

Technical Report  
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# Addressing Economic Mobility in Charlottesville



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*for* the City of Charlottesville Offices of Social  
Equity and Economic Development





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## Disclaimer

The author conducted this study as part of the program of professional education at the Frank Batten School of Leadership and Public Policy, University of Virginia. This paper is submitted in partial fulfillment of the course requirements for the Master of Public Policy degree. The judgments and conclusions are solely those of the author and are not necessarily endorsed by the Batten School, by the University of Virginia, or by any other agency.

## Honor Pledge

On my honor as a student, I have neither given nor received unauthorized aid on this assignment.

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## Key Terms and Definitions

**Asset Limited Income Constrained Employed (ALICE)** — ALICE refers to residents who are asset-limited, income-constrained but employed. These residents have an income above the Federal Poverty Level (FPL) but cannot afford the minimum costs of household basics necessary to live and work in the current economy (measured by the ALICE Household Survival Budget). As of 2022, 30% of households in Charlottesville are ALICE (UnitedForALICE, 2024; U.S. Census Bureau, 2022).

**ALICE Threshold** —ALICE thresholds refer to the minimum income required to cover the annual total cost of the household survival budget per family size. Below are examples of different family sizes and the corresponding ALICE thresholds for Charlottesville.

	Single Adult	Two Adults	One Adult, One Child	One Adult, One in Child Care	Two Adults, One in Child Care, One Adolescent
ALICE Threshold	\$41,436/yr	\$57,696/yr	\$61,416/yr	\$71,400/yr	\$104,772/yr

*Sources: (Hoopes et al., 2024; UnitedForALICE, 2024; U.S. Census Bureau, 2022)*

**City of Charlottesville (The City)** — Throughout this report, “the City” refers to my client, the City of Charlottesville Offices of Social Equity and Economic Development.

**Economic Mobility** — Economic Mobility refers to people’s ability to improve their economic status over the course of their lifetime. It requires access to income, assets, training, employment, and more intangible resources like power and social inclusion (University of Michigan, 2024).

**Federal Poverty Level (FPL)** — The FPL is an annual income measure used by the Department of Health and Human Services (HHS) to determine eligibility for various federal benefits and programs. Like ALICE thresholds, it varies by family size (Assistant Secretary for Planning and Evaluation (ASPE), 2025).

**Household Survival Budget** — A measure of the bare minimum living costs for various household sizes within a particular area. It includes the basic costs of housing, childcare, food, transportation, health care, technology, taxes, and a contingency fund equal to 10% of the household budget. This measure is calculated separately for each county and household type (UnitedForALICE, 2024).



Executive Summary Since 2010, the number of asset-limited, income-constrained but employed, or ALICE residents in Charlottesville has steadily increased. This growing population now represents 30% of Charlottesville households (UnitedForALICE, 2024; U.S. Census Bureau, 2022). While these residents are above the federal poverty level and thus earn too much for many forms of social service assistance, they still cannot afford basic necessities (Hoopes & Treglia, 2019; Reeves et al., 2018; UnitedForALICE, 2024; White House Council of Economic Advisors & Office of Management and Budget (OMB), 2021). These financial difficulties prevent them from pursuing opportunities to increase their ability to afford goods and services beyond basic needs, perpetuating a continual cycle of financial instability (Hoopes & Treglia, 2019; UnitedForALICE, 2024; University of Michigan, 2024).

Critically, there exists racial wealth disparities within this group. Black residents disproportionately represent ALICE households, and the income gap between White and Black residents nearly tripled from \$14,344 in 2010 to \$42,944 in 2022 (ACS, 2022c; UnitedForALICE, 2024). Additionally, the costs of housing and childcare represent key contributors to financial instability for all ALICE residents (Marshall & Chris, 2025). To address these issues, local stakeholders emphasized the importance of having the City utilize the wealth of service providers within the community (B. Hutchinson, personal communication, October 17, 2024; P. Thomas, personal communication, October 16, 2024).

This report considers three potential policy alternatives for the City of Charlottesville to pursue:

1. Providing Stipends through United Way Prosper
2. Increasing Subsidized Housing Support via the Charlottesville Supplemental Rental Assistance Program
3. Investing in Childcare via GO2GROW

These alternatives were evaluated across four criteria: cost, effectiveness, administrative feasibility, and stakeholder buy-in. Ultimately, this report recommends the City provide additional stipends for ALICE residents through United Way's Prosper program. Although it has lower buy-in, this option provides the most cost-effective results with the highest administrative feasibility. To ensure successful implementation, the City should pay special consideration to securing funding through the Vibrant Community Fund and ensuring ALICE residents are aware of and able to apply to the Prosper program.



