The over-arching goal is to eliminate barriers for minority and economically-disadvantaged populations and enable them to achieve financial stability and thrive economically. This may be achieved through coordinated service delivery among peer agencies supported by task force coalitions focused on long-term, systems-level change. Through this, we may begin to eliminate a dependency on these services such that individuals can thrive economically and become financially stable.
Let's Write a New Narrative for Our Community

ENVISION
A MORE EQUITABLE CHARLOTTESVILLE
A More Equitable Charlottesville

ENVISION: A More Equitable Charlottesville is a cross-sector initiative of United Way of Greater Charlottesville (UWGC) that builds upon our organization’s primary impact areas—Financial Resiliency, School Readiness, and Connected Communities—to leverage the power and expertise across Charlottesville’s social impact sector in a coordinated approach to address generational poverty.

GOAL ONE
Help lift 1,800 families—including at least 630 Black families—out of poverty in Thomas Jefferson Planning District (TJPD) by 2027.

GOAL TWO
Increase by 10% kindergartners from economically-disadvantaged families who pass developmental benchmarks by 2027; increase the number of Black kindergartners who pass by 20%.

GOAL THREE
Build a more connected community through a deepened understanding of race and equity.
Poverty in Charlottesville

17% of families in our region cannot afford the essentials of life.

*Local jobs in this salary range include Certified Nurse Assistant, Receptionist, and Groundskeeper.

Left: United Way of Greater Charlottesville, 2021
Top Right: Network2Work@PVCC, 2021
Bottom Right: United States Census Bureau, 2019
Key Poverty Indicators
a Focus on Equity

HOUSING
24% of Black families own their home
50% of White families own their home
1 in 4 Black homeowners moved or lost their home between 2000 and 2018.

ACCESS TO CAPITAL
12.4% the denial rate for Black loan applicants
4.5% the denial rate for White loan applicants

EARLY EDUCATION
104% lower scores for Black children than White children on kindergarten literacy assessments
145% more likely to fail kindergarten literacy assessments if economically-disadvantaged

HEALTH
9% shorter life span for Black individuals than White individuals
74.7 YRS average life expectancy of Black individuals
81.2 YRS average life expectancy of White individuals

Charlottesville Low-Income Housing Coalition, 2020
Federal Financial Institutions Examination Council, 2021
United Way of Greater Charlottesville, 2021
Thomas Jefferson Health District, 2019
Goal One
Help lift 1,800 families—including 630 Black families—out of poverty in TJPD by 2027

2019:
Nine Core Members Convened
Charlottesville’s Financial Resiliency Task Force (FRTF) is a collaboration of nine core organizations serving the Greater Charlottesville community.

UWGC Role:
Backbone & Service Provider
UWGC serves as the centralized organizer of responsibilities for the work of FRTF.

Distinguishing Factors of the FRTF Approach
- Target population via financial resiliency metrics
- Shared data between partners & 3-year client commitment
- Personalized goals and support for families
The FRTF Process
Family of 3 (Mother + 1 Child + Toddler)

**BEFORE**
- **INCOME:** $30,000
- **CREDIT SCORE:** 500
- **HOUSING:** Subsidized, struggles with co-pay
- **CHILDCARE:** Subsidized; struggles with co-pay
- **TRANSPORTATION:** Unreliable car; high interest rate loan

**AFTER**
- **INCOME:** $45,000
- **CREDIT SCORE:** 630
- **HOUSING:** Private rental; pathway to home ownership
- **CHILDCARE:** Receives support for co-pay
- **TRANSPORTATION:** Reliable car; affordable loan

**Family works with FRTF organizations**
- with specific, coordinated services to target barriers to financial resiliency.

*FRTF organizations in this example:
- **UWGC** for child care and auto assistance
- **Network2Work@PVCC** for job training resources to increase salary
- **Piedmont Housing Alliance** for home ownership and financial counseling

**After 1-3 years,** effects of partnership result in higher Financial Resiliency Score, and ultimately, financial independence.
ENVISION Pilot: Year One Results

A Snapshot of Key Indicators for 2021 Participants

While ENVISION is focused foremost on Greater Charlottesville, partners will seek to determine meta-patterns in data collection and evaluation with intent to scale the program to other regions.

