FACILITATING TRANSITION TO FINANCIAL INDEPENDENCE FOR RECENTLY INCARCERATED INDIVIDUALS IN CHARLOTTESVILLE, VA

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THE FOUNTAIN FUND

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DEDICATION

To all those who have ever felt like giving up…

Don’t succumb.
You are capable of more than you know.

ACKNOWLEDGEMENTS

I would first like to thank my client, the Fountain Fund, for providing me the opportunity to conduct this analysis. I am passionate about criminal justice reform and gained unparalleled insight and understanding from my partnership with the Fund. I deeply respect the work of this organization and hope to engage with them again in the future.

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Finally, I must acknowledge the efforts of my mother, Corinna Farnsler. Without her unconditional love and support, I would not have made it through this project, let alone this program. Thanks, Mom, I love you.

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 STATEMENT

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

Catherine Farnsler

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KEY TERMS

Client Partners	Individuals receiving loans from the Fountain Fund and participating in their services.
Continued communication	The process of following-up with Client Partners through informal and formal channels for at least 3 years beyond program graduation
Criminal Justice Financial Obligations (CJFO's)	Monetary sanctions or legal financial obligations, referring to costs paid by individuals resulting from their involvement in the criminal justice system.
Criminalization of poverty	The tendency of the justice system to disproportionately police, arrest, and incarcerate low-income folks which is perpetuated by systemic forces.
Financial independence	In this context, financial independence refers to the prospect of being gainfully employed and debt-free.
Low-income	This is defined as 80 percent of the median family income for the area. In the scope of this analysis, low income offenders are those who cannot afford criminal justice expenses.
Prison-industrial complex	An umbrella term that describes the overlapping interests of government and industry which use surveillance, policing, and imprisonment as solutions to economic, social and political problems.
Recently incarcerated individuals	Any person who has been in prison or jail within the last 3 years.
Recidivism	The percentage of former prisoners who are rearrested for a similar offense within 5 years of being released.

EXECUTIVE SUMMARY

The United States incarcerates 2.2 million citizens in its prisons and jails– a 500% increase over just four decades (Sawyer & Peter, Mass Incarceration: The Whole Pie 2019 , 2019). As the criminal justice system expands in size and influence, jurisdictions are over-using cash bail and relying heavily on revenue from criminal fines and fees (Martin, Smith, & Still, 2017). Although the penal system is intended to rehabilitate offenders and deter crime, harsh financial sanctions and collection practices can have the opposite effect on poor individuals. These government and market failures are evidenced by the estimated $10 billion worth of outstanding criminal debt held by 10 million Americans who have encountered the justice system (Lussenhop, 2015).

Due to a confluence of systemic and circumstantial factors, low-income individuals are more likely to be arrested, plead guilty, and serve time (Looney, 2018). This vulnerable community is further disadvantaged by the cumulative and compounding expenses embedded throughout the criminal justice system. While poor offenders already face a disproportionate risk of recidivism, outstanding criminal debt can make it doubly hard to succeed after incarceration (Ruhland, 2016). Therefore, criminal justice financial obligations tend to perpetuate a cycle of poverty and crime that condemns low-income offenders to a life of debt and incarceration. Despite the magnitude and urgency of this problem, federal and state governments have failed to enact change because of competing incentives from public and private interests (American Civil Liberties Union, 2011).

In response to these systemic shortcomings, the Fountain Fund offers low-interest microloans to recently incarcerated Central Virginians who display both financial need and promising labor skills (The Fountain Fund, 2020). After 3 years of operation, the Fund's Client Partners–the recently incarcerated persons who receive loans– are beginning to graduate from the program having repaid their loans in full. However, the current organizational model does not include measures to support Client Partners as they graduate and transition away from financial assistance. Given the long-term, cyclical nature of criminal financial disenfranchisement, the Fountain Fund must implement practices that facilitate this transition to ensure their intervention has lasting effects.