# Introduction





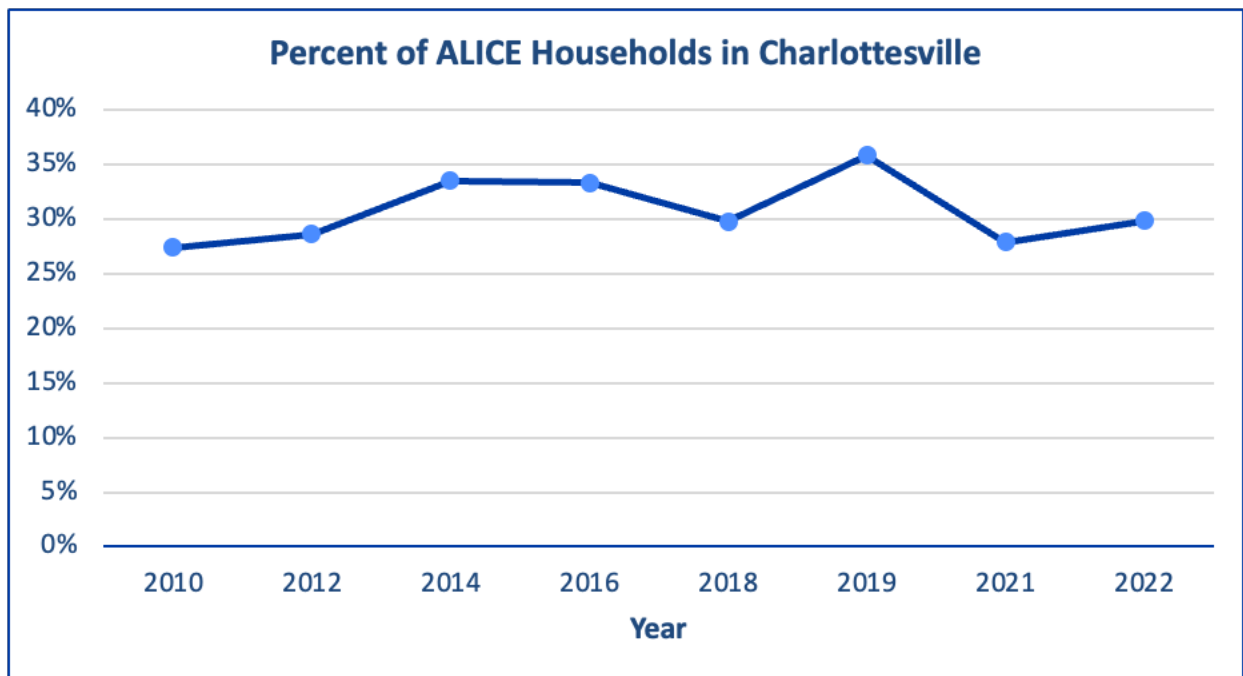
## Problem Statement

*Too many Asset-Limited, Income-Constrained but Employed, or ALICE residents earn above the federal poverty level yet cannot afford the basic cost of living in Charlottesville. These financial difficulties prevent them from pursuing opportunities to increase their economic mobility, leaving them struggling to make ends meet.*

As of 2022, 5800 households, or 30% of Charlottesville households, are considered ALICE (UnitedForALICE, 2024; U.S. Census Bureau, 2022). While these residents are above the federal poverty level and thus earn too much for many forms of social service assistance, they still cannot afford basic necessities (Hoopes & Treglia, 2019; Reeves et al., 2018; UnitedForALICE, 2024; White House Council of Economic Advisors & Office of Management and Budget (OMB), 2021). For ALICE residents, the cost of living outpaces what they earn, creating financial difficulties. These difficulties prevent them from pursuing opportunities to increase their ability to afford goods and services beyond basic needs or improve their economic mobility (Hoopes & Treglia, 2019; UnitedForALICE, 2024; University of Michigan, 2024).

## Client Overview

Figure 1 - Percent of ALICE Households in Charlottesville over time



Note: Generated line graph using 2022 American Community Survey (ACS) and ALICE Household Data.

As part of its 2023 strategic plan, the City of Charlottesville set a goal to address economic prosperity and made an organizational-wide commitment to Justice, Equity, Diversity, and Inclusion (JEDI) (Marshall, 2024). This comes in response to the pervasive economic disparities within the community and barriers for residents to achieve upward financial mobility (Marshall & Engel, 2024). So far, the City has not designated focused support to improve the financial





mobility of ALICE residents. Since 2010, the amount of ALICE residents has steadily increased by 2.4 percentage points from 27.4% to 29.8% (Figure 1).

