

# 2020

## ANNUAL PERFORMANCE REPORT



Wealth Building Now and Beyond the Pandemic

July 1, 2019 - June 30, 2020

**Office of Community Wealth Building**

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# Acknowledgements

The 2020 Annual Performance Report was produced on behalf of Mayor Levar M. Stoney by the City of Richmond's Office of Community Wealth Building.

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# Preface from Mayor Levar Stoney

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The City of Richmond is committed to ensuring that all residents have an equitable opportunity for economic mobility. The COVID-19 pandemic has highlighted the inequities in our society, barriers to opportunity, and access that have been built over centuries of systemic racism. The City of Richmond, especially the Office of Community Wealth Building, is dedicated to dismantling those barriers.

As we welcome the dawn of a new era in our shared history, we have a chance to recover the right way. This requires us to afford all Richmonders, most critically those from historically underserved communities, the dignity, flexibility, and opportunity they deserve. The Office of Community Wealth Building's goal is to provide residents with opportunities to move up the ladder to achieve economic empowerment – only then will true economic justice be realized. That is why, despite a high poverty rate of 19.2%, we work every day to ensure every resident can make a living wage and support their families.

Ordinance 2015-240 requires the Mayor of Richmond to file an annual report to City Council and make a presentation at a Richmond City Council meeting, providing an update on the City's progress in implementing the comprehensive poverty reduction strategy. The report must include evaluative metrics that are as consistent as possible from year to year and must provide an account of the Office of Community Wealth Building's significant activities.

I am pleased to submit this report to the City Council and the Maggie L. Walker Citizens Advisory Board. This document provides an update on the strategy and action plan, which the Office of Community Wealth Building is leading.

Respectfully Submitted:

Levar M. Stoney



# Letter from the Director

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In March 2020, our City and our nation were riveted by the novel coronavirus (COVID-19), a crisis like nothing we have experienced in our lifetimes. COVID-19 ushered in a pandemic that has impacted people of all walks of life. As of February 2021, the City of Richmond had 13,465 COVID-19 cases, with 122 resulting in death. The highest proportion of cases are in the African American and Latino communities. In the months that followed, we were faced with a growing health pandemic, economic crisis, and massive civil unrest that challenged injustice. The unemployment insurance (UI) rate in Richmond rose to 11.2% during the pandemic, in December 2020 the unemployment rate was 5.0% - this is still double the UI rate in December 2019.

The Office of Community Wealth Building (OCWB) quickly shifted our in-person direct service programming to virtual offerings to keep staff and participants safe. A vast amount of Richmond residents still experience a digital divide which makes it impossible to access online services, therefore, we have maintained a safe, in-person presence to meet the needs of individuals who do not have access to technology and Wi-Fi. We engaged the community to determine the true needs and how OCWB should respond. We learned from our Community Ambassadors that increased on the ground community engagement was needed to ensure people living in poverty were informed about COVID-19 and available resources for basic needs. Ambassadors led engagement activities in the community connecting people to information and resources.

The OCWB expanded our partnerships and offerings to launch the Richmond Resilience Initiative (in partnership with the Robins Foundation and others), disbursed \$563,500 in Family Crisis Funds, diversified our virtual session offerings to include sessions for participants and partners, and launched the We See You virtual learning project. We will continue to lift up strategies and initiatives that move residents from Crisis to Thriving and remove barriers to access.

Best Regards,

Valaryee N. Mitchell

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# Executive Summary

## OCWB'S

### Broader Vision

### Covid-19 Response

### Return on Investment

As the Office of Community Wealth Building (OCWB) creates a broader vision for the economic mobility of Richmond's residents, we cannot ignore the financial barriers created by the COVID-19 pandemic. The fiscal year 2020 (FY 2020) was the tale of two periods in time, the pre-pandemic and pandemic. During most of the first three-quarters of FY2020 (July 2019 – February 2020), OCWB executed the **OCWB Vision 2020** strategic plan. The plan outlines five essential goals: Systems Transformation, Quality of Service Delivery, Community Centric, Two-Generation Approach, and Wealth Building. However, the pandemic led to a shift for the OCWB and the residents we serve.

#### COVID-19 Response

In March 2020, the pandemic created unprecedented financial challenges and social inequities. The economic and social disparities between identity groups revealed themselves in employment, housing, education, wealth, health, food, technology and broadband access, and other factors contributing to residents' abilities to thrive. OCWB met these challenges by shifting service delivery strategies, partnerships, and planning.

OCWB launched virtual services and education for residents by the second week of March. Virtual services and education included workforce development and placement, employer recruitment, housing, health, supportive services, and technical training for partners. During the last quarter of FY2020, **765** residents attended virtual sessions, and **276** personnel from partner agencies attended virtual resource and technical training seminars. In total, we served **15,416** individuals, with over **5,300** of them attending training programs and workshops for the year. Our virtual platform and community reach allowed us to extend current partnerships and create new ones.

OCWB strategies and partnerships also focused on household stability during the early months of the pandemic. OCWB led the distribution of **\$563,500 in financial aid to 1,127** families with children through the **Family Crisis Fund (FCF)** in FY2020. FCF is a partnership with funders, Robins Foundation, City of Richmond, Richmond Memorial Health Foundation, Clelin Ferrell, and distribution partner, Enrichmond Foundation. Additionally, OCWB led the development of a **regional eviction prevention model** with several regional partners. Area Congregations Together in Service (ACTS) was named the model's administrator and awarded several state and local contracts in June of 2020 to create better access to rental assistance for residents. The FCF and eviction prevention model stabilized households.

#### Return on Investment

Amid the pandemic, OCWB still achieved a **high return on investment**. Participants of OCWB's workforce programs earned over **\$11,147,500** in wages and health benefits. Over 450 participants gained, retained, or advanced employment. Two hundred eighty-one (281) businesses employed residents served by OCWB. These impacts yield a strong return on investment for the City of Richmond and the Commonwealth of Virginia.

For every \$1 invested in OCWB by the City of Richmond, \$8.30 went back out into the community through newly employed participants' earnings. This is just \$2 lower than the FY2019 adjusted return of \$10.25. For the Commonwealth of Virginia, the investment yielded \$5.39 for each \$1. This data highlights the best practices of OCWB's Crisis to Thriving Model.

As we approach 2021, the tenth anniversary of the 2011 Anti-Poverty Commission, OCWB's renewed focus on collective impact will keep the legacy of the Commission alive and "thriving" beyond the pandemic.





# THE OFFICE OF COMMUNITY WEALTH BUILDING 2020 IMPACT DATA SNAPSHOT

## FUNDING & INVESTMENT RATIOS

The amount of funding granted to the OCWB to expand workforce services provided to City Residents

**\$3.33 million**

**\$1.343 MILLION**  
City of Richmond

+

**\$1.982 MILLION**  
Commonwealth of Virginia

FOR EVERY \$1 INVESTED by the **City of Richmond**, the OCWB can push that investment to **\$8.30 (i)**



LOCAL INVESTMENT RATIO (CITY OF RVA)

FOR EVERY \$1 INVESTED by the **State TANF**, the OCWB can push that investment to **\$5.62 (ii)**



STATE INVESTMENT RATIO (STATE TANF)

## WORKFORCE DEVELOPMENT SERVICES

### OUTCOMES



**15,416**

PEOPLE SERVED



**5,351**

ATTENDED TRAINING PROGRAMS & WORKSHOPS



**604**

RECEIVED INTENSIVE JOB PLACEMENT



**452**

PLACED IN EMPLOYMENT & RETENTION SERVICES

### IMPACTS

**\$11,147,513**

IN SALARIES AND BENEFITS BY PARTICIPANTS

TOTAL IN SALARIES EARNED: **\$8,057,189** + TOTAL BENEFITS EARNED: **\$3,090,324<sup>(iii)</sup>**

**\$13.90**

AVERAGE WAGE EARNED BY PARTICIPANTS' PLACED IN EMPLOYMENT



# 2020 IMPACT DATA SNAPSHOT, cont'd.

## BUSINESS SERVICES



**281** **Employers** received talent placement and development services



**41** **Richmond businesses** signed on as "living wage certified"



**205** **Employer events** for job placement

## MAYOR'S YOUTH ACADEMY

**213\***  
**YOUTH**  
*Served*

\*UNDUPLICATED

**111**

youth participated in  
**THE MYA SUMMER WORK EXPERIENCE**  
(A six-week internship with pre-employment)

**102**

youth participated in  
**THE FUTURE LEADERS COUNCIL AND COUNSELOR IN TRAINING PROGRAMS**

## OCWB CAREER STATIONS



### Office of Community Wealth Building

City of Richmond | 900 E Broad St., Suite 1502, Richmond, VA 23219 | (804) 646-6464  
[www.rva.gov/community-wealth-building](http://www.rva.gov/community-wealth-building) | [AskCommunityWealthBuilding@Richmondgov.com](mailto:AskCommunityWealthBuilding@Richmondgov.com)

<sup>i</sup> Total participant wages and benefits divided by City of Richmond investment (\$11,147,513 / \$1,342,970). Adjusted FY 2019 Funding and Investment Ratio is \$1 = \$10.25

<sup>ii</sup> Total participant wages and benefits divided by State TANF investment (\$14,656,310 / \$1,982,866). This is the same as FY 2019.

<sup>iii</sup> <https://www.mercer.us/content/dam/mercer/attachments/north-america/us/us-2020-national-survey-media-roll-out-infographic.pdf>

# OCWB Vision and Model

## OCWB Vision & Model

### OCWB Vision 2020

### Crisis To Thriving Model

OCWB recognizes that economic mobility out of poverty requires a complicated approach to the barriers residents face. Poverty is more than a function of inadequate income but includes intersections of determinants such as employment stability, affordable housing, education, transportation, access to childcare, and other Building Lives to Independence and Self-Sufficiency Program (BLISS) focus areas. OCWB addresses the intersections between determinants through the five visionary goals of OCWB's Vision 2020, Crisis to Thriving Model, and OCWB Ladders to guide the strategies of our partners and participants.

**OCWB Vision 2020** outlines the goals of the office in alignment with the City of Richmond's goals. These departmental goals provide an overall blueprint for all activities such as:

#### OCWB Vision 2020

- Transform systems that impact poverty through collective impact, systems coordination, and policy.
- Provide quality service delivery to Richmond residents.
- Improve connection to the community, including in planning and increasing knowledge of resources.
- Improve Two-Generation Approach provided to families.
- Increase opportunities for wealth building provided to people who live or have lived in poverty.