This report presents three policy alternatives to smooth Client Partners' transition away from financial assistance:

1. Implement a Peer Mentorship Program
2. Extend Financial Literacy Classes for 6 Months Beyond Program Graduation
3. Redesign Surveys to Improve Support for Client Partners

These options are evaluated on four criteria: effectiveness at facilitating communication between the Fountain Fund and its Client Partners after graduation; cost; organizational capacity for implementation; and sustainability.

Ultimately, this report recommends the Fountain Fund pursue all three alternatives, executing Option 2 from years 0-1, Option 3 from years 1-3, and Option 1 from years 3-5. Implemented together, and in this order, these alternatives will structure a comprehensive transition strategy to improve communication with Client Partners long after their graduation. Through these efforts, the Fund can effectively facilitate Client Partners' transition to financial independence following repayment, which is anticipated to increase their accountability to the organization and cultivate a strong alumni network. (Sawyer & Peter, Mass Incarceration: The Whole Pie 2019 , 2019).

BACKGROUND

CONTEXTUALIZING THE CRIMINAL JUSTICE SYSTEM

THE U.S. PRISON INDUSTRIAL COMPLEX

Mass incarceration is on the rise in the United States. Today, the criminal justice system holds nearly 2.3 million people across federal and state prisons, juvenile correctional facilities, local jails, and other detention facilities (Sawyer & Peter, Mass Incarceration: The Whole Pie 2019 , 2019). This staggering total represents a 500 percent increase in the number of American prisoners over the past four decades (The Sentencing Project, 2019). This growth is largely attributed to changes in policing and sentencing policies, as opposed to escalating crime rates (Robertson, 2019). Since the "tough on crime" era of the 1980's, jurisdictions have enforced mandatory minimum sentences, three-strikes policies, and zero-tolerance laws to deter crime. However, these strict sanctions have proven ineffective for deterrence and instead caused disproportionate incarceration rates among racial minorities (The Crime Report, 2015). Some sentencing policies were relaxed once legislators acknowledged their externalities, yet many remain in place because it is politically unpopular to seem lenient towards criminals.

Given the criminal justice system's purported goal of rehabilitating prisoners, one might expect increased incarceration rates to correspond with better outcomes after release. Unfortunately, evidence suggests the opposite: a study by the National Institute of Justice found that almost 44 percent of released offenders return to prison within twelve months of being out (Alper & Durose, 2018). This high recidivism rate is, in part, due to the obstacles to gaining employment with a conviction history, as evidenced by the 27 percent employment rate among formerly incarcerated people (Couloute & Kopf, Out of Prison and Out of Work: Unemployment among formerly incarcerated people, 2018). Coupled with skyrocketing incarceration rates, these poor outcomes for former offenders illustrate market and government failures embedded in the criminal justice system. Despite the clear need for policy action, the system is virtually immune to legislative change because stakeholders have a vested interest in maintaining the status quo. For-profit businesses supplying goods and services to government prison agencies maximize revenue through increased sales and thus, benefit from high incarceration rates (American Civil Liberties Union, 2011). Considered together, these facts demonstrate overlapping political and corporate incentives that perpetuate the prison industrial complex (Gotsch & Basti, 2018). In summary, the justice system is incarcerating millions of people– with worse outcomes– and allowing special interests to capitalize on their imprisonment.

CRIMINAL JUSTICE FINANCIAL OBLIGATIONS

In addition to incarcerating more people for longer sentences, the criminal justice system is imposing more financial sanctions on offenders with greater severity. Criminal justice financial obligations (CJFO's), such as cash bail, restitution, and processing fees, have grown in popularity since the 1980's (Martin, Smith, & Still, 2017). Policies at every level of government– city/municipal, county, state and federal– have ensured that most people who encounter the justice system pay for the privilege, or face punishment for not doing so. At the local level, the prevalence of CJFO's for those charged with felonies tripled from 12 percent to 37 percent between 1985 and 2004 (Martin, Smith, & Still, 2017). While these increases may be attributed to the collective shift in criminal justice priorities, they are perpetuated by localities' need to finance public works (Menendez, 2019). Given that governments accrue revenue from CJFO's, they are incentivized to enforce stricter sanctions when funds are limited. This theory is supported by the heightened prevalence of CJFO's in response to economic strain. Since 2010, 48 states have increased civil and criminal fees in a likely effort to raise revenue after the Great Recession (Shapiro, 2014).