It is crucial to note that the financial hardship faced by ALICE residents is unequally distributed among racial lines. Black residents disproportionately account for 45.8% of ALICE households in Charlottesville, yet only consist of 15.7% of the population (UnitedForALICE, 2024; U.S. Census Bureau, 2022). In its commitment to JEDI, the City plans to eliminate this racial disparity. Under its 2023 strategic plan, the City intends to improve racial equity by ensuring all racial groups have the same outcomes (Marshall, 2024). As the local governing body, it intends to continually update its policies and procedures in response to measurable changes in the lives of people of color.

The City still intends to address the lack of economic mobility among all ALICE residents, in addition to the widened gaps that Black ALICE residents face. When discussing the City's role in addressing these gaps, it is essential to first note the large number of service providers in the area. Currently, there are 2,077 nonprofit organizations in the greater Charlottesville metro area (Cause IQ, 2024). Given the wealth of service providers in the area, the City and other experts in the space recommend that part of the City's role will be to facilitate coordinated action among these organizations (B. Hutchinson, personal communication, October 17, 2024; P. Thomas, personal communication, October 16, 2024). In addition, the city intends to partner with local financial institutions to identify barriers that ALICE residents experience in accessing financial opportunities and to assess whether to create low-risk, affordable credit programs.



# Defining the Problem

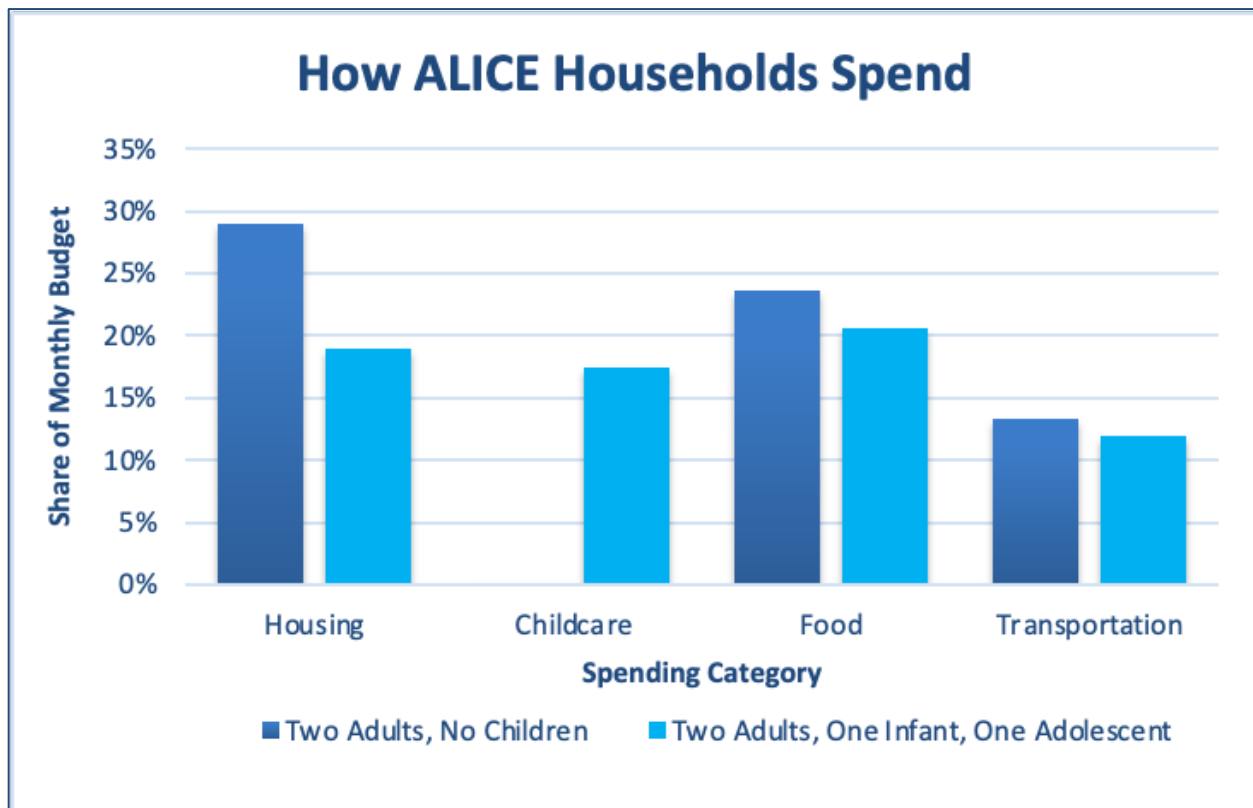


## Background

### *Historical Context and Trends*

As previously mentioned, these wealth gaps are indicative of a longer trend of socioeconomic disparities faced by Black communities in Charlottesville. Looking at the past decade, the median household income for White households increased 79.2 percentage points from \$45,259 to \$81,106 from 2010 to 2022 (ACS, 2022b).<sup>1</sup> Yet, the median household income for Black communities staggered behind during this period, increasing only 23.7 percentage points from \$30,825 to \$38,162 (ACS, 2022c). Correspondingly, the income gap between White and Black residents nearly tripled during this period, increasing from \$14,344 in 2010 to \$42,944 in 2022. This increased financial disparity also came with a drop in Charlottesville's Black population from 21.7% to 19.0% of the city's total (ACS, 2022d; Cameron & Kahl, 2021). Together, these estimates demonstrate the growing unaffordability of Charlottesville for its Black residents and the increasing consequences of not addressing this lack of economic mobility.

*Figure 2 - Relative Monthly Spending by ALICE Households*



Note: Generated bar graph using 2022 American Community Survey (ACS) and ALICE Household Survival Budget Data.

The majority of spending by ALICE households comes from four categories (Figure 2). Critically, housing costs represent a growing and the largest portion of the necessities budget for ALICE households (Figure 2). From 1984 to 2014, relative spending on housing and healthcare

<sup>1</sup> Estimates are in 2010 inflation-adjusted dollars.



increased by seven percentage points compared to other necessities for limited-income households (White House Council of Economic Advisors & Office of Management and Budget, 2021). In Charlottesville, housing costs account for an average of 25.53% of ALICE residents' monthly budgets ACS 2022a; Bureau of Labor Statistics, 2022; Hoopes et al., 2024; U.S. Department of Housing and Urban Development (HUD), 2022). Due to this relatively high cost, one of the alternatives focuses directly on affordable housing mechanisms available to Charlottesville.