#### Crisis to Thriving Model

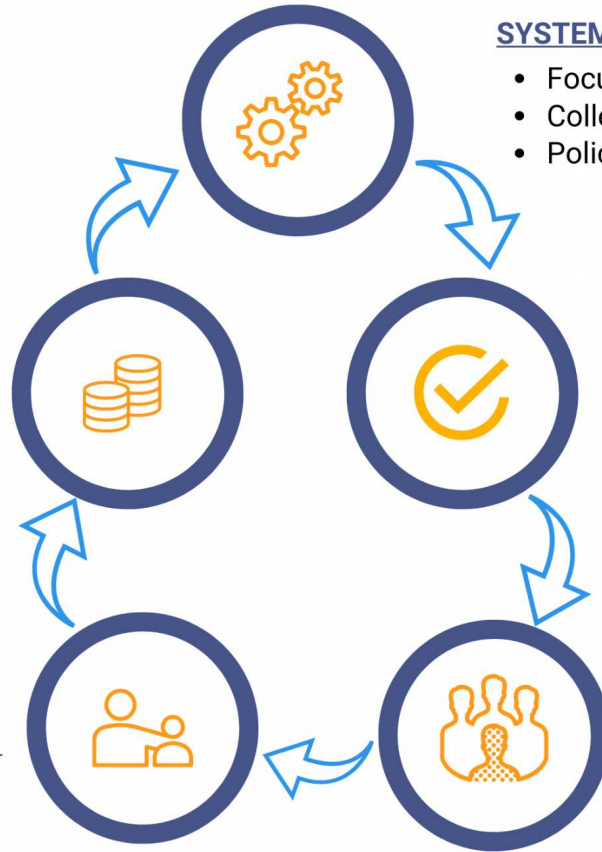
**The Crisis to Thriving Model** tracks focus areas found in BLISS in the form of a continuum that defines and measures a household's economic position ranging from "In Crisis" to "Thriving." The Model incorporates the OCWB Ladders, which provide a visual guide for a household's progression and economic mobility. Overall, the Model creates a shared vision and definitions of economic progress between OCWB and community partners.







# OCWB VISION 2020



## SYSTEMS TRANSFORMATIONS

- Focus Areas
- Collective Impact
- Policy Change

## QUALITY SERVICE DELIVERY

- Workforce
- Continuous Improvement
- Customer Service

## COMMUNITY CENTRIC

- Partners in Planning
- Community Informed
- Deeper Engagement

## WEALTH BUILDING

- Entrepreneurship / Social Enterprise
- Financial Well Being
- Deeper Engagement

## TWO-GENERATION APPROACH

- Strengthen Families
- Multi-Impact
- Systems Crossing

## CRISIS TO THRIVING MODEL



### IN CRISIS

- Very low or no income
- No skills, credentials, or assets
- Homeless or unstable housing
- No reliable transportation or childcare
- Safety and mental health risks are high
- Addiction and/or legal problems

### AT RISK

- Underemployed or subsidized income
- Low probability of employee benefits
- Temporary or transitional housing
- Transportation and child care available, but not affordable or reliable
- Seeking GED or vocational training

### SAFE

- Satisfactory and safe employment
- Some probability of employee benefits
- Housing is stable and is affordable (maybe with subsidy)
- Transportation and child care are generally reliable and affordable
- Has high school diploma, GED, or vocational training

### STABLE

- Permanent, stable employment paying a living wage
- High probability of employee benefits
- Housing is stable and is affordable without subsidy
- Transportation and child care are reliable and affordable
- Career and educational plan in place; active and ongoing learning

### THRIVING

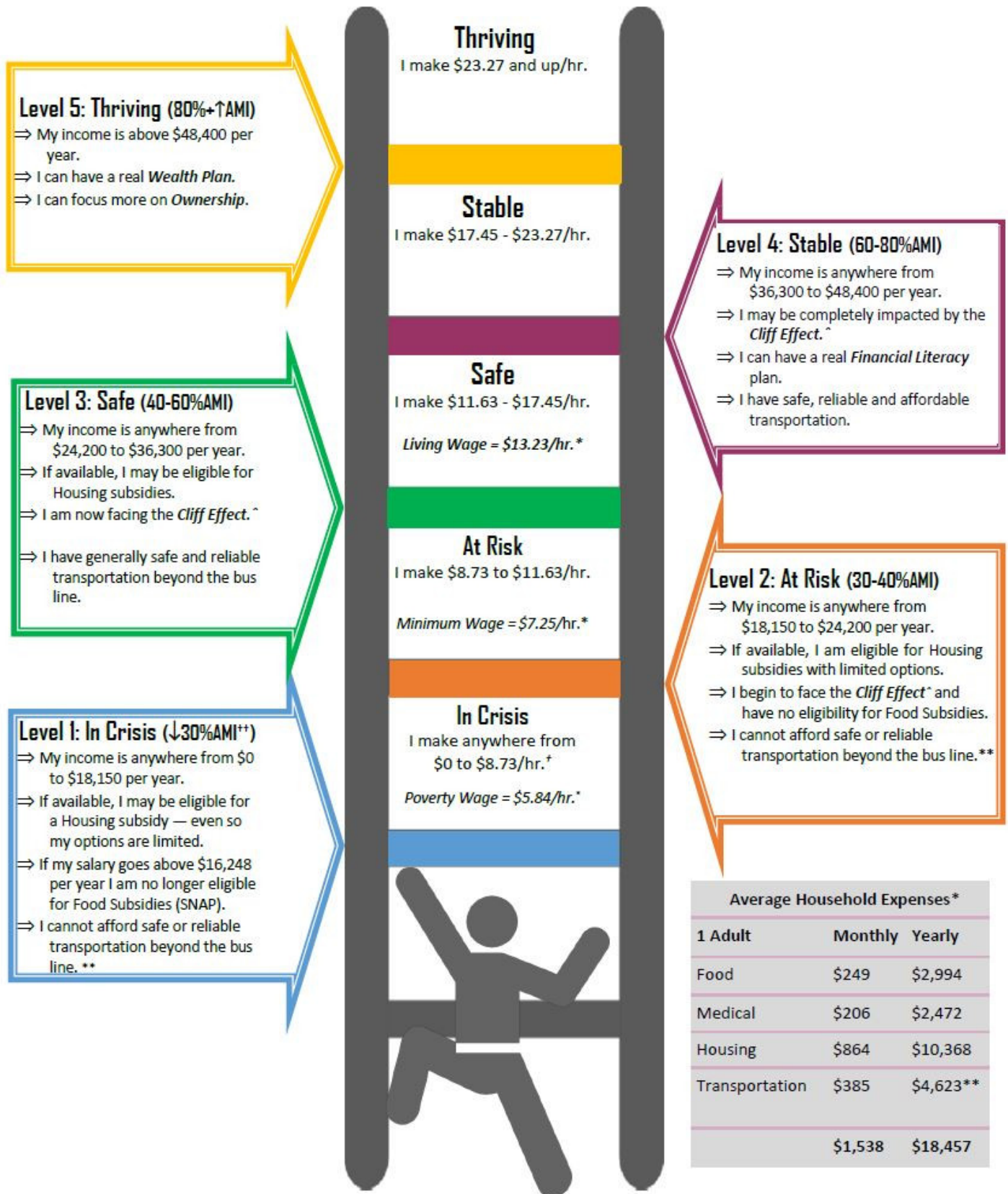
- Permanent, stable employment sufficient to build assets and wealth
- Has employee benefits
- Housing is permanent and affordable
- Transportation and childcare are reliable and affordable
- Implementing career and educational plan



# OCWB Ladder: The Climb for an Individual

January 2020

\* MIT living wage calculator <http://livingwage.mit.edu/counties/51760>. \* Office of Community Wealth Building. \*\* Area Median Income (AMI) <https://www.vhda.com/BusinessPartners/PropertyOwnersManagers/Income-Rent-Limits/Pages/HUDMedianIncome.aspx> \*\* Or bus pass \$720/year [www.RideGRTC.com](http://www.RideGRTC.com)



### Level 5: Thriving (80%+AMI)

- ⇒ My income is above \$48,400 per year.
- ⇒ I can have a real *Wealth Plan*.
- ⇒ I can focus more on *Ownership*.

### Level 3: Safe (40-60%AMI)

- ⇒ My income is anywhere from \$24,200 to \$36,300 per year.
- ⇒ If available, I may be eligible for Housing subsidies.
- ⇒ I am now facing the *Cliff Effect*.<sup>~</sup>
- ⇒ I have generally safe and reliable transportation beyond the bus line.

### Level 1: In Crisis (↓30%AMI<sup>++</sup>)

- ⇒ My income is anywhere from \$0 to \$18,150 per year.
- ⇒ If available, I may be eligible for a Housing subsidy — even so my options are limited.
- ⇒ If my salary goes above \$16,248 per year I am no longer eligible for Food Subsidies (SNAP).
- ⇒ I cannot afford safe or reliable transportation beyond the bus line.<sup>\*\*</sup>

### Thriving

I make \$23.27 and up/hr.

### Stable

I make \$17.45 - \$23.27/hr.

### Safe

I make \$11.63 - \$17.45/hr.

*Living Wage = \$13.23/hr.\**

### At Risk

I make \$8.73 to \$11.63/hr.

*Minimum Wage = \$7.25/hr.\**

### In Crisis

I make anywhere from \$0 to \$8.73/hr.<sup>†</sup>

*Poverty Wage = \$5.84/hr.\**

### Level 4: Stable (60-80%AMI)

- ⇒ My income is anywhere from \$36,300 to \$48,400 per year.
- ⇒ I may be completely impacted by the *Cliff Effect*.<sup>^</sup>
- ⇒ I can have a real *Financial Literacy* plan.
- ⇒ I have safe, reliable and affordable transportation.

