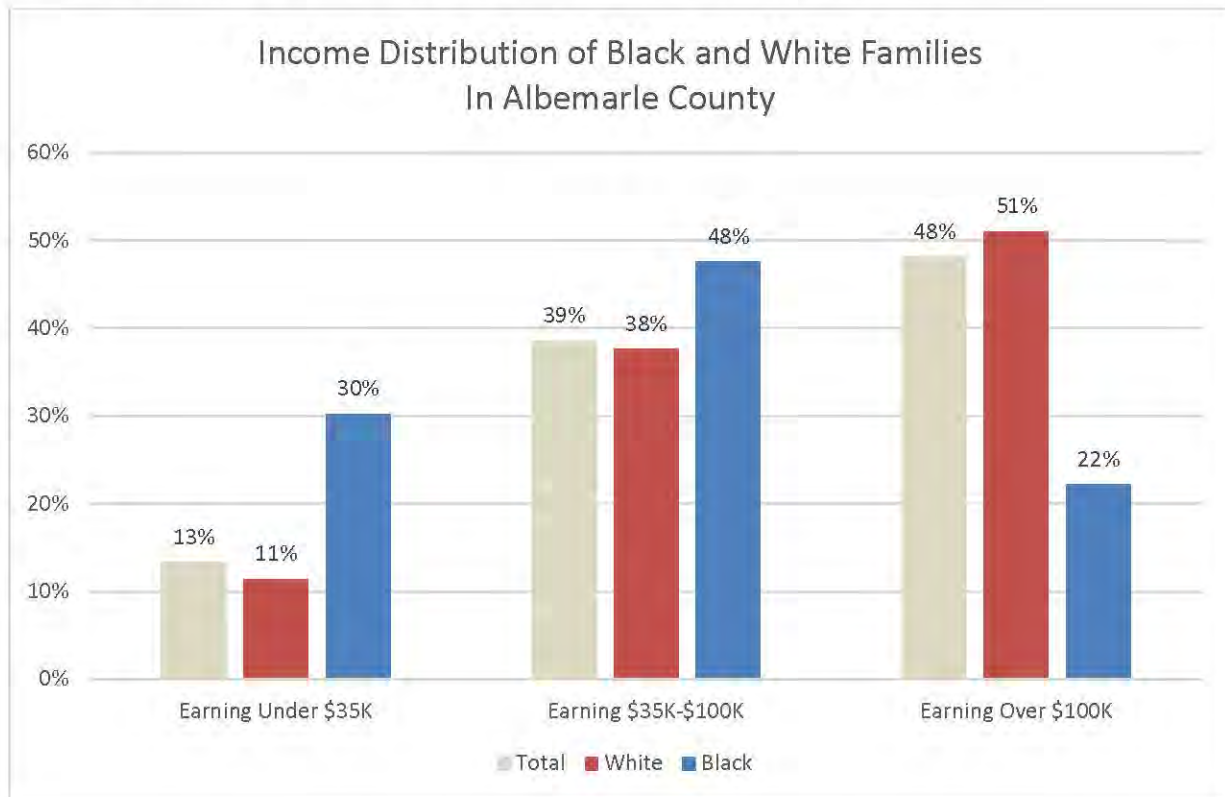
Afton Scientific
Albemarle County Transportation Service
CustomInk
Foster Fuels
Hi-Test Laboratories, Inc.
JAUNT
Loaves & Fishes
Local Food Hub (4P)
Monticello (Thomas Jefferson Foundation)
MPS
Old Dominion Hemp
Pepsi-Cola Bottling Company of Central Virginia
Safelite Autoglass Group
SL Williamson
Shippers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