In addition to rising affordable housing costs, stakeholder interviews highlighted poor early childhood education and low literacy scores as the root cause of later financial instability among ALICE residents (B. Hutchinson, personal communication, October 17, 2024; P. Thomas, personal communication, October 16, 2024). Children with low literacy scores are less likely to have financial literacy later on, a key mechanism for financial stability (Blanchard, 2023; Grohmann et al., 2015). Moreover, children with low literacy scores are more likely to come from families experiencing financial instability growing up (Grohmann et al., 2015; P. Thomas, personal communication, October 16, 2024). This correlation helps create the cycle of economic immobility; families do not have the necessary financial support, which creates barriers to children's educational development, leading to lower chances of them achieving a higher socioeconomic status later on (Grohmann et al., 2015). Due to this mechanism, stakeholders clarified that educational support alone is insufficient to address low childhood literacy scores. Instead, the City should provide families with financial support and mentoring to have greater bandwidth to support their children's development (B. Hutchinson, personal communication, October 17, 2024; P. Thomas, personal communication, October 16, 2024).

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With respect to the City providing this support, every interview highlighted the abundance of service providers and resulting administrative delays as a key issue within Charlottesville (A. Brinson, personal communication, October 29, 2024; B. Hutchinson, personal communication, October 17, 2024; P. Thomas, personal communication, October 16, 2024). Political barriers to implementing support stem from conflicting beliefs on the best theory of change between non-profit service providers. This conflict makes it difficult to decide on solutions and hold parties accountable later on. Hence, part of the City's role in improving ALICE residents' economic mobility would be to better coordinate available non-profit service providers and exclude some to prevent administrative delays when too many are on the same initiative.



## **Generating a Solution: Criteria and Alternatives**



## Criteria

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### **Criteria 1 – Cost**

The cost criteria will be split across direct and indirect costs to the City of Charlottesville and whatever partner service providers are included in the policy alternatives. The costs will be estimated quantitatively in dollars. Indirect costs will likely cover administrative costs of organizing efforts around service provider partners, mentoring costs for United Way personnel, and education costs faced by childcare service providers (depending on the source of funding).

### **Criteria 2 – Effectiveness**

The effectiveness criteria are based on the estimated reduction in the number of ALICE residents a year after implementation. UnitedForALICE already collects this data annually, so no additional resources are needed for measurement. Given the uncertainty and the delayed and varied effects of providing financial/educational/housing support on financial stability, this alternative will be ranked across “high,” “medium,” and “low” categories (Acciari et al., 2022; Grohmann et al., 2015; Lindberg et al., 2010; Van Doornik et al., 2021).