### Level 2: At Risk (30-40%AMI)

- ⇒ My income is anywhere from \$18,150 to \$24,200 per year.
- ⇒ If available, I am eligible for Housing subsidies with limited options.
- ⇒ I begin to face the *Cliff Effect*<sup>\*</sup> and have no eligibility for Food Subsidies.
- ⇒ I cannot afford safe or reliable transportation beyond the bus line.<sup>\*\*</sup>

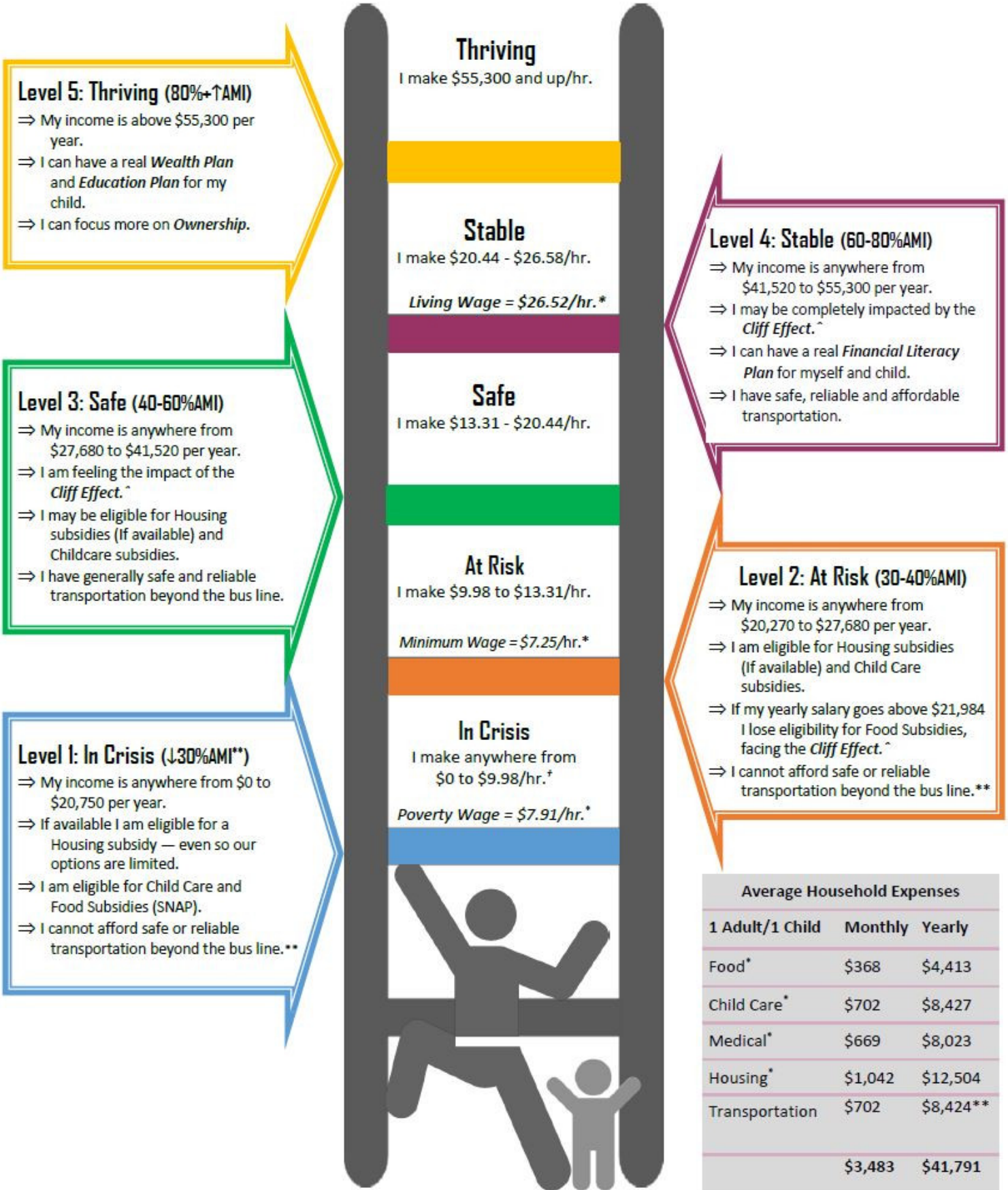
Please contact the Office of Community Wealth Building at 804-646-3108 if you wish to reproduce or reference this document





# OCWB Ladder: The Climb for an Individual with a child

\*MIT living wage calculator <http://livingwage.mit.edu/counties/51760>. \* Office of Community Wealth Building. \*\*Area Median Income (AMI) <https://www.vhda.com/BusinessPartners/PropertyOwnersManagers/Income-Rent-Limits/Pages/HUDMedianIncome.aspx> \*\* Or bus pass \$1,140/year [www.RideGRTC.com](http://www.RideGRTC.com)



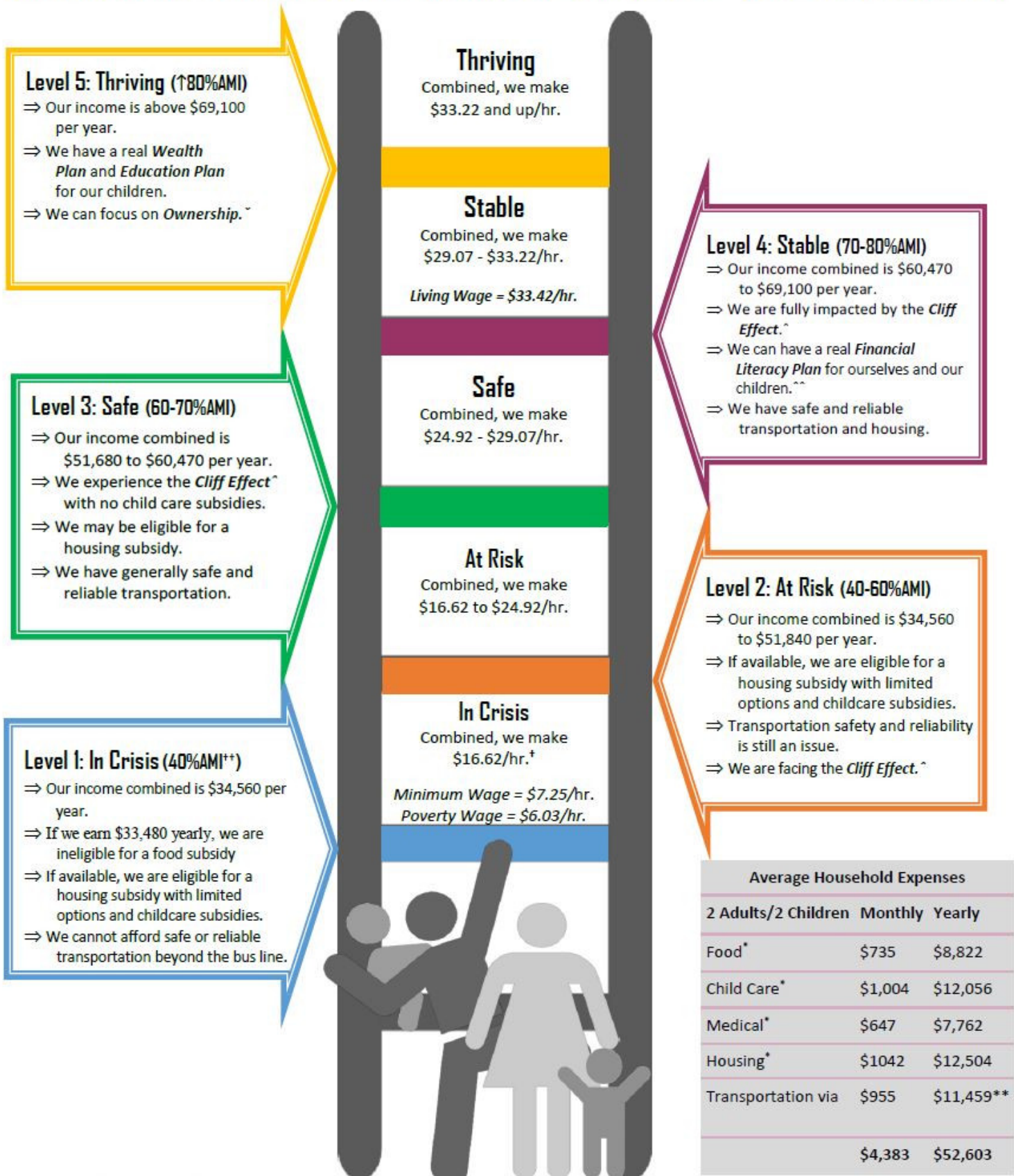
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# OCWB Ladder: The Climb for Two Adults and Two Children (both working)

January 2020

\* MIT living wage calculator <http://livingwage.mit.edu/counties/51760>. † Office of Community Wealth Building. †† Area Median Income (AMI) <https://www.vhda.com/BusinessPartners/PropertyOwnersManagers/Income-Rent-Limits/Pages/HUDMedianIncome.aspx> \*\* Or bus pass \$1,440/year [www.RideGRTC.com](http://www.RideGRTC.com)



**Level 5: Thriving (↑80%AMI)**  
 ⇒ Our income is above \$69,100 per year.  
 ⇒ We have a real *Wealth Plan* and *Education Plan* for our children.  
 ⇒ We can focus on *Ownership*.~

**Level 3: Safe (60-70%AMI)**  
 ⇒ Our income combined is \$51,680 to \$60,470 per year.  
 ⇒ We experience the *Cliff Effect*~ with no child care subsidies.  
 ⇒ We may be eligible for a housing subsidy.  
 ⇒ We have generally safe and reliable transportation.

**Level 1: In Crisis (40%AMI††)**  
 ⇒ Our income combined is \$34,560 per year.  
 ⇒ If we earn \$33,480 yearly, we are ineligible for a food subsidy  
 ⇒ If available, we are eligible for a housing subsidy with limited options and childcare subsidies.  
 ⇒ We cannot afford safe or reliable transportation beyond the bus line.



**Level 4: Stable (70-80%AMI)**  
 ⇒ Our income combined is \$60,470 to \$69,100 per year.  
 ⇒ We are fully impacted by the *Cliff Effect*.~  
 ⇒ We can have a real *Financial Literacy Plan* for ourselves and our children.~  
 ⇒ We have safe and reliable transportation and housing.

**Level 2: At Risk (40-60%AMI)**  
 ⇒ Our income combined is \$34,560 to \$51,840 per year.  
 ⇒ If available, we are eligible for a housing subsidy with limited options and childcare subsidies.  
 ⇒ Transportation safety and reliability is still an issue.  
 ⇒ We are facing the *Cliff Effect*.~

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The charts below provide wages and average household expenses for a variety of household configurations.\*

Hourly Wages	1 Adult 2 Children	1 Adult 3 Children
Living Wage	\$30.75	\$37.86
Poverty Wage	\$9.99	\$12.07
Minimum Wage	\$7.25	\$7.25

Average Household Expenses	1 Adult 2 Children	1 Adult 3 Children
Food	\$6,644	\$8,812
Child Care	\$12,056	\$15,685
Medical	\$7,679	\$7,762
Housing	\$12,504	\$16,632
Transportation	\$9,905	\$11,459

**\*Cliff Effect**  
The cliff effect occurs when an individual or family begins to earn above the limits set by the state and becomes ineligible for subsidies related to food, housing, child care, and other benefits.