Income Distribution of Black and White Families
In Fluvanna County



Income Distribution of Black and White Families
In Greene County

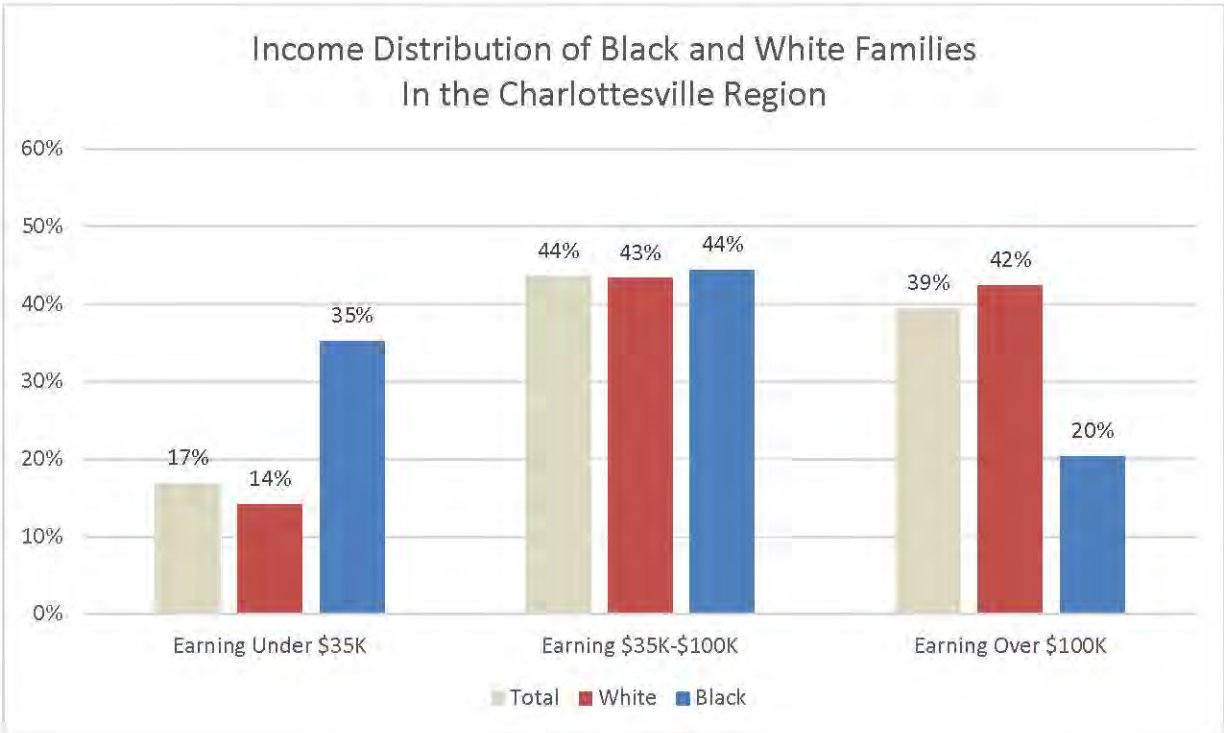
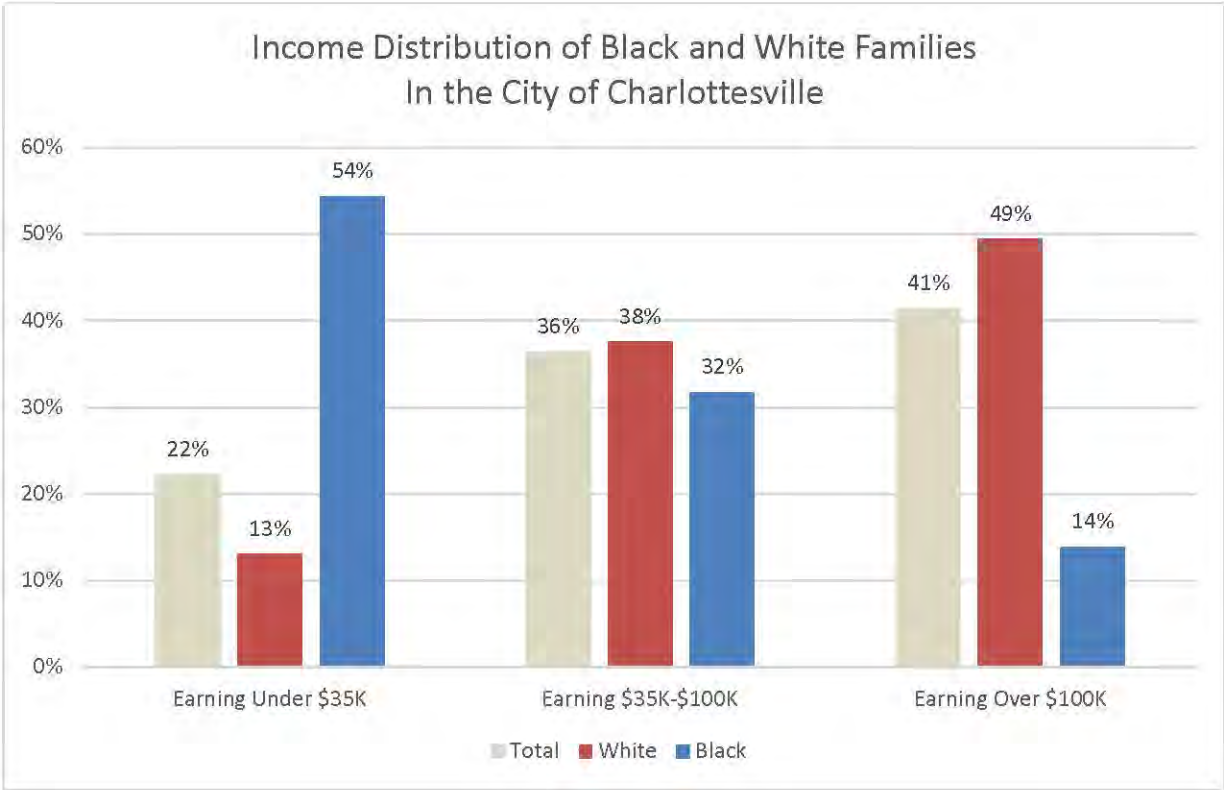