### **Criteria 3 – Administrative Feasibility**

The feasibility criteria has two dimensions. First, it considers how many service providers the City would need to collaborate to develop and implement an alternative. This will be split across a measurement of “low,” “medium,” and “high.” Feasibility. Additionally, it estimates potential buy-in from the partner organizations. This reflects the administrative burdens of having too many service providers on an initiative that has been brought up in previous stakeholder interviews. A tentative ranking could be:

- High Feasibility for coordination across 0-4 partner organizations/high buy-in.
- Medium Feasibility for coordination across 5-8 partner organizations/medium buy-in.
- Low Feasibility for coordination across 9-12 partner organizations/low buy-in.

(A. Brinson, personal communication, October 29, 2024; B. Hutchinson, personal communication, October 17, 2024; P. Thomas, personal communication, October 16, 2024)



## Alternatives

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### Alternative 1: Providing Stipends through United Way Prosper

The Charlottesville Offices for Social Equity and Economic Development has previously worked with United Way of Greater Charlottesville in providing needed income support to ALICE families. This alternative suggests further investment in this relationship by funding one-time \$2500 stimulus checks that are distributed through the United Way Prosper Program (United Way of Greater Charlottesville, 2025a). Funds are typically distributed to families to reduce debt, raise household income, increase investments, or help secure housing. United Way then follows through by mentoring families depending on the subject area.

Families would be selected to receive checks through a referral program overseen by United Way. Currently, United Way has five partner organizations that refer residents. These include Habitat for Humanity, International Rescue Committee, Piedmont Housing Alliance, Financial Opportunity Center, and International Neighbors. United Way must then approve applications for participants and create a spending plan to help them achieve financial stability (United Way of Greater Charlottesville, 2025a).

**Alternative 2: Increasing Subsidized Housing Support** Given political uncertainty with the availability of federally-funded housing choice voucher programs and closed waitlists, the City of Charlottesville could instead invest further in the Charlottesville Supplemental Rental Assistance Program (CSRAP). This program provides housing assistance to low-income families to afford private market housing (Knight & Jackson, 2022). Families or individuals can find their own housing in this Charlottesville-funded program. Monthly housing assistance is based on 30 percent of the resident's income, with a maximum rental standard depending on the number of individuals (Knight & Jackson, 2022). The City determines eligibility standards for the program based on the following guidelines:

- 1) The Department of Housing and Urban Development established income limits,
  - 2) The applicant's citizenship status, and
- The size of the applicant's family (Charlottesville Redevelopment and Housing Authority, 2025).

To identify and reach residents who need assistance, the City can leverage its relationship with community partners that work in housing support. These include the Thomas Jefferson Area Coalition for the Homeless, the Haven, the Department of Human Services of Charlottesville, and the Region Ten Community Service Board. Depending on the efficacy of United Way's referral process and further research into CSRAP waitlist backlogs, the City could adopt a similar practice for this program as well.

### *Alternative 3: Investing in Childcare via GO2GROW*

To address the rising cost of childcare faced by ALICE residents, the city could increase investment in Ready Region Blue Ridge's Go2Grow program. (Jean Charles, 2024; Rebecca Tippet, 2025) The United Way of Greater Charlottesville heads Ready Region Blue Ridge (RRBR) (Ready Region Blue Ridge, 2025). The program itself consists of a collaboration between RRBR and local Head Start programs, public school systems, and other private education providers to increase access to early childhood care and education (ECCE (RRBR, 2025)). Residents are able to apply for the program via an online portal where they can select





free and low-cost programs that take care of children ages 0-4, depending on the program. They are also provided with eligibility charts for each available program, which cover the ages, cost, hours, busing, school year, meals, and geographic requirements (Ready Region Blue Ridge, 2025).



# Evaluation



## Evaluation by Alternative

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### *Analysis of Alternative 1: Providing Stipends through United Way Prosper*

#### *Cost*

For FY 2024, United Way provided financial support to 114 ALICE families (United Way of Greater Charlottesville, 2025a). Assuming the City funds a 25% increase in stipends, this alternative would directly cost \$72,500/year.<sup>3</sup> Since the Prosper program is already administered through United Way staff, there are no associated increases in labor costs.

#### *Effectiveness*

Given that the Prosper program stipends are one-time payments and not reoccurring, they are unlikely to make a significant change in the number of ALICE residents in Charlottesville within a year. Despite this, it should be noted that these stipends are tailored to residents' unique needs and can be used for various costs. Additionally, this support comes with further mentoring through United Way. Still, due to the relatively small monetary amount, this alternative ranks low in effectiveness.