**\*\*Financial Literacy Plan**  
Ability of an individual or family with sufficient income to manage finances efficiently, including personal budgeting that leads to wealth development.

**\*Wealth Plan**  
Ability of an individual or family to implement financial planning that includes investments, insurance, and other forms of legacy income generation. This includes an *Education Plan* to fund and support educational opportunities for children. *Ownership* of real estate or businesses are examples of investments as well.

Hourly Wages	2 Adults (1 Working)	2 Adults (1 Working) 1 Child	2 Adults (1 Working) 2 Children	2 Adults (1 Working) 3 Children
Living Wage	\$23.96	\$23.33	\$26.52	\$29.69
Poverty Wage	\$9.99	\$9.00	\$12.07	\$14.14
Minimum Wage	\$7.25	\$7.25	\$7.25	\$7.25

Average Household Expenses	2 Adults (1 Working)	2 Adults (1 Working) 1 Child	2 Adults (1 Working) 2 Children	2 Adults (1 Working) 3 Children
Food	\$5,489	\$6,832	\$8,822	\$10,741
Child Care	\$0	\$0	\$0	\$0
Medical	\$5,586	\$7,679	\$7,762	\$7,481
Housing	\$10,884	\$12,504	\$12,504	\$16,632
Transportation	\$8,424	\$9,902	\$11,459	\$11,329

Hourly Wages	2 Adults (both working)	2 Adults (both working) 1 Child	2 Adults (both working) 2 Children	2 Adults (both working) 3 Children
Living Wage (Combined)	\$9.99 (\$19.98)	\$14.39 (\$28.78)	\$16.71 (\$33.42)	\$19.33 (\$38.66)
Poverty Wage	\$3.96	\$5.00	\$6.03	\$7.07
Minimum Wage	\$7.25	\$7.25	\$7.25	\$7.25

Average Household Expenses	2 Adults (both working)	2 Adults (both working) 1 Child	2 Adults (both working) 2 Children	2 Adults (both working) 3 Children
Food	\$5,489	\$6,832	\$8,822	\$10,741
Child Care	\$0	\$8,427	\$12,056	\$15,685
Medical	\$5,586	\$7,679	\$7,762	\$7,481
Housing	\$10,884	\$12,504	\$12,504	\$16,632
Transportation	\$8,424	\$9,905	\$11,459	\$11,329

\*MIT Living Wage Calculator for Richmond, VA (<http://livingwage.mit.edu/counties/51760>)



# OCWB Vision Areas and Accomplishments

This year, OCWB combined its implementation of OCWB Vision 2020 and pandemic response for community stability. As previously demonstrated in the Return on Investment and Impact Statements section, the OCWB and its partners have accomplished broader goals with significant community impacts. The following sections outline additional accomplishments in line with the Vision and pandemic response.

## QUALITY OF SERVICE : A REVIEW OF 2020

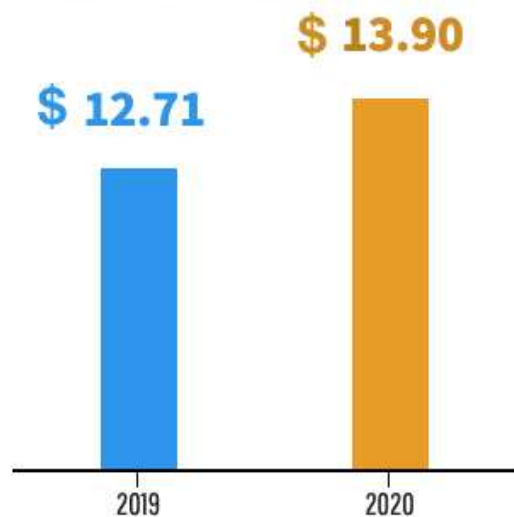
Here is how we have helped our community in measurable ways.

### WORKFORCE DEVELOPMENT PROGRAMS

Our career stations prepare participants to pursue, obtain and maintain sustainable employment with training support.



#### INCREASE IN THE AVERAGE WAGE



**\$13.90** was the average wage obtained by people who participated in OCWB.

#### ENPOWERED RESIDENTS IN 2020

**5,351 people** attended OCWB and outside training programs and workshops.

**600 people** attended specific job readiness activities in career stations allowing them to retain or advance their employment.

We served **15,416** at our Career Stations.

**452 people** were placed in employment and retention services.

### BUSINESS SERVICES

With intentional community outreach, OCWB's newly established Business Services Team led the charge in expanding our employer network and creating significant employment opportunities for our participants.



**205**

**EVENTS**

**205 employer and recruitment events** were hosted in OCWB career stations and partner locations.



**281**

**EMPLOYERS**

**327 employers** hired participants from OCWB programs.



# Systems Transformation

## Systems Transformation

### Stakeholder Convening and Cliff Effect Tool and Framework

### Housing Stability and Eviction Prevention

### BLISS, Stability Measure, and Cliff Effect

#### Stakeholder Convening and Cliff Effect Tool and Framework

In February 2020, over 45 organizations attended the OCWB 2020 Sector Summit. The goal of the summit was to identify shared core values and opportunities for collective impact. As part of the conference, partners identified “resilience” as the greatest strength of residents facing poverty and racial inequity issues. Partners also identified the cliff effect as an immediate threat to residents’ resilience and economic mobility and a focus for collective impact.

The cliff effect, the negative impact on households’ net assets as income increases and social benefit programs decrease, provides an opportunity for policy change and service strategies. Based on data and partner input, OCWB formed a partnership with the Federal Reserve Bank of Atlanta, Federal Reserve Bank of Richmond, and the Robins Foundation to address this issue with a new Cliff Effect Tool and Framework developed by the Federal Reserve Bank of Atlanta. The adoption of this tool by OCWB and various partners is a priority for FY2021 and 2022.

#### Housing Stability and Eviction Prevention

In November 2019, OCWB began convening meetings with partners to develop a regional model for eviction prevention. As the pandemic started in March 2020, job loss and threats to health associated with COVID-19 made housing stability more of a priority. OCWB led the development of the regional eviction model with ACTS, Capital Area Partnership Uplifting People, Commonwealth, Catholic Charities, Community Foundation for a greater Richmond, Partnership for Housing Affordability, Salvation Army Richmond, and United Way of Greater Richmond and Petersburg.

In June 2020, we selected ACTS to administer the OCWB eviction prevention model. As the model’s administrator, ACTS received the Rent and Mortgage Relief Program grant for over \$2.5 million from the Commonwealth of Virginia. The City of Richmond and surrounding counties joined the model shortly after the start of FY2021, which would help over 2,443 households and 7,084 Richmond residents with over \$5.9 million in COVID-19 relief funds for rent and mortgages six months into the next fiscal year.

#### BLISS, Stability Measure, and Cliff Effect

As part of over 45 partner agencies’ convening, several organizations expressed a desire to adopt the BLISS and OCWB Ladder. One of the issues that prohibited adoption was the lack of a quantitative way to measure focus areas. The OCWB developed a new Stability Measure that quantitatively tracks a household’s movement on the OCWB Ladder. Our close partner, ReWork Richmond, piloted the concept in the last quarter of the year. OCWB is working with several other City and external agencies to launch a more extensive pilot in FY2021 and 2022, along with the Cliff Effect Tool. The Stability Measure will allow agencies to share collective impact data, monitor movement from crisis to thriving, and enable residents to navigate the cliff effect better.

# Community Centric

OCWB continues to integrate the perspectives and leadership of community members and participants in our service delivery system. This is crucial during a pandemic. Our Maggie L. Walker Citizens Advisory Board, Community Wealth Building Ambassador Program, and National League of Cities grant keep the community at the center of our activities.

## **Maggie L. Walker Citizens Advisory Board**

The Maggie L. Walker Citizens Advisory Board (CAB) is an independent body recognized by Richmond City Council under ordinance 2014-234-215. It is comprised of City residents impacted by poverty, community organization representatives, and service providers. It is designed to review and provide recommendations for the strategies and policies of the OCWB. The CAB meets 9-10 times per year and provided essential feedback regarding OCWB Vision 2020 and our response to the pandemic. The Board also engaged the community concerning the City's poverty reduction efforts through the work of its Board members.

## **Community Wealth Building Ambassador Program**

OCWB Ambassadors connect the City directly to the neighborhoods served by OCWB's programs. Ambassadors are a group of selected individuals that participated in our workforce programs or have a strong interest in serving the community (most are current and former participants). Ambassadors agree to serve as representatives to their respective communities, sharing resource information with their neighborhoods and networks. They also provide valuable assistance by informing OCWB's strategies. Ambassadors play a crucial role in achieving the goals for the workforce development and business services teams.

At the beginning of the pandemic, the Ambassadors informed OCWB of the digital divide that made it impossible for some Richmond residents to access needed resource information. The Ambassadors led community engagement activities placing resource information on doors and in the convenience stores. The ambassadors have put over 60,000 flyers inside the community, placing 20,000 alone inside RRHA communities to get information to residents in real-time. In FY21 they launched the We See You virtual learning initiative connecting RPS students back to Richmond Public Schools and resources for the family.

## **National League of Cities Rapid Response Grant**

The National League of Cities' (NLC) Census Rapid Response Grant program provided a grant of \$5,000 to OCWB to support 2020 census outreach to historically undercounted and hard-to-count communities. Grant funds were utilized to support 2020 census engagement and outreach activities.

Community Centric

Maggie L. Walker

Citizen's Advisory

Board

OCWB

Ambassador Program

National League of

Cities Rapid Response

Grant

# Two-Generation Approach

## Two-Generation Approach

### Mayor's Youth Academy

### Building Lives to Independence and Self-Sufficiency

Family structure is one of the strongest determinants of economic mobility. **Sixty-six (66) percent** of adult workforce participants are responsible for children as custodial or non-custodial parents. Our two-generation methods take these facts into account in our service models. The Mayor's Youth Academy, BLISS, and other youth agency partnerships continue to be integral parts of OCWB's Two-Generation Approach. Our Family Crisis Fund partnership for stability during the pandemic is another example of our intergenerational approach.

#### Mayor's Youth Academy (MYA)

The Mayor's Youth Academy (MYA) is designed to develop Richmond's future leaders and workforce. MYA strives to provide extensive training for youth, develop employability skills, promote civic engagement, and expose youth to post-secondary educational or vocational opportunities. We provide professional mentors and instructors in a variety of career paths, provide safe and constructive social outlets through supervised out-of-school activities, and encourage continued school enrollment.