11 TOTAL FAMILIES
1 SINGLE GRANDMOTHER | 8 SINGLE MOTHERS | 2 MARRIED COUPLES

AT END OF FY21
13% INCREASE in average credit score (from 542 to 611)
12% INCREASE in average monthly income (from $2,467 to $2,750)
19% INCREASE in average hourly wages (from $14.58 to $17.37)

HOUSING

START
- 6 Renting
- 4 in public housing
- 1 Homeless

END
- 3 Purchased homes
- 3 Purchase pending
- 4 Moved from public housing to private rentals
- 1 in public housing

HEALTHY DEBT
$281,708 to $996,456
Total increase, including 3 mortgages, 3 reliable used vehicles financed through Driving Lives Forward, 2 new vehicles

BAD DEBT
$80,211 to $34,282
Total decrease
FAMILY INVESTMENT PROGRAM

Habitat for Humanity preparing up to 20 nominations:

Up to 15 participants from the Pathways program
• Program prepares participants for home ownership program
• FIP participation allows creation of family action plan to move to new tier of financial stability prior to home ownership by decreasing debt/increasing income

Up to 5 participants from Southwood
• These families have been approved for apartments in redevelopment based on their down payment/mortgage capacity
• Because of family size, they have the opportunity to “buy up” to a larger townhome or stand-alone home
• Participating in FIP will allow family to increase down payment/mortgage capacity via matched savings
Meet Kizzy

“No matter how hard we worked or how many jobs we had, we just couldn’t keep up with the rent.”

• Before: In search of a “forever” home
  • Single mother of 3
  • Hotel housekeeper

• FRTF Collaborative Services (2018-2021)
  • Financial coaching
  • Matched savings
  • Affordable line of credit
  • Support for continuing education

• After: Purchased first home! (March 2021)
  • Owns private cleaning business
  • Preparing for medical billing/coding exam
Driving Lives Forward connects economically-disadvantaged families with reliable vehicles and affordable auto loan financing, providing not only safe transportation, but, importantly, a way to establish sustaining employment and create or improve credit history – critical for access to affordable capital. This unique partnership relies on an equity framework to support families and individuals in the removal of transportation barriers as they seek progress on the road to economic resiliency.
Applied for a car loan with Carter Myers at 15.95% interest, $2,000 down and a monthly payment of $443 for a 2016 Sonata at $17,648.

Referred to DLF, received $2,000 down payment assistance, 5% loan, and reduced monthly payment of $314 for 48 months, a monthly savings of $161.

Former Network2work client who recently earned a Certified Nursing Technician license & new job at UVA working evening and night shifts, so a vehicle is required.

Increased her income to $15/hour with benefits and moved from public housing to a rental unit.

DLF will allow a greater margin in monthly income but will still be tight for a single mother with rent, car insurance and car payment; 69% of monthly income prior to utilities, food, medical, taxes, gas, repairs, living expenses associated with having a child in school.
Goal Two
Increase by 10% kindergartners from economically-disadvantaged families who pass developmental benchmarks by 2027; increase the number of Black kindergartners who pass by 20%.

Increase the number of children receiving early education
- Go2Grow
- Early Learners Scholarships

Elevate quality of early education providers
- Preschool Development
- Mixed Delivery Grants

Identify, develop, and leverage resources to meet rising costs
- Ready Regions Blue Ridge ($2M for 21 localities)
In December 2021, UWGC was awarded the lead agency for Ready Region Blue Ridge, a geographic region covering 21 Virginia localities. The intent of Ready Regions is to bring access to early education to every child in Virginia regardless of race, ethnicity, economic status or place of residence.

The Virginia Department of Education and the Virginia Early Childhood Foundation have oversight of the program.