**Income Distribution of Black and White Families
In Louisa County**



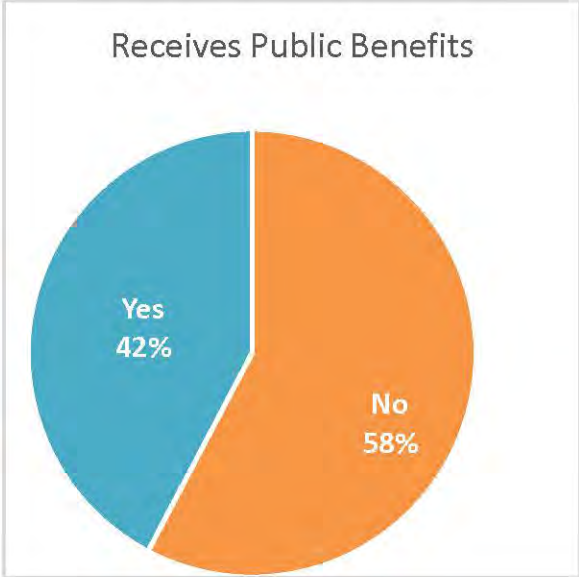
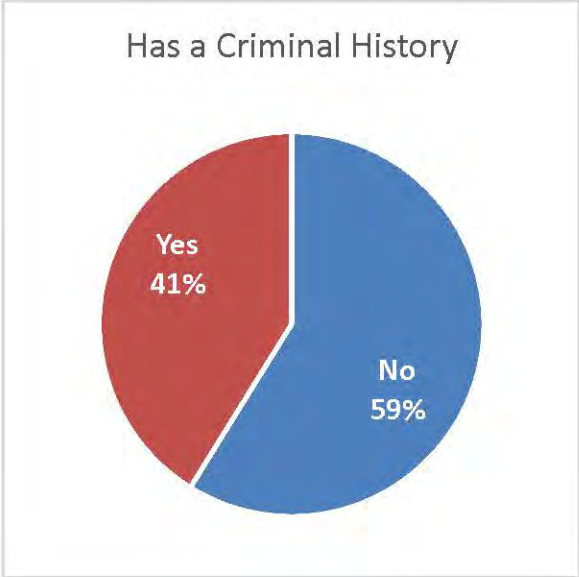
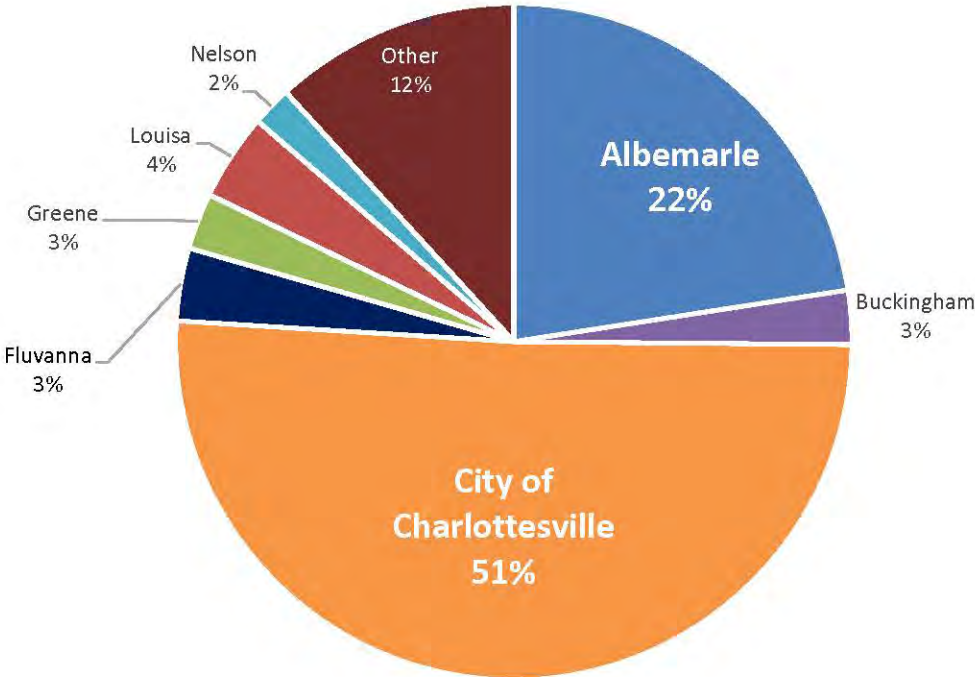
**Income Distribution of Black and White Families
In Nelson County**