MYA incorporates a workforce and talent development focus for youth through its Future Leaders Council, Counselors in Training program, and Summer Work Experience. **Twenty-one (21)** youth participated in our six-month Youth Council program with over **200 hours of community service** for additional leadership training. In the fiscal year 2020, MYA and participants accomplished the following goals:

- **Two hundred and thirteen (213)** youth enrolled in MYA this past year.
- **One hundred and eleven (111)** participated in the Summer Work Experience, including four weeks of pre-employment training, six-week internships, and other forms of work experience.
- **One hundred and two (102)** youth participated in the Future Leaders Council and Counselors in Training Programs to gain hands-on experience with leadership and managerial skills.



# Two-Generation Approach, cont'd.

## Building Lives to Independence and Self Sufficiency

BLISS programming devotes targeted resources to address common barriers to employment and sustainability. The program assesses and tracks participating households across eighteen domains/focus areas, including housing, employment, income, food, childcare, education, quality of life, and several others. BLISS has a holistic approach, focusing on the entire family, referred to as a **Two-Generation Approach**. The goal is to help families achieve long-term economic self-sufficiency and economic mobility. This intensive case management model develops economic and social growth plans for the whole family and each person individually. Adults include non-custodial parents as well as primary caregivers.

Out of 35 individuals receiving intensive case management services through BLISS, 100% of working-age adults were employed before the pandemic. BLISS participants still have an 80% employment rate. The average wage is **\$15.25 per hour**, which is **9.7% higher** than the average salary for OCWB workforce participants. Thus, children receive the benefit of higher wages and intensive services.

Two-Generation  
Approach

Mayor's Youth Academy

Building Lives to  
Independence and Self-  
Sufficiency

# Wealth Building

Wealth development is an essential goal of OCWB. Outside of workforce development services, the OCWB focuses on wealth building through partnerships with organizations like the Virginia Interfaith Center for Public Policy and the Richmond City Treasurer's Office (Office of Financial Empowerment). Creating foundational wealth is the next step along the ladder of self-sufficiency.

## The Living Wage Certification Program: Results

This program was launched three years ago in partnership with the Virginia Interfaith Center for Public Policy. We encouraged businesses to pay living wages to their employees and advocated increasing the hourly minimum wage in Virginia. Because of our work and the strong advocacy of the Virginia Interfaith Center for Public Policy, the 2020 General Assembly voted to increase the hourly minimum wage to \$9.50 beginning May 1, 2021, to \$11.00 on January 1, 2022, and to \$12.00 on January 1, 2023. The increases to \$13.50 on January 1, 2025, and \$15.00 on January 1, 2026, will be contingent on the General Assembly's enactment by July 1, 2024.

## Office of Financial Empowerment

The OCWB partnered with the City Treasurer's Office (Office of Financial Empowerment), connecting individuals who live in poverty to financial literacy. The City of Richmond Office of Financial Empowerment launched Richmond's Financial Navigation program to help residents navigate personal financial challenges, especially those related to the effects of the COVID-19 pandemic. Financial Navigators provide guidance to residents, help them triage personal financial issues, and make referrals to other services such as eviction relief and employment. The Financial Navigator services are made possible through a partnership with HumanKind, and Local Initiatives Support Corporation (LISC). Critical support from the Cities for Financial Empowerment Fund makes the initiative possible.

## Wealth Building

### The Living Wage

### Certification Program:

### Results

### Office of Financial

### Empowerment





# THE OFFICE OF COMMUNITY WEALTH BUILDING

## SNAPSHOTS OF OUR WORK 2020

Our offices remained open, serving participants virtually and in-person with safety precautions. With little time to plan, our team went right to work at the onset of the pandemic, navigating the new virtual norm. We created an online enrollment process with virtual information sessions, hosted remote 1-on-1 services for our participants. We planned weekly virtual workforce sessions and recruitment events. Our staff and Ambassadors distributed PPE, desks, and family crisis funds to residents in need. The OCWB team stepped up and delivered! Here are a few photos that tell the story.



# Forward 2021

## Forward in 2021

### Cross-Sector Collaborations and Crisis to Thriving

### Richmond Resilience Initiative (RRI)



The OCWB will continue to focus on quality service delivery, systems transformation, community engagement, two-generation approaches, and wealth building. Equity and inclusion will be integral to how we approach our strategies and initiatives. Eliminating barriers to access for Richmond residents living in poverty is necessary to continue creating pathways from crisis to thriving. OCWB will continue to work on strategies that make returns on investment for the City of Richmond and its residents. The development of collective impact models across internal and external partners will create sustainable growth opportunities and higher service quality. Simultaneously, we will integrate stability strategies during the pandemic to ensure residents can focus on future wealth-building goals.

### **Cross-Sector Collaborations and Crisis to Thriving**

Through the Cliff Effect Tool and Framework, Stability Measure, and Crisis to Thriving Model, OCWB will focus more on cross-sector partnerships and collective impact. This will include the further development of our BLISS Certification. The example of the regional eviction prevention model demonstrates that inclusive structural changes can transform systems. Our sector summits identify intersections, integrate services, and create interdependent service delivery across focus areas. The cliff effect is an example of how cross-sector approaches also help identify major focus areas and impact wealth building.

### **Richmond Resilience Initiative (RRI)**

OCWB is partnering with the Robins Foundation, Mayor's for Guaranteed Income, Federal Reserve Bank of Richmond, Federal Reserve Bank of Atlanta, Family Independence Initiative, and Center for Guaranteed Income Research to launch the RRI, a guaranteed income pilot program. Under the program, 18 working families who no longer qualify for benefits assistance but still do not make a living wage will receive \$500 a month for 24 months. A \$120,000 contribution from the Robins Foundation funds the initiative with matching funds from the City of Richmond for a total initial investment of \$240,000.

In December 2020, a national funder announced it would be providing RRI with an additional \$500,000. These additional funds will add up to 37 new families to the pilot program. Richmond is one of 30 cities across the nation whose families in need will benefit from a \$15 million donation by Jack Dorsey, CEO of Twitter and Square, to help fund the Mayors for Guaranteed Income Initiative (MGI) among partner cities.

The program is part of a larger national movement to foster economic security in a data-driven and research-tested capacity. Mayor Stoney recently joined Mayors for Guaranteed Income, a coalition of more than 25 mayors committed to piloting universal income programs to promote economic empowerment.

# Forward 2021, cont'd.

## Forward in 2021

### 10th Anniversary of the Anti-Poverty Commission

### Greater Impacts and Return on Investments

#### 10th Anniversary of the Anti-Poverty Commission

March 2021 marks the tenth anniversary of Richmond's Anti-Poverty Commission. The OCWB is convening a committee of past commission members, elected officials, service partners, academics, and policy experts to reevaluate our community's progress related to poverty and equity strategies for further economic mobility. The committee adopts a more regional approach to the work framed by concepts of courage, progress, and equity. Members are currently developing a book and media project and inclusive intergenerational strategies for community feedback.

#### Greater Impacts and Return on Investments

As the OCWB continues to rethink strategies and ways to measure success, a primary focus will be on programming that yields more significant impacts and returns on investment. Plans include the development of new career pathways, social venture development, and financial empowerment. Just as important, OCWB will look at new ways to account for our strategies' success by measuring the multiplying effects of participants' incomes and savings.



# Appendix: Statistical Snapshot

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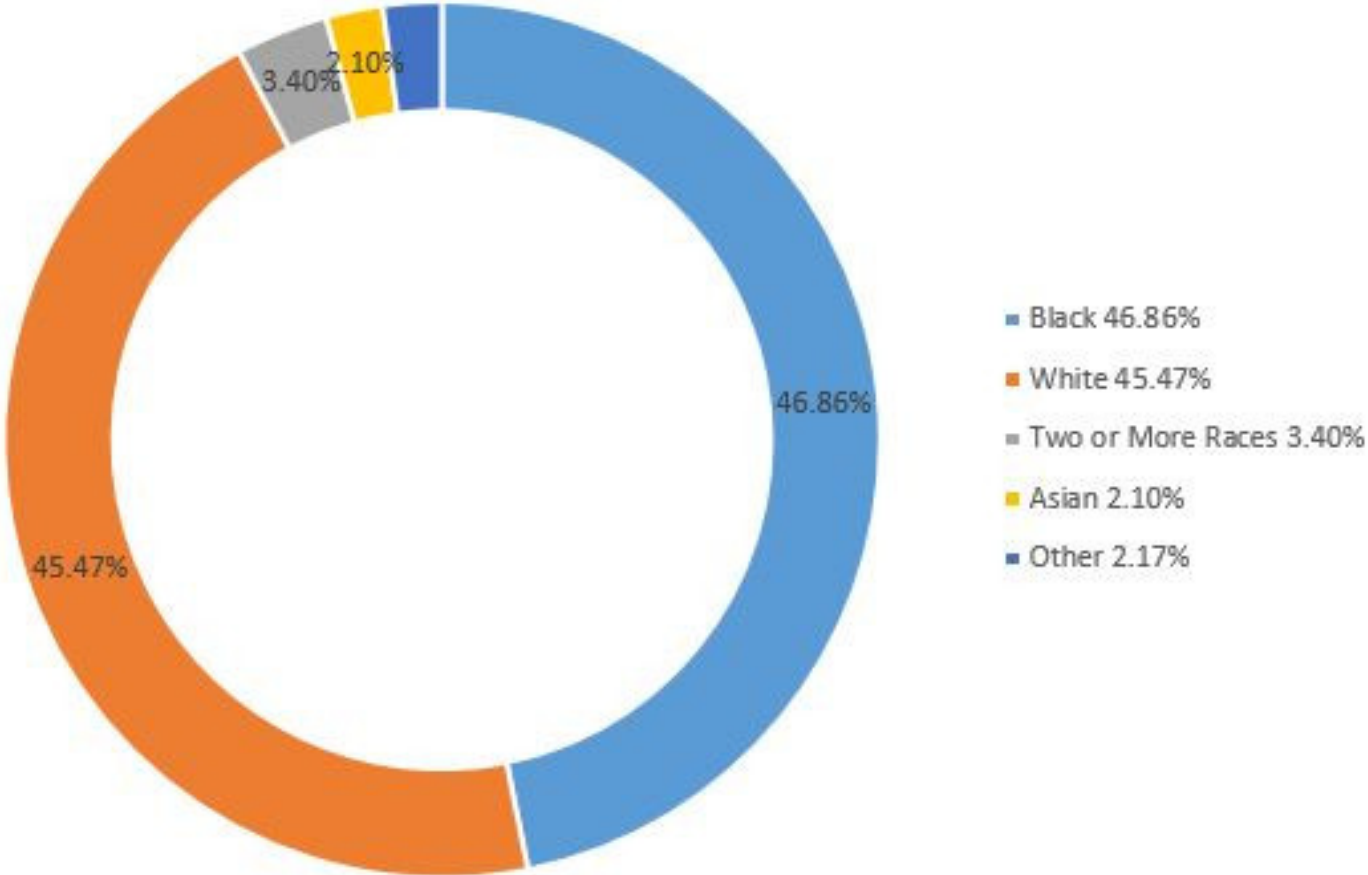
## APPENDIX: Statistical Snapshot

In Richmond, the issues of poverty, equity, and economic mobility are apparent across racial lines. Though there are representations of all social groups in poverty, Black and Latinx (Hispanic) households face the most substantial inequities for poverty rates, household income, educational attainment, and their intersections with employment. This appendix provides a statistical snapshot of Richmond's inequities and provides evidence for the OCWB 2020 Vision's targeted approaches. The US Census plans to release updated Census data later in 2021.