#### *Administrative Feasibility*

Additionally, this program is smaller in scope than CSRAP or Go2Grow, meaning less effective coordination overall is needed. These factors, high United Way and its partner organizations for their financial stability programs are aware of ALICE terminology and the program's mission of increasing financial self-sufficiency (United Way of Greater Charlottesville, 2025a). This indicates high buy-in. Moreover, there are currently five organizations on the initiative. Given these factors, this alternative ranks highly in feasibility.

#### *Stakeholder Buy-In*

Due to this uncertainty from City Council and lower anticipated support from other service providers, this alternative ranks "low" in stakeholder buy-in.

### **Analysis of Alternative 2: Increasing Subsidized Housing Support via CSRAP**

#### *Cost*

The most recent estimates of CSRAP's cost were \$588,905 in 2021, or \$673,068 today (Bureau of Labor Statistics, 2025; Knight & Jackson, 2022). At the time, this supported 62 residents. The city indicated that growing the program would consist of supporting 90 residents, which accounts for an average increase of \$303,966/year in direct costs for the additional 28 residents. Moreover, this would include an additional 12.5%, or \$37,995, for indirect administrative costs for the screening processes, inspections, and compliance oversight (Knight & Jackson, 2022). This results in a total cost of \$341,962/year.

#### *Effectiveness*

Housing represents the largest monthly cost faced by ALICE residents (American Community Survey, 2022a; Bureau of Labor Statistics, 2022; Hoopes et al., 2024; U.S. Department of Housing and Urban Development (HUD), 2022). Additionally, in a recent survey on economic

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<sup>3</sup> The 25% increase is consistent with previous program growth in FY 2024 after the addition of the International Rescue Committee and International Neighbors.



mobility within Charlottesville, 100% of nonprofit service provider respondents indicated that the cost of housing is a high or very high factor contributing to financial insecurity (Marshall & Chris, 2025). Given the pressure housing costs place on ALICE residents and the demonstrated effectiveness of housing choice voucher programs on overall financial stability, this alternative is likely to be highly effective in reducing the number of ALICE residents in Charlottesville (Lindberg et al., 2010b).

#### *Administrative Feasibility*

*This program currently requires coordination across five service providers. Additionally, the city has already faced difficulty processing referrals for CSRAP, resulting in a waitlist of 30 residents (Knight & Jackson, 2022). While this is reflected in the increased costs, this may also lower prospective buy-in around whether CSRAP has the capacity to serve 90 residents within a year. Because of this tradeoff, I find this alternative to be somewhat feasible. **From the City's perspective, ALICE residents agree that housing is a significant factor limiting their economic mobility.***

### Analysis of Alternative 3: Investing in Childcare via GO2GROW

#### *Cost*

In Charlottesville, the median cost of enrolling your child in ECCE care is \$18,688/yr (Bureau of Labor Statistics, 2025; Rebecca Tippet, 2025). Additionally, from 2023 to 2024, the number of publicly funded slots in the city decreased by 13%, from 422 to 367 slots (Rebecca Tippet, 2025). Hence, this alternative estimates the cost of returning to the previously funded level, given the sustained growth in applications for the GO2GROW program since 2021 (United Way of Greater Charlottesville, 2025b). The direct costs are \$1.026 million/year, while the indirect administrative costs are \$128,343/year.<sup>4</sup> This results in a total cost of \$1,155,088/year.

#### *Effectiveness*

Similar to housing, childcare also represents a major monthly cost and driver of financial instability among ALICE residents. While increasing available funding for ECCE will help reduce costs for many, this is not the case for all ALICE residents. Many do not have young children and, therefore, will not benefit from this support (Rebecca Tippet, 2025). Due to this caveat, this alternative is somewhat effective in reducing the total number of ALICE households.

#### *Administrative Feasibility*

For GO2GROW, United Way has partnered with four organizations in the community: the Albemarle County Department of Social Services, Head Start, Albemarle County Public Schools, and Charlottesville City Schools (Ready Region Blue Ridge, 2024). Given ongoing budget cuts in the federal government, it is difficult to confirm the capacity of Head Start/Early Head Start programs for the current fiscal year. Hence, there may be less support from stakeholders for focusing on this initiative. However, United Way still strongly supports ECCE. Based on these factors, I rank this alternative to be somewhat feasible.

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<sup>4</sup> The administrative costs were calculated using an assumed 12.5% increase in cost, similar to the City providing funds for CSRAP program growth.





## Outcomes

Table 1: Outcomes Matrix			
Alternative	Cost	Effectiveness	Administrative Feasibility
United Way Prosper Stipends	\$.71,250/year	LowHigh	LowHigh
Subsidized Housing Support	\$341,962/year	High	MediumMedium
GO2GROW	\$1,155,088/year	Medium	Medium

## Tradeoffs



## **Recommendation and Implementation**





## Recommendation

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The Federal Group should pursue Alternative 1: Expanding the number of IMGs in primary care. While this was not the most effective of the alternatives presented, its impact on primary care capacity is the most stable due to low implementation complexity and high long-term scalability, making it the most attractive option.

