



UNITED WAY
Greater
Charlottesville

ENVISION
HELPING ALL FAMILIES THRIVE

Partnership Opportunity: Helping Working Families PROSPER

May 5, 2025



A Shared Vision For Our Future



A strong, equitable community
where **everyone can thrive**



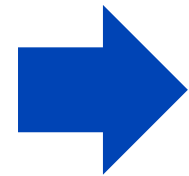
To be a place where
everyone thrives

Strategic Alignment



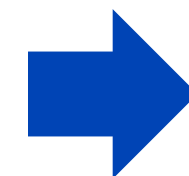
Financial Stability

We collaborate with an ecosystem of service-providers to ensure progress toward **family financial stability**.



Develop strategies and economic development opportunities that drive **economic prosperity for all**

Provide access and support for community members to **attain self-sufficiency**



- Increase median income
- Increase # of businesses
- Decrease poverty rate
- Decrease # of households paying 30%+ for housing

Existing Collaborations

- Pathways (DSS)
 - Administration services for rent/utility assistance
 - Early Learner Scholarships (DSS)
 - High-quality, year-round childcare for Cville families
 - Go2Grow (CCS)
 - “1-stop-shop” for 3,500+ families seeking childcare
 - ENVISION Enterprise Grants (OED)
 - Support for small business expansion
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- Mixed Delivery
 - 79 add'l year-round childcare placements in Cville
 - Head Start
 - Community lead for 2025-26 joint application



The Paradox for Working Families in Our Community

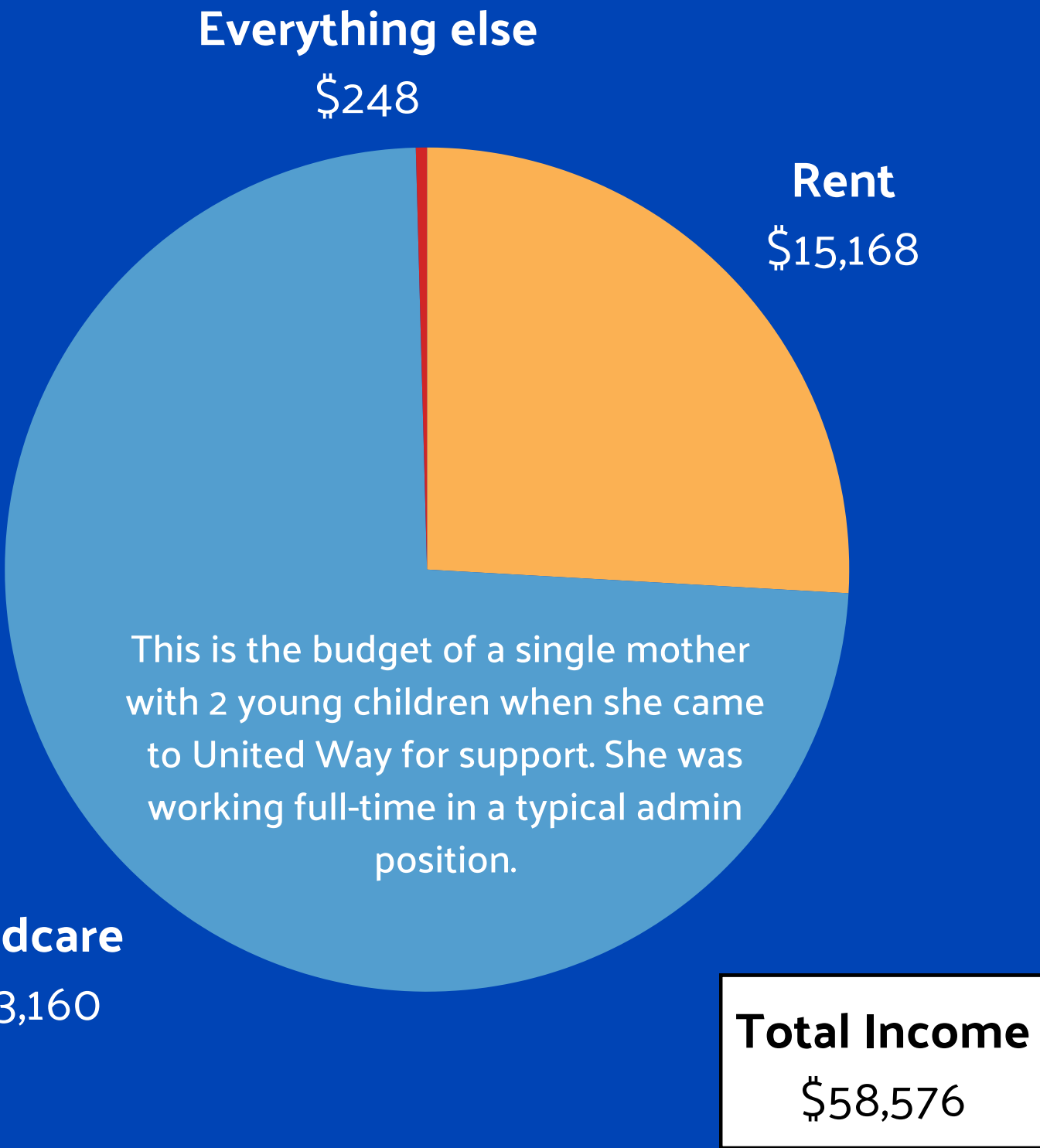
3,459 households in City of Cville are A.L.I.C.E.
(can't afford cost of living, but make too much to qualify for most social services)