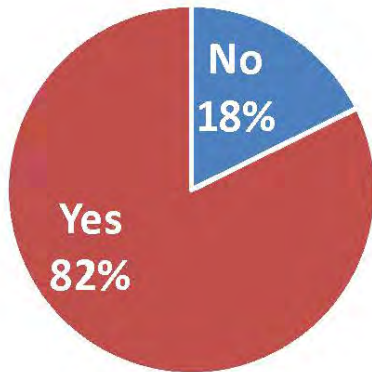


Snapshot of Network2Work@PVCC Job-Seekers

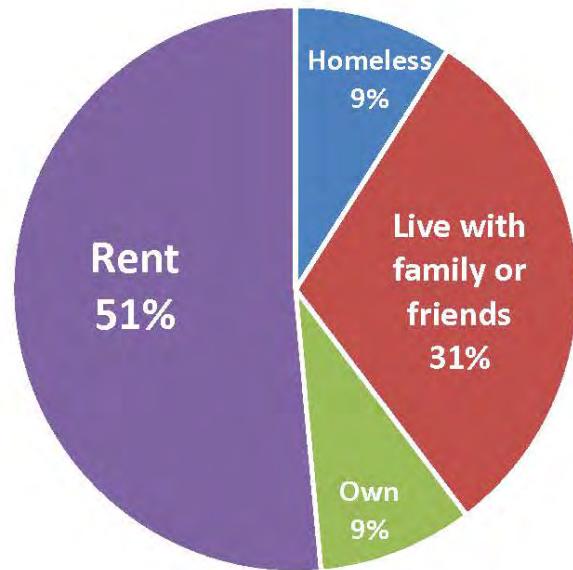
Geography



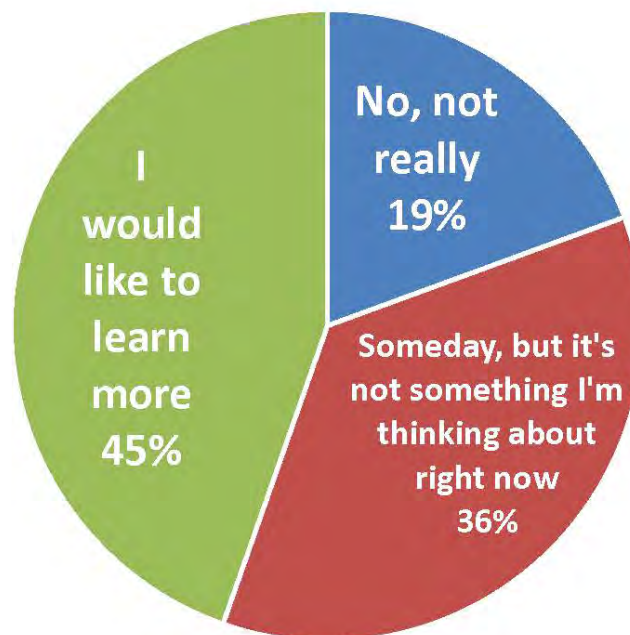
Access to a Vehicle



Housing



Interested in Home Ownership



Albemarle 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 (all school age)			Single Householder + 3 kids (all school age)			Two Adults + 1 child (in childcare)		
	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	\$ 7,742.28	\$ 645.19	\$ 148.89
Clothing	\$ 400.00			\$ 800.00			\$ 800.00			\$ 1,090.00			\$ 1,040.00			\$ 1,410.00			\$ 1,410.00			\$ 1,147.00		
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			\$ 4,680.82			\$ 4,680.82			\$ 5,057.06			\$ 5,853.36			\$ 6,387.52			\$ 6,387.52			\$ 5,460.46		
Total Survival Income	\$ 22,680.84			\$ 28,084.92			\$ 28,084.92			\$ 30,342.36			\$ 37,313.48			\$ 38,325.09			\$ 38,325.09			\$ 32,762.74		
Total Survival Income	\$ 22,680.84			\$ 28,084.92			\$ 28,084.92			\$ 30,342.36			\$ 37,313.48			\$ 38,325.09			\$ 38,325.09			\$ 32,762.74		
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	\$ -			\$ 13,520.00	\$ 1,126.67	\$ 260.00	\$ -			\$ 13,520.00	\$ 1,126.67	\$ 260.00	\$ -			\$ 13,520.00	\$ 1,126.67	\$ 260.00	\$ -			\$ 13,520.00	\$ 1,126.67	\$ 260.00
Total Working Income	\$ 25,269.07			\$ 44,193.15			\$ 30,673.15			\$ 46,450.59			\$ 34,901.71			\$ 54,633.33			\$ 40,913.33			\$ 30,882.74		