Ready Region Will Help Every Virginia Community Be:

- **Accountable:** Virginia’s early education system must prepare children for success
- **Parent-Centered:** Families must be engaged in designing a system that works for them
- **Responsive:** Parents must be able to choose the childcare they want and need
- **Reliable:** Early education programs need supports to delivery quality services
- **Bold:** Every community in VA should be a place where families can thrive
Who will be Included?

Lead organizations must partner with school divisions, social and human services, quality improvement networks, early education programs, and other public and private organizations involved in the early childhood system.

<table>
<thead>
<tr>
<th>Region</th>
<th>Lead Organizations</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 - Southwest</td>
<td>United Way Southwest Virginia</td>
</tr>
<tr>
<td>2 - West</td>
<td>United Way Roanoke Valley</td>
</tr>
<tr>
<td>3 - Southside</td>
<td>Smart Beginnings Danville Pittsylvania</td>
</tr>
<tr>
<td>4 - Central</td>
<td>Smart Beginnings Greater Richmond</td>
</tr>
<tr>
<td>5 - Southeastern</td>
<td>EVMS Minus 9 to 5</td>
</tr>
<tr>
<td>6 - Chesapeake Bay</td>
<td>Smart Beginnings Virginia Peninsula</td>
</tr>
<tr>
<td>7 - Capital Area</td>
<td>Fairfax County Office for Children</td>
</tr>
<tr>
<td>8 - North Central</td>
<td>Coming soon!</td>
</tr>
<tr>
<td>9 - Blue Ridge</td>
<td>United Way of Greater Charlottesville</td>
</tr>
</tbody>
</table>
The Mixed Delivery Program allows for parent choice among high quality options that meet the needs of their child and family. This program, now codified by Virginia as a sister program to the Virginia Preschool Initiative, works to address inequities in early education by increasing access and funding for preschool slots in private early care and education programs. UWGC was allocated 77 slots in FY22 and has been allocated 127 slots for the FY23 renewal period. New in FY23 is an Infant-Toddler Mixed Delivery Pilot funded by the VA Department of Education. UWGC is one of three organizations in the state selected for this pilot and has been allocated 75 of the 200 pilot slots.

**FY22 PROGRAM STATISTICS**

- **$30,500** Median household income of a Mixed Delivery Program family
- **77%** Percentage of students at or below 200% of federal poverty level

**RACE/ETHNICITY BREAKDOWN**

<table>
<thead>
<tr>
<th>Race/ Ethnicity</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Asian</td>
<td>8%</td>
</tr>
<tr>
<td>Black or African American</td>
<td>48%</td>
</tr>
<tr>
<td>Hispanic or Latino</td>
<td>14%</td>
</tr>
<tr>
<td>Multi/Bi-racial</td>
<td>9%</td>
</tr>
<tr>
<td>White, not Hispanic</td>
<td>19%</td>
</tr>
</tbody>
</table>
UWGC developed its Coordinated Enrollment, or single-point-of-entry program, that was deployed in all public preschool programs in Charlottesville/Albemarle for the current school year. Applications for all 3 and 4 year-olds wanting to enroll in the Charlottesville or Albemarle School System’s public preschool programs, MACAA Head Start or the community Mixed Delivery program managed by UWGC were accepted and processed for eligibility through this online system last spring.

The single-point-of-entry allows a parent a convenient and efficient way to apply. In addition, navigators are available for parents who require assistance or who may have questions about the programs and eligibility.
COORDINATED ENROLLMENT: BY THE #s

COORDINATED ENROLLMENT – School Years 21/22 and 22/23

Race/Ethnicity of All Applications

- Asian: 9%
- Black: 33%
- Hispanic or Latino: 22%
- Multi/Biracial: 10%
- White, not Hispanic: 26%

Other Indicators

- # of families experiencing homelessness: 40
- # of parents under age 19 at child’s birth: 33
- # of single parent households: 1,084
- # of parents with <12th grade education: 310

*Total applications: 2,377 over 2 years*
Cost of care continues to increase and continues to be exacerbated by COVID. Pre-COVID, the cost of infant care rose from $40+ per day to $50+ per day. Now infant rates range from $55-$63/day with one provider recently increasing their rate to $73/day, costing families $14,300 to $16,380 per year. A single parent making $28,000 per year will pay 53%-60% of their annual income for infant care without financial assistance. Many parents resort to friends and family for childcare, keeping their children out of the high-quality environment that will help minimize the impact of living in poverty and help these children arrive at kindergarten better prepared to learn.