# Population and Poverty Inequality

Richmond’s population (Hispanic and Non-Hispanic) is estimated to be 230,436. Blacks represent the highest percentage of residents at 46.86%. Whites represent 45.47% of the population, with Asians and others making up 7.67%. The majority status for Blacks does not equate to parity when it comes to living in poverty. Approximately 19% of Richmond's population lives at or below the poverty line. A five-year trend demonstrates that 37% of children under the age of 18 live in poverty. Blacks experience the highest rates of poverty at 31.6%. Whites experience poverty at 13.5%. Though they represent much smaller portions of the population in Richmond, Hispanics and Asians experience poverty at 25.6% and 34.4%, respectively. Race and ethnicity are primary factors that drive poverty in our city. The intersections of race and ethnicity are apparent in other areas that impact poverty.

Figure 1: Population Percentage by Race (Hispanic and Non-Hispanic)  
Estimated Population in Richmond, Virginia for 2019

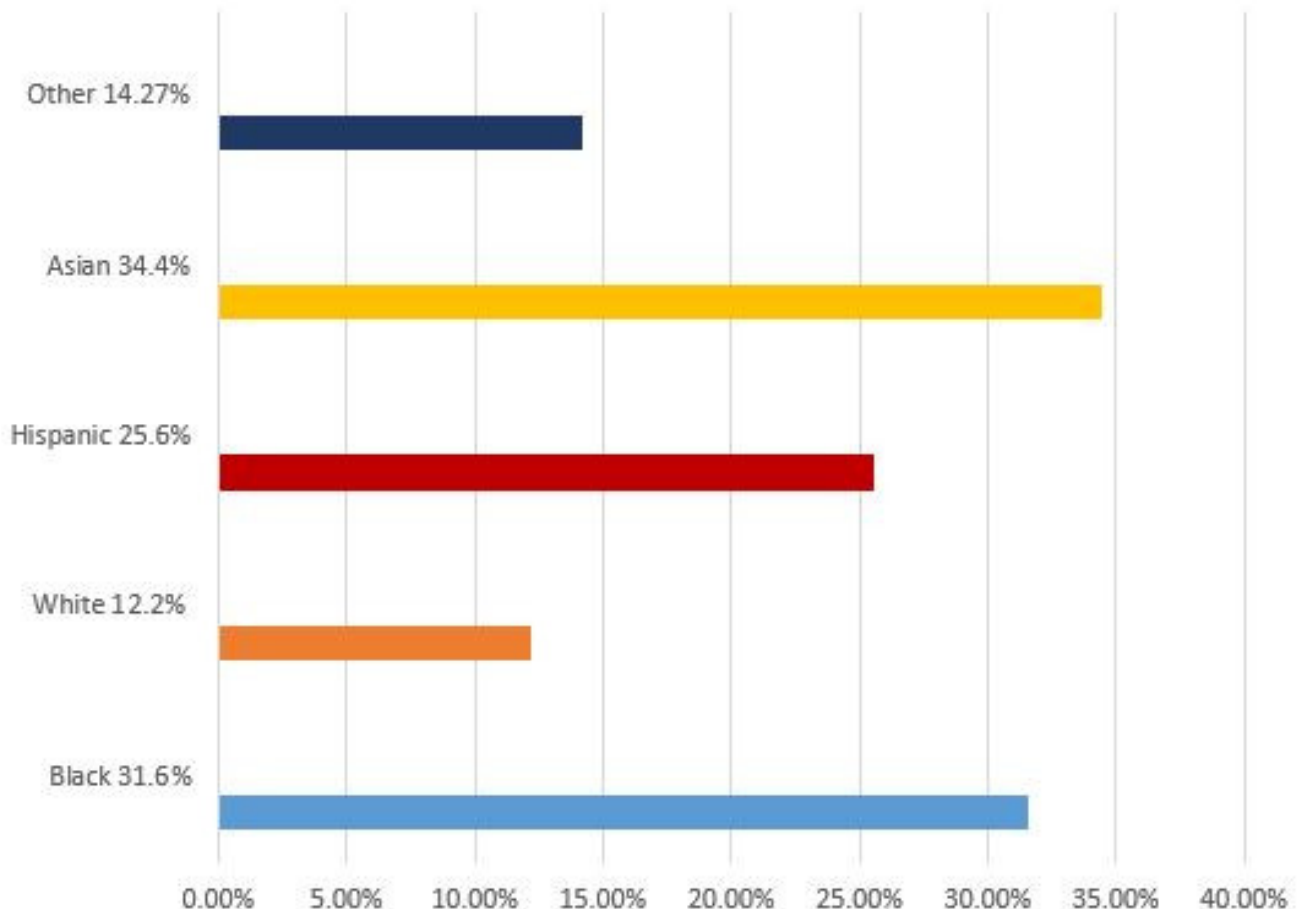




# Wage Inequality

Wage inequality influences how groups experience poverty or wealth. In Richmond, The most left behind are Blacks, who have the highest: 1) unemployment rate; 2) concentration of household incomes in the lowest bracket (less than \$10,000); 3) percentage of individuals considered "in crisis" and "at-risk" based on the "OCWB ladder: The Climb for an Individual," as well as the lowest percentage of households in the wealthiest income bracket (greater than \$200,000). The second most left behind group in Richmond is Hispanics. Hispanics have a high unemployment rate and a large concentration of household incomes below the \$25,000 bracket. The following paragraphs describe the findings that led to these conclusions.

**Figure 2: Poverty Rates<sup>ii</sup>**  
Poverty Rates by Race/Ethnicity in Richmond, Virginia in 2019

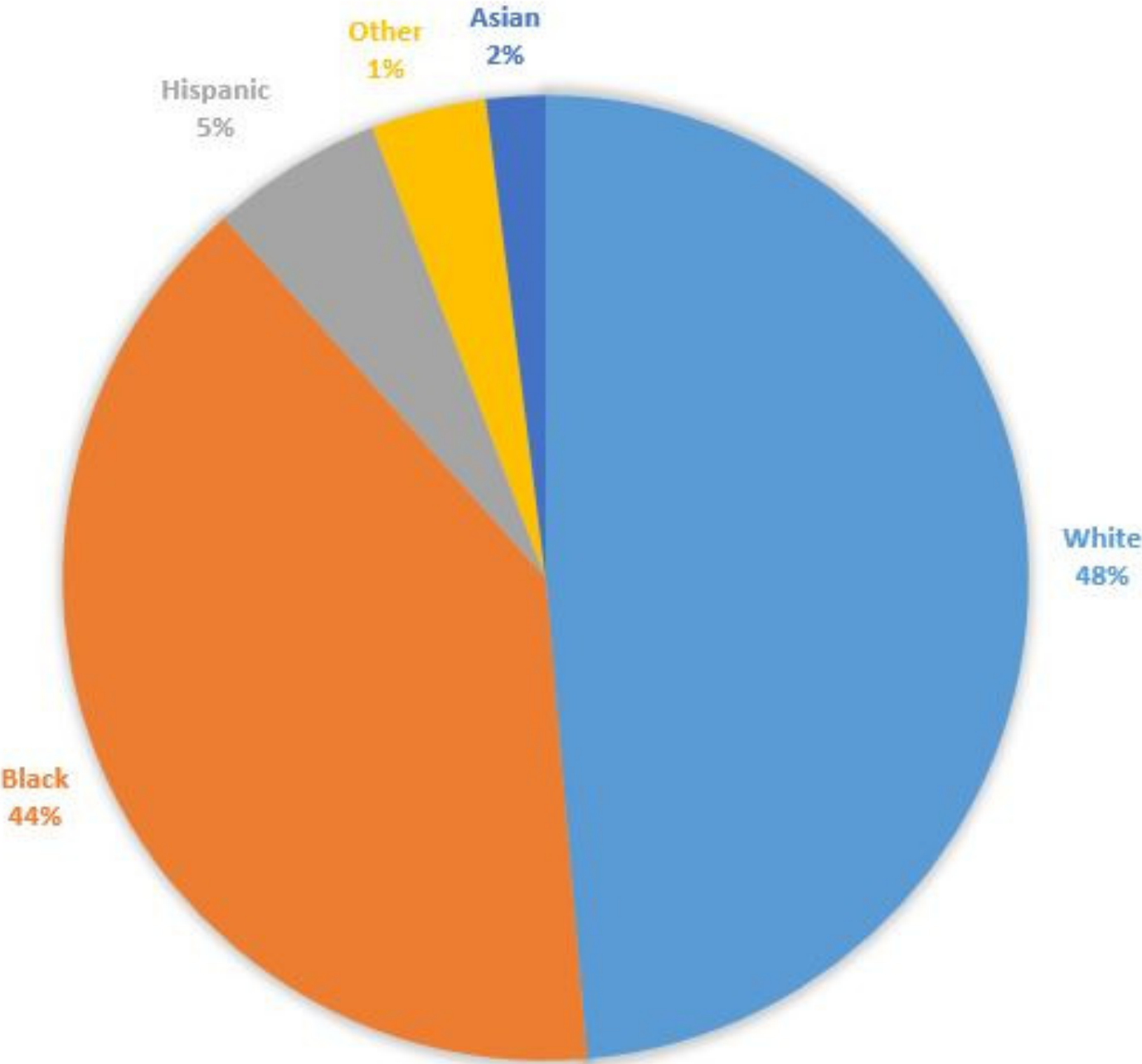


# Composition of Labor Force

Whites in Richmond comprise the highest percentage of the labor force (48.0 percent) followed by Blacks (44percent). Asians make up 2 percent and all others make up 1 percent. Hispanics, constitute just over 5 percent of the labor force.