Buckingham 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 childcare)		
	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	\$ 7,742.28	\$ 645.19	\$ 148.89
Clothing	\$ 400.00			\$ 800.00			\$ 800.00			\$ 1,090.00			\$ 1,040.00			\$ 1,410.00			\$ 1,410.00			\$ 1,147.00		
Shelter	\$ 7,824.00	\$ 652.00		\$ 8,916.00	\$ 743.00		\$ 8,916.00	\$ 743.00		\$ 8,916.00	\$ 743.00		\$ 8,916.00	\$ 743.00		\$ 12,084.00	\$ 1,007.00		\$ 12,084.00	\$ 1,007.00		\$ 8,916.00	\$ 743.00	
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	\$ 2,760.14			\$ 3,425.62			\$ 3,425.62			\$ 3,801.86			\$ 4,130.38			\$ 5,024.32			\$ 5,024.32			\$ 4,205.26		
Total Survival Income	\$ 16,560.84			\$ 20,553.72			\$ 20,553.72			\$ 22,813.16			\$ 24,782.28			\$ 30,145.89			\$ 30,145.89			\$ 25,231.54		
Total Survival Income	\$ 16,560.84			\$ 20,553.72			\$ 20,553.72			\$ 22,813.16			\$ 24,782.28			\$ 30,145.89			\$ 30,145.89			\$ 25,231.54		
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	\$ -			\$ 6,760.00	\$ 563.33	\$ 130.00	\$ -			\$ 6,760.00	\$ 563.33	\$ 130.00	\$ -			\$ 6,760.00	\$ 563.33	\$ 130.00	\$ -			\$ 6,760.00	\$ 563.33	\$ 130.00
Total Working Income	\$ 19,149.07			\$ 29,801.95			\$ 23,141.95			\$ 32,159.39			\$ 27,370.51			\$ 39,694.13			\$ 32,734.13			\$ 36,391.54		

Fluvanna 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 childcare)		
	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	\$ 7,742.28	\$ 645.19	\$ 148.89
Clothing	\$ 400.00			\$ 800.00			\$ 800.00			\$ 1,090.00			\$ 1,040.00			\$ 1,410.00			\$ 1,410.00			\$ 1,147.00		
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			\$ 4,680.82			\$ 4,680.82			\$ 5,057.06			\$ 5,853.36			\$ 6,387.52			\$ 6,387.52			\$ 5,460.46		
Total Survival Income	\$ 22,680.84			\$ 28,084.92			\$ 28,084.92			\$ 30,342.36			\$ 37,313.48			\$ 38,325.09			\$ 38,325.09			\$ 32,762.74		
Total Survival Income	\$ 22,680.84			\$ 28,084.92			\$ 28,084.92			\$ 30,342.36			\$ 37,313.48			\$ 38,325.09			\$ 38,325.09			\$ 32,762.74		
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	\$ 165.00	\$ -			\$ 8,580.00	\$ 715.00	\$ 165.00	\$ -			\$ 8,580.00	\$ 715.00	\$ 165.00	\$ -			\$ 8,580.00	\$ 715.00	\$ 165.00
Total Working Income	\$ 25,269.07			\$ 49,253.15			\$ 30,673.15			\$ 41,510.59			\$ 34,901.71			\$ 49,493.33			\$ 40,913.33			\$ 45,742.74		