## Implementation

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, focusing on residents who earn 150% - 300% FPL The City holds a community resource fair for ALICE residents to hear about the Prosper Program and other social services available to them. To hold this fair, the City should provide the following:

- Information on who ALICE is and a quick overview of services available to them.
- Assistance on how to fill out the Prosper application with the option to connect residents to further assistance.
- A familiar and convenient location with available transportation so that ALICE residents can attend.
- Early outreach efforts with United Way and other partner organizations a month in advance to coordinate schedules and encourage participation.
- Advertising and communication with residents ahead of time, utilizing word-of-mouth communication from service providers and existing program participants.

*Option 2:* The City and United Way highlight the success stories of Prosper and other financial empowerment program participants. United Way already promotes its programs, with helpful graphics being included in its annual report. The City could bolster these efforts by posting fliers and advertisements of successful outcomes and participants' responses in libraries, free clinics, city buses, and throughout the downtown mall.

1) *Key Dependencies -*

In considering how to ensure ALICE residents' enrollment in Prosper, the City should note the following for success...

## Conclusion

ALICE households represent a growing and substantial portion of the Charlottesville population that struggles to afford to make ends meet. As costs continue to rise and racial wealth gaps between Black and White residents grow, the City must take action to address this lack of economic mobility.

After analyzing three policy alternatives- providing stipends through United Way Prosper, increasing housing subsidies via CSRAP, and investing in childcare through Go2Grow- this report recommends that the City move forward with supporting the Prosper program. This option stands out for its high cost-effectiveness, administrative feasibility, and potential to generate meaningful increases in household income when paired with financial mentoring. While stakeholder buy-in may be initially limited, United Way's demonstrated success with similar



initiatives and the City's strategic goals around equity and inclusion provide a solid foundation for building support.

Though housing and childcare remain critical areas of need, Prosper offers a targeted entry point for the City to pilot financial empowerment programming for ALICE households. To maximize impact, the City must secure sustainable funding and promote the program effectively to ensure ALICE residents are aware and able to access services. By taking this step, Charlottesville can make tangible progress toward reducing economic disparities and expanding economic opportunities for ALICE residents.



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## APPENDIX A Cost Calculations

Cost Categories	Annual Amount	Calculation	Source
Prosper Stipend Amount	\$2,500.00		(Marshall & Chris, 2025)
Proposed Increase in Stipends	7 Stipends		(A. Marshall & C. Engel, personal communication, March 31, 2025)
Subtotal: 7 stipends	\$17,500.00	$2,500 * 7$	
Median Pay – Navigator	\$40,988.00		(Indeed, 2025)
Median Pay – Administrative Assistant	\$51,228.00		(Glassdoor, 2024)
Subtotal: Stipends + Labor	\$109,726.00	$17,500 + 40,988$	
10% Promotional Costs	\$10,972.60	$109,726 * 0.1$	(A. Marshall & C. Engel, personal communication, March 31, 2025)
<b>Total Annual Cost</b>	<b>\$120,698.60</b>	$109,726 + 10,973$	
<b>Total Annual Cost per Participant</b>	<b>\$17,242.66</b>	$120,698.60 / 7$	

### *Alternative 2: Increasing Subsidized Housing Support via CSRAP*

Cost Categories	Annual Amount	Calculation	Source
2021 CSRAP Annual Cost	\$588,905.00		(Knight & Jackson, 2022)
2025 Adjusted CSRAP Cost	\$673,068.49	BLS CPI Calculator (Dec. 2021 to Feb. 2025)	(Bureau of Labor Statistics, 2025)
2021 CSRAP Residents	62		(Knight & Jackson, 2022)
2025 Cost per Resident	\$10,855.94	$673,068.49 / 62$	
Proposed Increase in Participants	30		(Knight & Jackson, 2022) 7/28/25 5:25:00 PM
Subtotal: Rental Assistance Cost of + 30 participants	\$325,678.30	$10,855.94 * 30$	
12.5% Administrative Costs	\$40,709.79	$325,678.30 * 0.125$	(Knight & Jackson, 2022) 7/28/25 5:25:00 PM
<b>Total Annual Cost</b>	<b>\$366,388.09</b>	$325,678.30 + 40,709.79$	



<b>Total Annual Cost per Participant</b>	<b>\$12,212.94</b>	366,388.09 / 30	
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*Alternative 3: Investing in Childcare via GO2GROW*