CJFO's are intended to deter crime and provide restitution but they are largely overused because of misaligned incentives for jurisdictions (Menendez, 2019). As a result, it is becoming increasingly costly for individuals to navigate the criminal justice system. While these expenses can be a mere nuisance for affluent offenders, they often result in crippling debt for low-income individuals. This is a widespread problem, because only a small fraction of offenders can afford to pay these rising CJFO's up-front (Menendez, 2019). In FY2017, outstanding criminal justice debt totaled $124 billion for federal crimes alone, which further illustrates the system's failure to prepare offenders to succeed (Liu, Nunn, & Shambaugh, 2019). Given that low socioeconomic status is a factor in recidivism, it is plausible that CJFO's are another tactic to perpetuate the prison industrial complex.

In the American criminal justice system, there are collective incentives to arrest and incarcerate more people and discrete incentives to impose more costs on them. Together, they make the criminal justice system essentially profit-driven rather than aimed at deterrence, rehabilitation, or restoration (Wagner & Robuy, 2017). These policy and market failures are particularly harmful to low-income offenders, who are consistently disadvantaged throughout the system.

THE CRIMINALIZATION OF POVERTY

For low-income offenders, the compiling and compounding disadvantages of CJFO's tend to create a vicious cycle of debt and incarceration.

CRIME, ARREST, AND INCARCERATION

Generally, poor individuals are more likely to be arrested than the average person (Kopf, 2018). This may be attributed to circumstantial factors but is largely influenced by which behaviors are deemed "criminal." It is unlikely that low-income individuals are inherently predisposed to crime. More plausibly, they commit more crimes because certain laws disproportionately target low-income populations (Bakst & Tyrell, 2017). Examples of such policies include, but are not limited to: loitering restrictions, penalties for fare evasion on public transit, and permit requirements for independent businesses. Additionally, poor people may be more likely to be caught for criminal activity because police presence tends to be heightened in low-income neighborhoods (LaVigne, Fontaine, & Dwived, 2017). This increased risk of arrest translates into an increased likelihood of incarceration. A report by the Brookings Institution found that boys born into households in the bottom 10% of earners are 20 times more likely to be in prison on a given day in their early 30s than those born into the top 10% (Kopf, 2018). Evidently, low socioeconomic status is a predictor of participation in the criminal justice system; one study found that incarcerated people had a median annual income of $19,185 prior to their incarceration, which is 41% less than non-incarcerated people of similar ages (Robuy & Kopf, Prisons of Poverty: Uncovering the pre-incarceration incomes of the imprisoned, 2015). Subsequent sections discuss the factors contributing to this disparity.

THE COST OF PRE-TRIAL DETENTION

On a given day in the United States, 62 percent of people in jail have not been convicted of a crime (Rahman, Wool, & Fishman, 2020). These individuals are not serving time; they are awaiting due process in cases that typically involve nonviolent charges. Depending on the severity of their charges, defendants who plead "not guilty" at arraignment are either released on their own recognizance, remanded to a detention center, or granted bail (Berman, 2020). Those who post bail are permitted to remain free until trial if they comply with court orders; those who cannot afford to post bail must remain in jail until their trial concludes. While they vary by state, bail amounts generally correspond to the nature of a crime, with a median amount of $10,000 nationwide (Liu, Nunn, & Shambaugh, 2019). This is prohibitively expensive for the average American, which means low-income offenders are more likely to be detained pre-trial than affluent individuals arrested for the same crime (Robuy & Kopf, Detaining the Poor: How money bail perpetuates an endless cycle of poverty and jail time, 2016). Effectively, cash bail policies put a price on freedom.