Greene Expenses

	Single Adult			Single Householder + 1 child (in childcare)			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
Food	\$ 3,169.92	\$ 264.16	\$ 60.96	\$ 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	\$ 7,742.28	\$ 645.19	\$ 148.89
Clothing	\$ 400.00			\$ 800.00			\$ 1,090.00			\$ 1,040.00			\$ 1,410.00			\$ 1,410.00			\$ 1,447.00		
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		\$ 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		\$ 3,078.78	\$ 256.56		\$ 3,078.78	\$ 256.56		\$ 3,221.00	\$ 268.42	
Necessary Costs	\$ 3,780.14			\$ 4,680.82			\$ 5,057.06			\$ 5,385.58			\$ 6,387.52			\$ 6,387.52			\$ 5,460.46		
Total Survival Income	\$ 27,680.84			\$ 28,084.92			\$ 30,342.36			\$ 32,313.48			\$ 38,325.09			\$ 38,325.09			\$ 45,742.74		
Total Survival Income	\$ 27,680.84			\$ 28,084.92			\$ 30,342.36			\$ 32,313.48			\$ 38,325.09			\$ 38,325.09			\$ 45,742.74		
Transportation	\$ 3,588.24	\$ 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		\$ 4,000.00	\$ 366.67	
Childcare	\$ -			\$ 8,580.00	\$ 715.00	\$ 165.00	\$ 8,580.00	\$ 715.00	\$ 165.00	\$ -			\$ 8,580.00	\$ 715.00	\$ 165.00	\$ -			\$ 8,580.00	\$ 715.00	\$ 165.00
Total Working Income	\$ 25,269.07			\$ 39,253.15			\$ 30,673.15			\$ 34,901.71			\$ 40,489.33			\$ 40,913.33			\$ 45,742.74		

Louisa Expenses

	Single Adult			Single Householder + 1 child (in childcare)			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
Food	\$ 3,169.92	\$ 264.16	\$ 60.96	\$ 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	\$ 7,742.28	\$ 645.19	\$ 148.89
Clothing	\$ 400.00			\$ 800.00			\$ 1,090.00			\$ 1,040.00			\$ 1,410.00			\$ 1,410.00			\$ 1,447.00		
Shelter	\$ 9,588.00	\$ 798.00		\$ 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		\$ 3,078.78	\$ 256.56		\$ 3,078.78	\$ 256.56		\$ 3,221.00	\$ 268.42	
Necessary Costs	\$ 3,112.94			\$ 3,828.82			\$ 4,205.06			\$ 4,533.58			\$ 5,278.72			\$ 5,278.72			\$ 4,608.46		
Total Survival Income	\$ 18,677.64			\$ 18,677.64			\$ 25,230.36			\$ 27,201.48			\$ 33,472.29			\$ 33,472.29			\$ 37,650.74		
Total Survival Income	\$ 18,677.64			\$ 18,677.64			\$ 25,230.36			\$ 27,201.48			\$ 33,472.29			\$ 33,472.29			\$ 37,650.74		
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		\$ 4,000.00	\$ 366.67	
Childcare	\$ -			\$ 8,580.00	\$ 715.00	\$ 165.00	\$ 8,580.00	\$ 715.00	\$ 165.00	\$ -			\$ 8,580.00	\$ 715.00	\$ 165.00	\$ -			\$ 8,580.00	\$ 715.00	\$ 165.00
Total Working Income	\$ 21,265.87			\$ 34,141.15			\$ 36,398.59			\$ 29,789.71			\$ 40,640.53			\$ 36,060.53			\$ 40,630.74		