**Figure 3: Composition of Labor**

Labor Force Participation by Race/Ethnicity in Richmond, Virginia in 2019



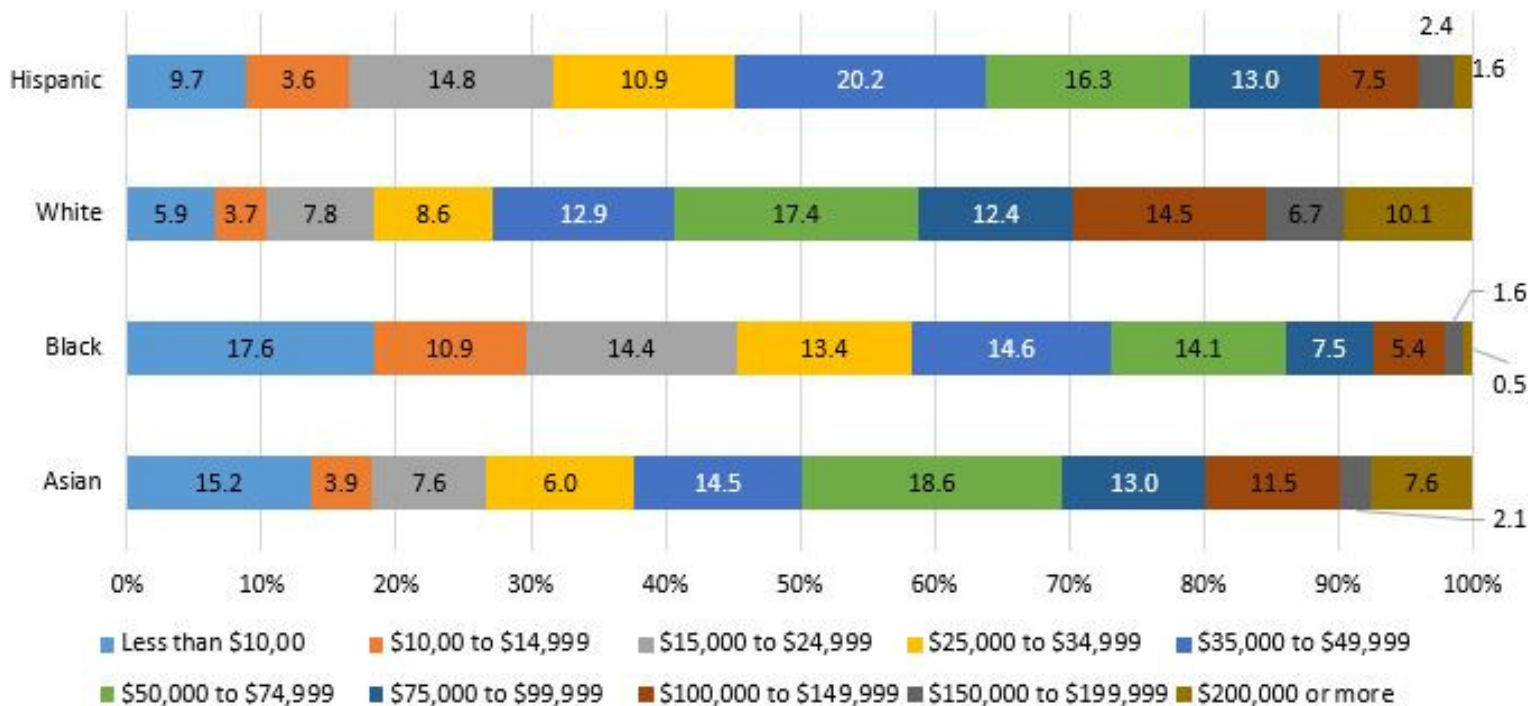


# Household Income

Blacks have the highest percentage of household incomes in the brackets of less than \$10,000 (17.6 percent) and \$10,000 to \$14,999 (10.9 percent). Blacks have the lowest percentage of individuals in the \$100,000 to \$149,999 bracket (5.4 percent), the \$150,000 to \$199,999 bracket (1.6 percent), and \$200,000 or more bracket (0.5 percent). Hispanics have the highest percentage for \$35,000 to \$49,000 (20.2 percent). Asians have the highest percentage for \$50,000 to \$74,999 (18.6 percent). Whites have the highest percentage of income for all brackets above \$100,000 (14.5 percent, 6.7 percent, and 10.1 percent). Whites (30.6 percent), Asians (33.3 percent), and Hispanics (36.5 percent) have the highest concentration within the lower-middle-class range. For the upper class, Whites (31.3 percent) and Asians (21.2 percent) have the highest concentration.

**Figure 4: Household Income**

Household Income Bracket by Race/Ethnicity in Richmond, Virginia in 2018/2019

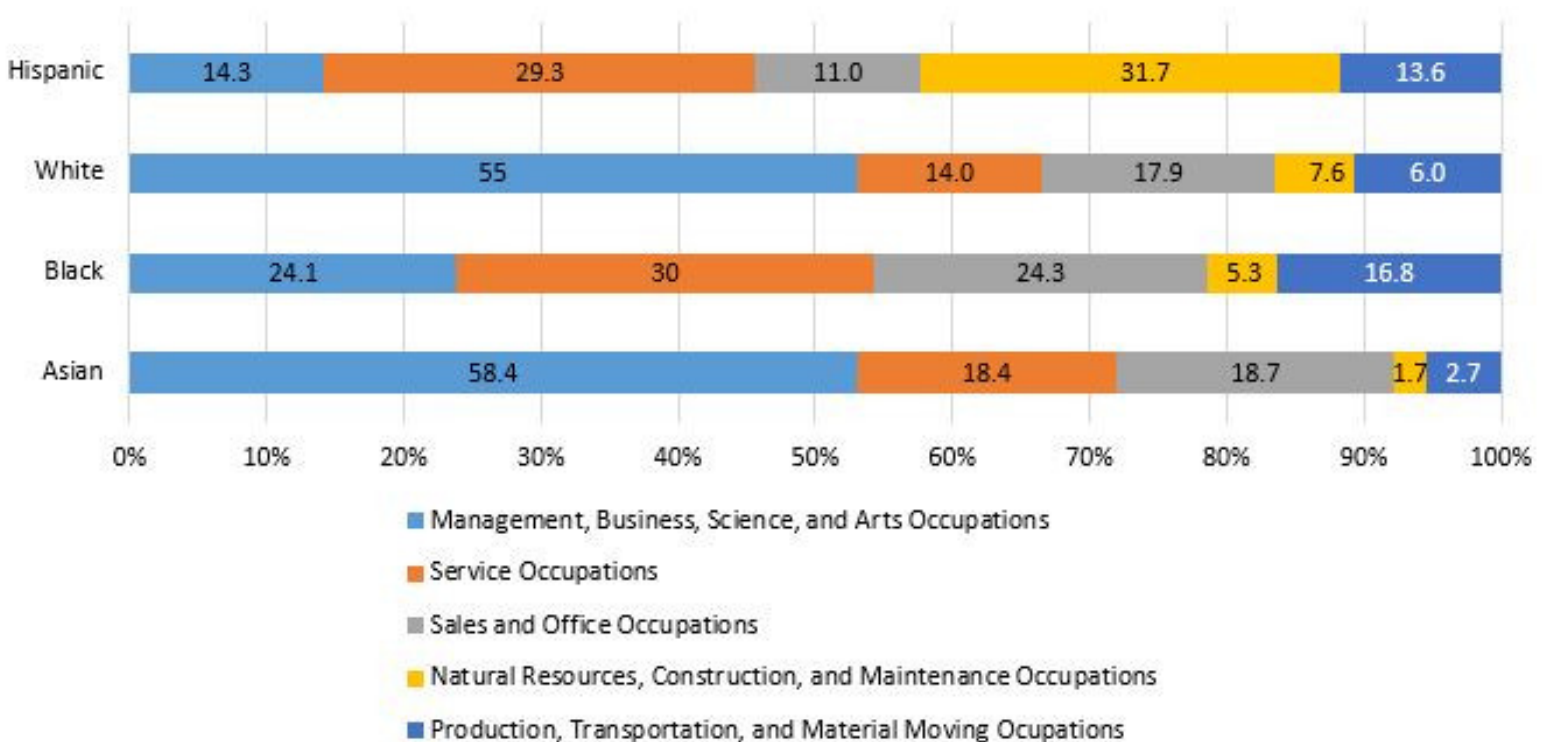


# Occupational Participation

Over 58 percent of employed Asians and 55 percent of Whites work in management, professional, and related occupations, which is the highest paying occupational category (Bureau of Labor Statistics, 2018). 24.1 percent of Blacks and 14.3 percent of Hispanics work in this professional category. 30 percent of employed Blacks and 29.3 percent of employed Hispanics work in service occupations - which is the lowest paying occupational category (Bureau of Labor Statistics, 2019). 18.4 percent of employed Asians and 14 percent of employed Whites work in service occupations in Richmond.