“A.L.I.C.E.”
Asset-Limited
Income-Constrained
Employed

**UWGC ALICE benchmarks
use Federal Poverty Level**

Min 150% FPL = \$38,700 (family of 3)

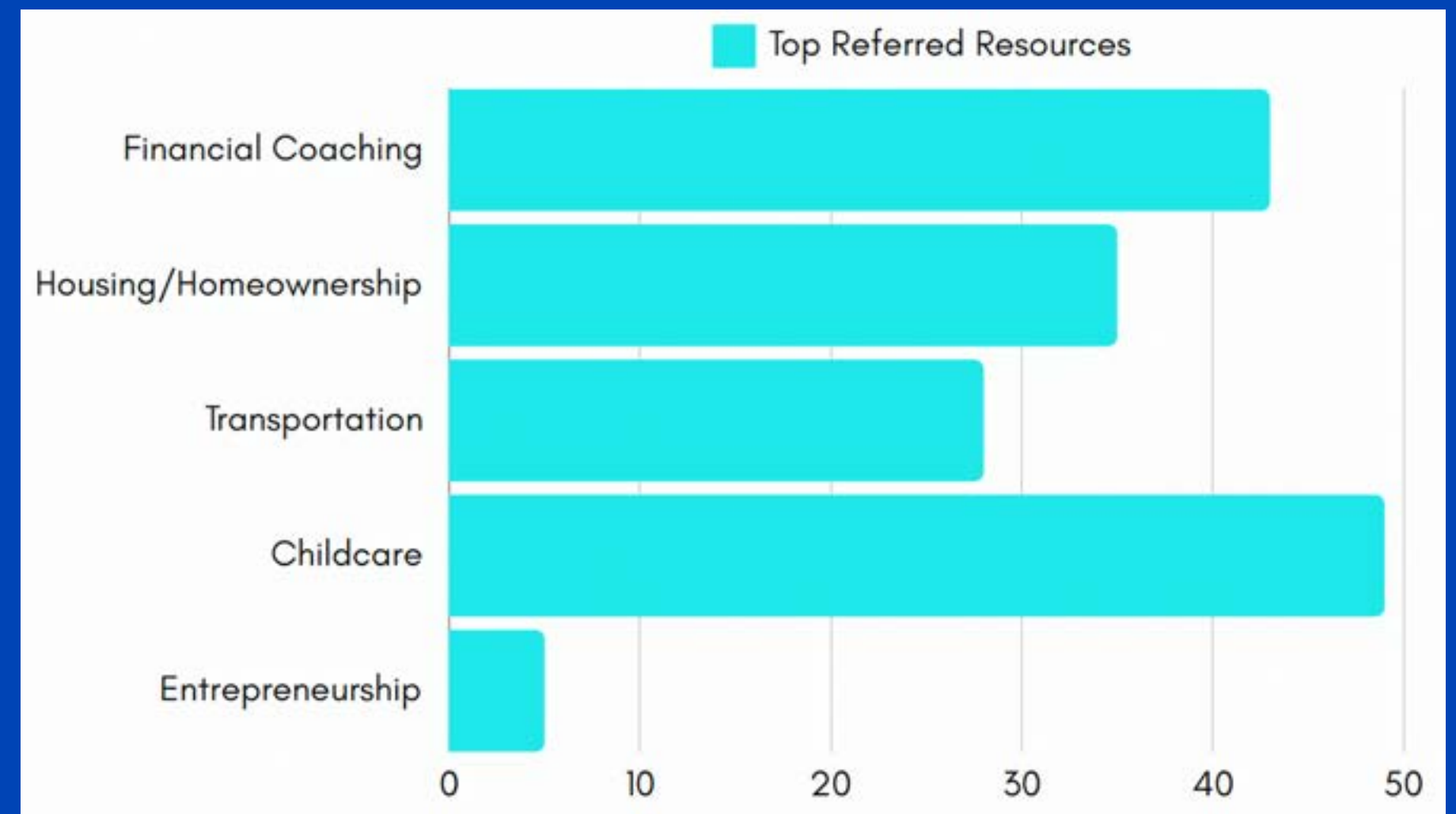
Max 300% FPL = \$77,460 (family of 3)