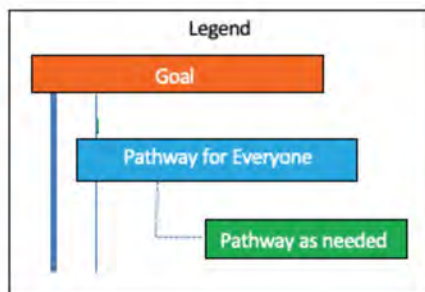
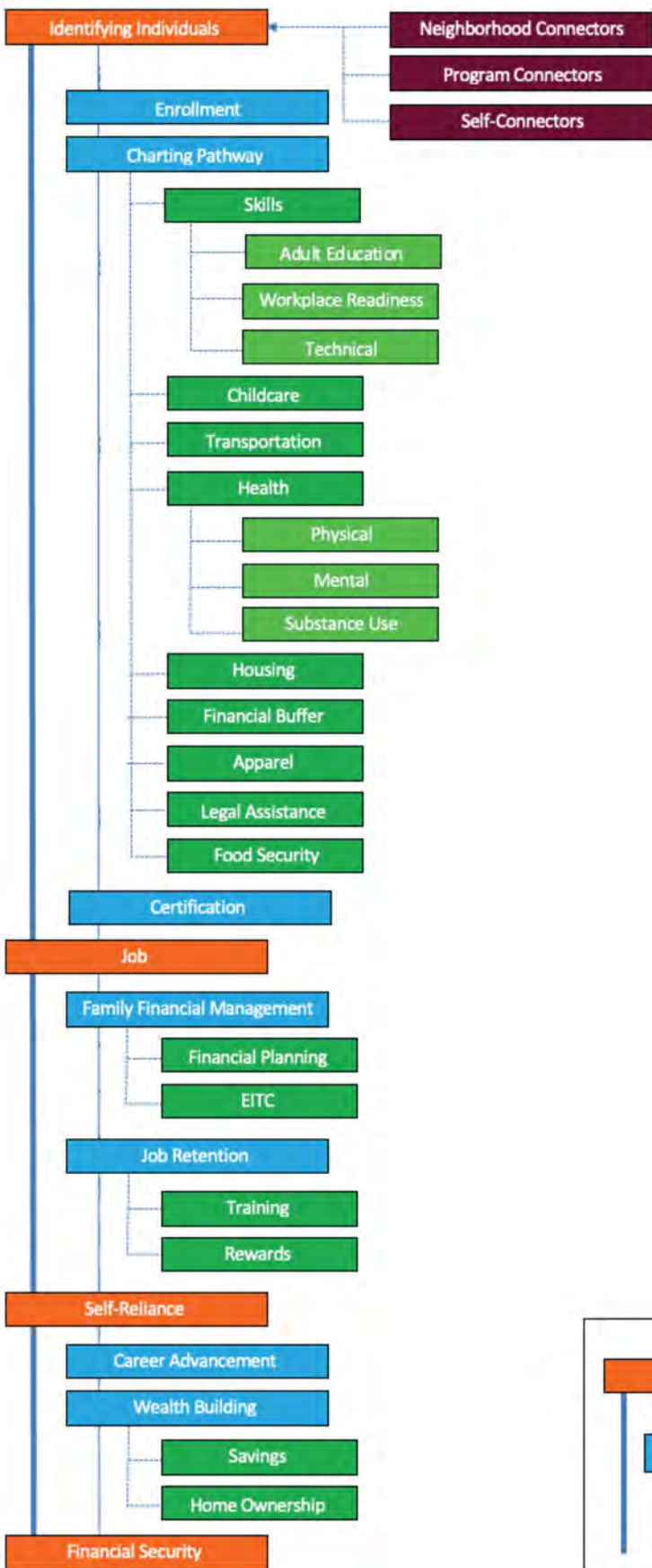
Nelson Expenses

	Single Adult			Single Householder + 1 child (in childcare)			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
Food	\$ 3,169.92	\$ 264.16	\$ 60.96	\$ 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	\$ 7,742.28	\$ 645.19	\$ 148.89
Clothing	\$ 400.00			\$ 800.00			\$ 1,090.00			\$ 1,040.00			\$ 1,410.00			\$ 1,410.00			\$ 1,447.00		
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		\$ 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		\$ 3,078.78	\$ 256.56		\$ 3,078.78	\$ 256.56		\$ 3,221.00	\$ 268.42	
Necessary Costs	\$ 3,780.14			\$ 4,680.82			\$ 5,057.06			\$ 5,385.58			\$ 6,387.52			\$ 6,387.52			\$ 5,460.46		
Total Survival Income	\$ 27,680.84			\$ 28,084.92			\$ 30,342.36			\$ 32,313.48			\$ 38,325.09			\$ 38,325.09			\$ 45,742.74		
Total Survival Income	\$ 27,680.84			\$ 28,084.92			\$ 30,342.36			\$ 32,313.48			\$ 38,325.09			\$ 38,325.09			\$ 45,742.74		
Transportation	\$ 3,588.24	\$ 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		\$ 4,000.00	\$ 366.67	
Childcare	\$ -			\$ 8,580.00	\$ 715.00	\$ 165.00	\$ 8,580.00	\$ 715.00	\$ 165.00	\$ -			\$ 8,580.00	\$ 715.00	\$ 165.00	\$ -			\$ 8,580.00	\$ 715.00	\$ 165.00
Total Working Income	\$ 25,269.07			\$ 39,253.15			\$ 30,673.15			\$ 34,901.71			\$ 40,489.33			\$ 40,913.33			\$ 45,742.74		