38 scholarships maintained for FY22
54 families benefitted from scholarships
Average annual income < $28,000
125% of Federal Poverty level
SANTA FUND
FOR SCHOOLKIDS
Annual partnership with Daily Progress & WINA
(separate from UWGC annual campaign)

Provides essentials like clothing, shoes, medicine, eyeglasses, and school supplies/books for schoolchildren in need in our community.

$213,525
FY23 total raised
# Impact Grants

## Financial Stability Impact Funding

<table>
<thead>
<tr>
<th>Project</th>
<th>Investment</th>
<th>Beneficiaries</th>
<th>Strategy</th>
</tr>
</thead>
<tbody>
<tr>
<td>New Hill Development Corp</td>
<td>$25,000</td>
<td>275</td>
<td>Financial literacy &amp; asset-building for adults</td>
</tr>
<tr>
<td>Piedmont Housing Alliance Housing &amp; Financial Coaching</td>
<td>$25,000</td>
<td>825</td>
<td>Financial literacy &amp; asset-building for adults</td>
</tr>
<tr>
<td>Habitat for Humanity Pathways to Housing</td>
<td>$30,000</td>
<td>27</td>
<td>Financial literacy &amp; asset-building for adults</td>
</tr>
<tr>
<td>Community Investment Collaborative Entrepreneurship Program</td>
<td>$30,000</td>
<td>85</td>
<td>Employment &amp; improved-employment pathways for adults</td>
</tr>
</tbody>
</table>

## School Readiness Impact Funding

<table>
<thead>
<tr>
<th>Project</th>
<th>Investment</th>
<th>Beneficiaries</th>
<th>Strategy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Piedmont YMCA Early Learning Center</td>
<td>$30,000</td>
<td>108</td>
<td>High quality early care &amp; education interventions including socio-emotional skill-building under the age of five (evidence-based or best-practice)</td>
</tr>
<tr>
<td>MACAA Extended Day &amp; Summer Enrichment Program</td>
<td>$30,000</td>
<td>117</td>
<td>High quality early care &amp; education interventions including socio-emotional skill-building under the age of five (evidence-based or best-practice)</td>
</tr>
<tr>
<td>Child Health Partnership</td>
<td>$40,000</td>
<td>500</td>
<td>Evidence-based home-visiting</td>
</tr>
</tbody>
</table>

**Total Grant Investment: $210,000**

**Total Grants Funded: 7**

**FY22 Beneficiaries: 1,937**

No MBA grants awarded in FY22 (MBA COVID Assistance grant in FY21 and back to UWGC/MBA awards FY23)
Goal Three
Build a more connected community through a deepened understanding of race and equity

**Community Table**
Brings people together to share a meal and have conversations about race and equity.

**Envision Radio**
Hosts candid conversations with Black community leaders about economic mobility and opportunities in education, business, and health.

**Color Cville**
Introduces our youngest learners to the complex history of our hometown through the pages of a print and digital coloring book.
"A NEW NARRATIVE"

Designed and painted by local artist Joe Johnson on behalf of the United Way of Greater Charlottesville, this mural represents the journey towards a more equitable community. Recent data shows that with living rent and childcare costs, over 10,000 families experiencing poverty in our community face the harsh reality of being in such a situation. Around $76 or less a month after their expenses are paid. Of that population, a disproportionate percentage are people of color. That is not an exception to a lengthy list of necessities including diapers & wipes, electricity, rent, cell phone, or payment for transportation. "A New Narrative" aims to capture this lived experience but also the need for breaking barriers and systemic barriers to opportunity and access.
THANK YOU FOR YOUR SUPPORT OF, AND INVESTMENT IN, OUR WORK!