Cost Categories	Amount	Calculation	Source
Publicly Funded Childcare Slots 2023	422 Slots		(Rebecca Tippet, 2025)
Publicly Funded Childcare Slots 2025	398 Slots		(Rebecca Tippet, 2025)
Difference in Childcare Slots	24 Slots	422-398	
Median Annual Cost Preschool Classroom (2025)	\$15,860.00		(Rebecca Tippet, 2025)7/28/25 5:25:00 PM
Subtotal: Cost of ECCE Slots	\$380,640.00	15,860 * 24	
Teacher ratio for Preschool (Preschoolers per Teacher)	9 Students per Teacher		(Albemarle County School District, 2025)7/28/25 5:25:00 PM
Teachers Needed for Slots	2.67 Teachers	24/9	
Median Pay – PreK Teacher	\$42,642.00		(Glassdoor, 2024)
Subtotal: Teacher Cost	\$113,712.00	42,642 * 2.67	
Subtotal: ECCE Slots + Labor	\$494,352.00	113,712 + 380,640	
Administrative Costs (Management and General) - 3%	\$14,830.56		(United Way of Greater Charlottesville, 2024)
Promotional Costs (Fundraising and Engagement) - 9%	\$44,491.68		(United Way of Greater Charlottesville, 2024)
<b>Total Annual Cost</b>	<b>\$553,674.24</b>	494,352 + 14,830.56 + 44,491.68	
<b>Total Annual Cost per Participant</b>	<b>\$23,069.76</b>	553,674.24 / 24	



## APPENDIX B - Effective Calculations

Effectiveness Estimate	Amount	Calculation	Source
Guaranteed Income Program – Participants’ Likelihood to be Caught up on Rent	14%	Median Percent Increase	(Bogle et al., 2022)
Guaranteed Income Program – Participants’ Annual Income	20%	Median Percent Increase	(Arlington Community Foundation & Arlington Department of Human Services, 2024)
Family Investment Program – Participants’ Annual Income	17%	Median Percent Increase	(United Way of Greater Charlottesville, 2024)
Subtotal: Estimated Effectiveness	14% to 20%		
Total Annual Cost per Participant (see Appendix A)	\$17,242.66		Appendix A
<b>Cost – Effectiveness</b>	<b>\$862 – \$1,232</b>	17,242.66/20, 17,242.66/14	

### *Alternative 2: Increasing Subsidized Housing Support via CSRAP*

Effectiveness Estimate	Amount	Calculation	Source
Systematic Review of Tenant Based Housing Voucher Programs – Annual Income	4.5%	Median Percent Increase	(Finnie et al., 2022; Gubits et al., 2009; Sanbonmatsu et al., 2011)
Total Annual Cost per Participant (see Appendix A)	<b>\$12,212.94</b>		Appendix A
<b>Cost – Effectiveness</b>		12,212.94 / 4.5	





### Alternative 3: Investing in Childcare via GO2GROW

Cost Categories	Amount	Calculation	Source
Benefit-Cost Analysis of Abecedarian (EECE) Program – Annual Income of Primary Caregiver (\$2002)	\$4,310	Average \$ Increase From 1 – 3 years	(Barnett & Masse, 2007)
2025 Adjusted Income Effect	\$7,765.35	BLS CPI Calculator (Jan. 2002 to Feb. 2025)	(Bureau of Labor Statistics, 2025)
Average Household Income of ECCE Program Participants	200% FPL – 85% VA SMI		(Rebecca Tippet, 2025)
FPL Family of 4	\$32,150.00		(Virginia Department of Health, 2025)
200% FPL Family of 4	\$64,300.00	$32,150 * 2$	7/28/25 5:25:00 PM
VA SMI Family of 4	\$139,167.00		(U.S. Census Bureau, 2025)
85% SMI Family of 4	\$118,291.95	$139,167 * 0.85$	7/28/25 5:25:00 PM
Effect of ECCE Program on Annual Income for Participants at 200 FPL	12.08%	$\frac{((64300 + 7765.35) - 64300)}{64300}$	
Effect of ECCE Program on Annual Income for Participants at 85% SMI	6.56%	$\frac{((118291.95 + 7765.35) - 118291.95)}{118291.95}$	
Total Annual Cost per Participant (see Appendix A)	\$23,069.76		Appendix A
<b>Cost - Effectiveness</b>	<b>\$1,514.43 – \$2,786.08</b>	$23,069.76 / 12.08,$ $23,069.76 / 6.56$	

*Note: All Calculations used stored values when applicable. Rounding was only applied to final estimates.*