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	\$ 3,189.92	\$ 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	\$ 8,948.80	\$ 742.40	\$ 164.40	\$ 8,948.80	\$ 742.40	\$ 164.40	\$ 8,948.80	\$ 742.28	\$ 164.00	\$ 148.89
Clothing	\$ 400.00			\$ 800.00			\$ 800.00			\$ 1,090.00			\$ 1,040.00			\$ 1,410.00			\$ 1,410.00			\$ 1,410.00			
Shelter	\$ 12,624.00	\$ 1,077.00	\$ 246.00	\$ 15,192.00	\$ 1,266.00	\$ 311.50	\$ 15,192.00	\$ 1,266.00	\$ 311.50	\$ 15,192.00	\$ 1,266.00	\$ 311.50	\$ 15,192.00	\$ 1,266.00	\$ 311.50	\$ 18,900.00	\$ 1,575.00	\$ 363.75	\$ 18,900.00	\$ 1,575.00	\$ 363.75	\$ 18,900.00	\$ 1,575.00	\$ 363.75	
Utilities	\$ 2,406.78	\$ 200.56	\$ 46.33	\$ 2,658.78	\$ 221.56	\$ 54.92	\$ 2,658.78	\$ 221.56	\$ 54.92	\$ 2,658.78	\$ 221.56	\$ 54.92	\$ 2,658.78	\$ 221.56	\$ 54.92	\$ 3,078.78	\$ 256.56	\$ 61.14	\$ 3,078.78	\$ 256.56	\$ 61.14	\$ 3,078.78	\$ 256.56	\$ 61.14	\$ 268.42
Necessary Costs	\$ 3,780.14			\$ 4,680.82			\$ 4,680.82			\$ 5,057.06			\$ 5,365.58			\$ 6,387.52			\$ 6,387.52			\$ 6,387.52			\$ 5,460.46
Total Survival Income	\$ 22,680.84			\$ 28,084.92			\$ 28,084.92			\$ 30,942.36			\$ 32,313.48			\$ 38,325.09			\$ 38,325.09			\$ 38,325.09			\$ 32,762.74
Total Survival Income	\$ 22,680.84			\$ 28,084.92			\$ 28,084.92			\$ 30,942.36			\$ 32,313.48			\$ 38,325.09			\$ 38,325.09			\$ 38,325.09			\$ 32,762.74
Transportation	\$ 2,988.24	\$ 215.69	\$ 49.24	\$ 2,988.24	\$ 215.69	\$ 49.24	\$ 2,988.24	\$ 215.69	\$ 49.24	\$ 2,988.24	\$ 215.69	\$ 49.24	\$ 2,988.24	\$ 215.69	\$ 49.24	\$ 2,988.24	\$ 215.69	\$ 49.24	\$ 2,988.24	\$ 215.69	\$ 49.24	\$ 2,988.24	\$ 215.69	\$ 49.24	\$ 260.00
Childcare	\$ -			\$ 13,520.00	\$ 1,126.67	\$ 260.00	\$ 13,520.00	\$ 1,126.67	\$ 260.00	\$ 13,520.00	\$ 1,126.67	\$ 260.00	\$ 13,520.00	\$ 1,126.67	\$ 260.00	\$ 13,520.00	\$ 1,126.67	\$ 260.00	\$ 13,520.00	\$ 1,126.67	\$ 260.00	\$ 13,520.00	\$ 1,126.67	\$ 260.00	\$ 260.00
Total Working Income	\$ 25,249.07			\$ 44,139.15			\$ 30,673.15			\$ 46,450.59			\$ 34,901.71			\$ 54,433.33			\$ 40,913.33			\$ 50,882.74			\$ 50,882.74

Creating Pathways to Financial Security in the Charlottesville Region



04

Additional Reading and Resources

Additional Reading & Resources

*Compiled in collaboration with the
Jefferson Madison Regional Library staff.*

RACIAL COVENANTS

Mapping Albemarle – mapping cville – Examining Equity Through History: Mapping Racist Covenants, Infrastructure, and More... - <https://mappingcville.com/>

Jordy Yager works to map inequities in Charlottesville -- past to present. This blog explores the work being done to plot every property in Charlottesville that contains a racist covenant.

Mapping Prejudice - <https://mappingprejudice.umn.edu/>

The University of Minnesota's project to expose structural racism, with a special focus on racial covenants. This work includes maps and a database, but also a rather comprehensive "Resources" tab which includes almost countless videos on this topic (related to Minnesota)

REDLINING

Mapping Projects Show Lasting Impact Of Redlining, Racial Covenants In Virginia
Features Jordy Yager's work in Charlottesville, VA

The Health Effects of Past Housing Discrimination is Plain to See
Features Richmond, VA

SOCIAL DETERMINANTS OF HEALTH

Social Determinants of Health - Healthy People 2030 | health.gov

Infographics for social determinants of health (SDOH), which are the conditions in the environments where people are born, live, learn, work, play, worship, and age that affect a wide range of health, functioning, and quality-of-life outcomes and risks.

**Visit our website to
view additional
reading resources:**



**[http://albemarle.org/
communityread](http://albemarle.org/communityread)**





COMMUNITY READ

WWW.ALBEMARLE.ORG