Current Needs among ALICE Families

- 64%+ of primary income-earners in ALICE households **work 30+ hours/week** (only 2% are unemployed)
- Roughly 50% of **single-female-headed households** with children in Charlottesville are ALICE
- 48% of **Black households** are ALICE; 32% of white households

Financial Resiliency Task Force 2023-24



PROSPER: The Next Evolution of The FRTF

- **Differentiating ALICE clients (“PROSPER”)** vs. those who qualify for social services (“pre-PROSPER”) due to diversity of client needs
- UWGC to serve ALICE/PROSPER clients; offering add’l transportation, childcare services
- “Pre-PROSPER” clients served by **other FRTF partners**, with UWGC admin/referral support

Financial Resiliency Level Four	Income covers basic expenses, with some savings to cover emergency expenses. \$45,000-\$58,500	HVAC Mechanic	\$56,480
		Police Officer	\$56,190
		Medical Records Specialist	\$54,390
		Plumber	\$52,090
		Graphic Designer	\$51,920
		Office/Admin Support	\$48,900
		Truck Driver	\$48,610
		Auto Mechanic	\$48,340
		Bus Driver, School	\$47,470
		Dental Assistant	\$45,640
FALL 2024 UPDATED PREVENTION LINE (PROSPER ABOVE; PRE-PROSPER BELOW)			
Financial Resiliency Level Three	Gaps in employment and emergencies may require periods of frugal spending to preserve lifestyle. \$37,000-\$45,000	Maintenance/Repair Worker	\$44,210
		Bus Driver, Transit/Intercity	\$41,120
		Construction Laborer	\$38,290
		Nursing Assistant	\$37,400
		ORIGINAL FRTF PREVENTION LINE	
Financial Resiliency Level Three	Employed full-time with benefits with for promotion to increase household income. \$30,000-\$37,000	Emergency Med Tech	\$36,940
		Customer Service Rep	\$36,710
Financial Resiliency Level Three	Employed full-time but without benefits, may result in need to link to safety net resources like food banks. \$30,000-\$37,000		



**FINANCIAL
STABILITY**



PROSPER

PATHWAY TO PROSPERITY

- **Launched Feb 2025** to empower ALICE households earning 150-300% of FPL to become financially independent long-term by providing support, teaching useful skills and offering financial incentives.
- **Individuals must demonstrate motivation** to improve financial skills and credit score to receive financial support, financial coaching, and budget management support.
- **Individuals receive up to \$2,500** to be used towards career development, job improvement skills, certifications, or entrepreneurship.
- **Individuals must be employed at least 30 hours/week** and live in the City of Charlottesville or Albemarle County.
- **Our goal is to serve 20 Charlottesville residents** by June 30.



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PROSPER: Client Example

- Tamara Starchia, **single parent**, 1 child
- Currently employed at UVA Health as an **anesthesia technician**
 - Cannot advance further in this field
- Approved for PROSPER stipend to support **Emergency Medical Technician certification**
 - Will also help fund start-up uniform costs



PROSPER: Client Example #2

- Rashaude Breckenridge, **single father**, 2 sons
- **Non-emergency medical transportation** small business
 - Caring Connections, LLC
 - Primarily serving seniors and Medicaid clients
- Referral from **GO Start-Up Program** via OED
 - Past CIC participant



Partnership Proposal

- **FY25:** \$31,500 in support from City of Charlottesville
 - \$46,000 from UWGC to meet year 1 funding needs
- **FY26 (proposed):** \$50,000 from City of Charlottesville to fully fund 20 Charlottesville residents' participation in PROSPER
 - UWGC referrals to Downtown Job Center for clients <150% FPL
 - Direct contact at City of Cville for additional referrals from UWGC (Lyft program, etc.)





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703-998-7273
www.unitedway.org