**Figure 5: Occupational Participation**

Occupational Participation by Race/Ethnicity in Richmond, Virginia in 2019



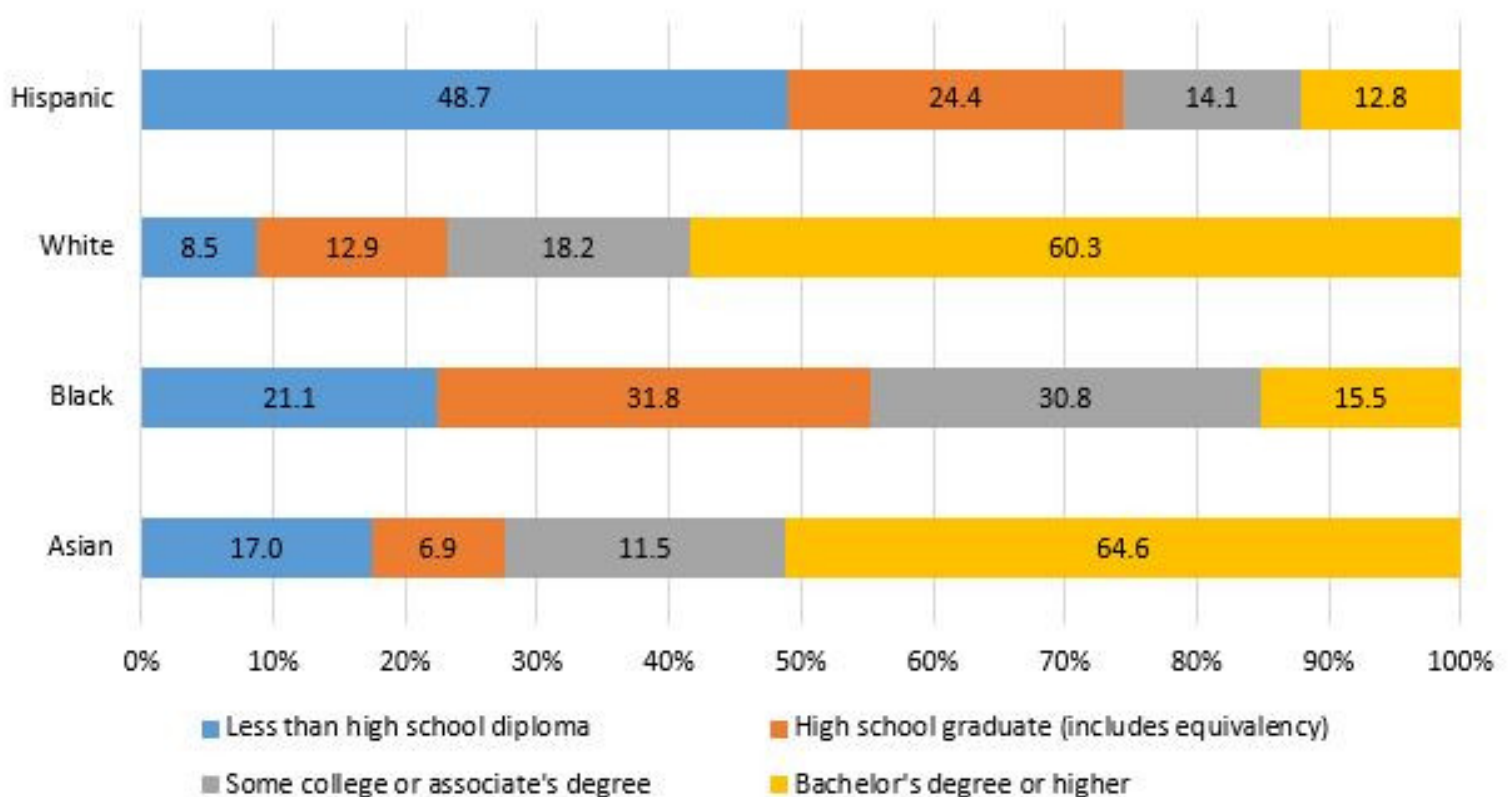
# Educational Attainment by Race/Ethnicity in Richmond, Virginia Age 25 and Above

The correlation between education and income is apparent. Education and income are two primary factors that drive economic mobility. The education of parents and family structure are also critical indicators that support the OCWB's Two-Generation Approach.

The Educational Attainment chart (**Figure 6**) below demonstrates the disparities of educational opportunities along race/ethnic lines. For example, Whites and Asians in Richmond attain bachelor's degrees at rates above 60 percent, while Blacks and Hispanics are below 15 percent. Hispanics have the highest amount of individuals failing to graduate with a high school diploma at 48.7 percent. Blacks follow with 21.1 percent. **Figure 7** demonstrates the economic impact of educational attainment on income. Disparities in education have financial implications.

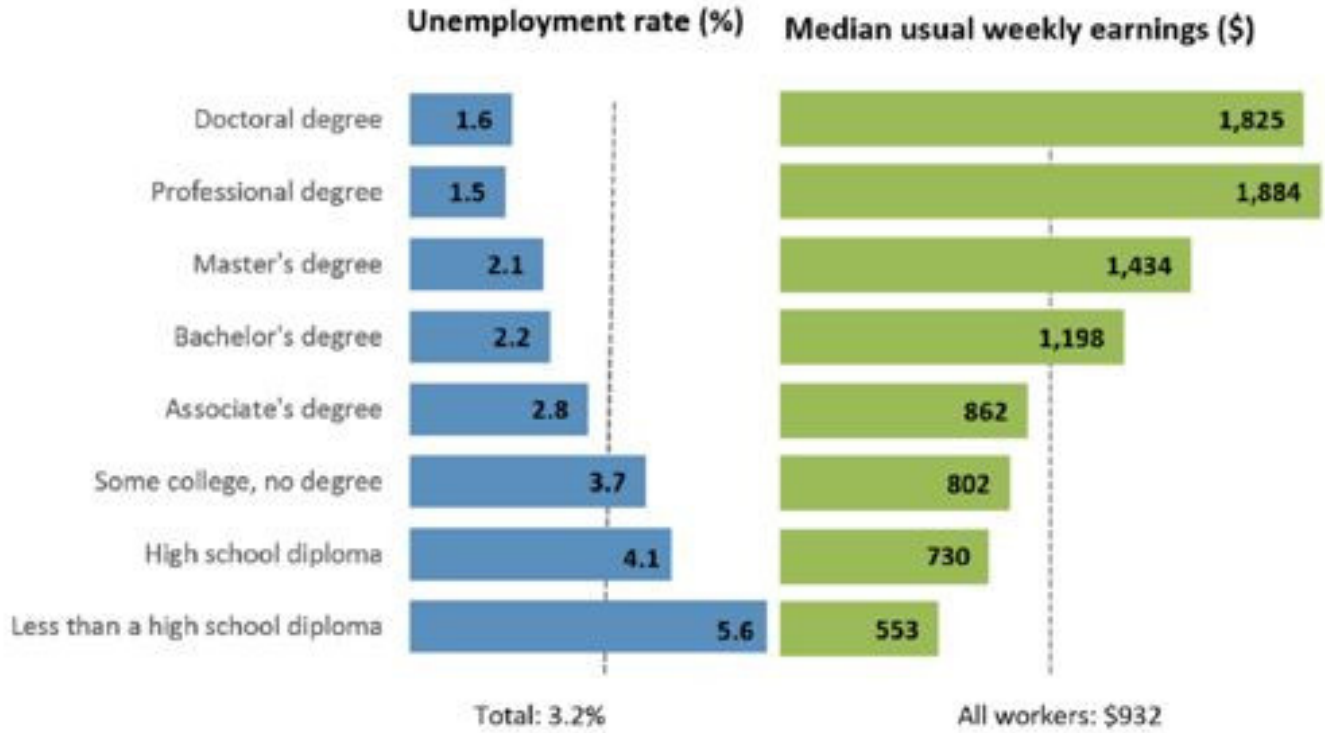
**Figure 6: Educational Attainment**

Educational Attainment by Race/Ethnicity in Richmond, Virginia of Ages 25 and Above in 2019.



**Figure 7:**  
Intersections of Educational Attainment, Earnings, and Unemployment

**Unemployment rates and earnings by educational attainment, 2018**

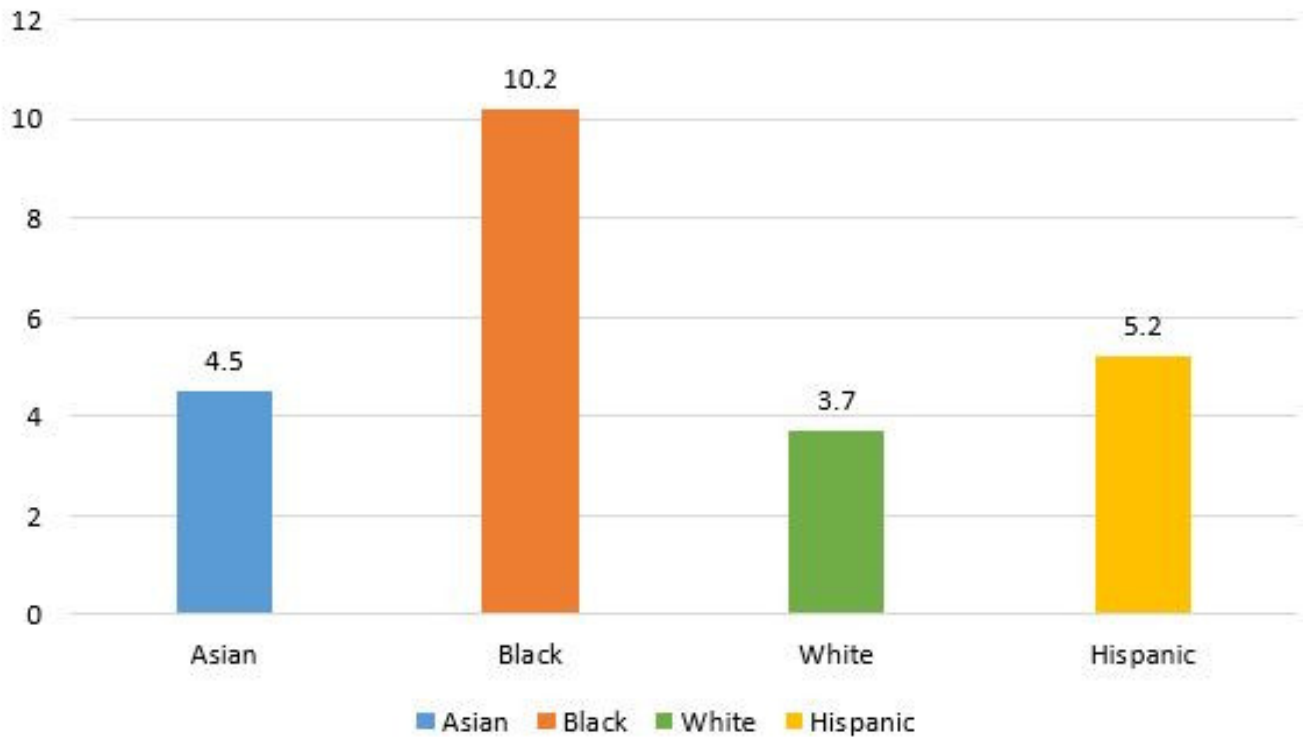


Note: Data are for persons age 25 and over. Earnings are for full-time wage and salary workers.  
Source: U.S. Bureau of Labor Statistics, Current Population Survey.

# Unemployment

The unemployment rate over the 2015-2019 American Community Survey Population Estimate period was 5.9 percent. This unemployment rate in the City of Richmond varies greatly across race and ethnicity. As seen below, jobless rates are higher for Blacks (10.2 percent), Hispanics (5.2 percent), and Asians (4.5 percent), compared to Whites (3.7 percent)

**Figure 8: Unemployment**  
Unemployment by Race/Ethnicity in Richmond, Virginia in 2019



The focus of **OCWB Vision 2020** on **Systems Transformation** and **Two-Generation Approach** attempts to impact talent development through employment and education. The aforementioned data supports the need and strategies outlined in this report. Just as important, the outcomes and impacts demonstrated by our **Return on Investment** ratio provides a clear economic benefit for the residents of Richmond.