In addition to the cost of bail, defendants face pretrial expenses including court fees and fines attached to the offense in question. Public defenders are supposed to be appointed at no cost to the defendant, but 43 states impose a fee for these services (Porter, 2017). Those who cannot post bail struggle to afford these expenses, especially considering the foregone wages during their detention. Therefore, pretrial detainees are more likely to plead guilty because it is typically the fastest way to get back home (Nolan, 2018). Plea bargains were designed to avoid lengthy, costly trials for defendants who are clearly guilty; however, they have become a way for low-income people to expedite their release, even if it means confessing to a crime they didn't commit (DelVille, 2017). Given that a criminal record presents obstacles to employment, pretrial costs tend to discriminate against low-income offenders and condemn them to poor outcomes.

EXPENSES DURING INCARCERATION

Low-income offenders face further disenfranchisement when sentenced to jail or prison. The burden of foregone wages alone can be insurmountable for families below the poverty line. In addition to this opportunity cost, there are many expenses embedded in incarceration. For example, many facilities charge inmates for their own toiletries, phone calls, and doctors' visits (Lewis & Lockwood, 2019). Inmates without disposable income or financial support must rely on wages from prison labor to fund these necessities. However, the average inmate earns less than $3.45 per day, so many are forced to choose between basic hygiene and medical attention (Sawyer, How much do incarcerated people earn in each state?, 2017). Further, some localities assess "pay-to-stay" fees which charge inmates for room and board during their sentence. While these fees vary by locality, they generally range from $1 to $50 per day and often include a flat fee for booking (Trounstine, 2018). Individuals serving lengthy sentences at "pay-to-stay" facilities may be sent enormous bills upon their release, as evidenced by one Wisconsin man who owed $17,000 after incarceration (Zaluska, 2019). In concert with pretrial expenses, these costs virtually guarantee low-income offenders are released with criminal justice debt.

OBSTACLES AFTER RELEASE

For low-income offenders, these myriad financial burdens only exacerbate upon release. After incarceration, individuals are expected to repay debts while meeting parole obligations and re-acclimating to society. The common denominator between these priorities is employment, but the job market is notoriously limited for applicants with criminal records (Couloute & Kopf, Out of Prison and Out of Work: Unemployment among formerly incarcerated people, 2018). Without steady income, recently incarcerated individuals cannot afford to live, let alone repay their criminal justice debt. However, even those who maintain employment may struggle to repay debts as they accrue interest and grow with additional CJFO's related to parole supervision conditions (Finkel, 2019). Almost all programs charge parolees for court-ordered monitoring practices such as drug testing, GPS devices, or substance abuse treatment (Ruhland, 2016). Additionally, most states charge a monthly supervision fee for any parole services (Finkel, 2019).

Jurisdictions may offer payment plans for those with criminal justice debt, but there is almost always a fee to enroll (Menendez, 2019). While it seems counterproductive to impose additional financial penalties on those who cannot afford existing penalties, this is a thematic practice in the criminal justice system. For example, nearly all localities charge late fees for those who fail to make timely payments (Bannon, Nagrecha , & Diller, 2010). In 40 states, an individual may have their driver's license suspended for outstanding criminal justice debt (Schwartzapfel, 2017). Without a driver's license, many individuals cannot get to work and will violate parole by either failing employment condition or driving on a suspended license. Desperate persons may even resort to crime as a source of income to make ends meet (Bannon, Nagrecha , & Diller, 2010). Each of these scenarios presents a path to re-incarceration, thus restarting the judicial process, accruing more debt, and so on. This vicious cycle symbolizes the criminalization of poverty which condemns many low-income individuals to a lifetime of debt and incarceration.

Considered together, this research demonstrates that low-income people are disadvantaged throughout the justice system and often punished more heavily for their poverty than the crime itself (Struhl, 2017). Across the country, policies have left millions of formerly incarcerated people unable to escape from debt and succeed long-term. These practices perpetuate generational poverty and exacerbate the gaps in achievement and opportunity along socioeconomic lines (Wagner & Robuy, 2017).

CRIMINAL JUSTICE IN CHARLOTTESVILLE, VIRGINIA

This scope of this project is limited to Central Virginia, the region served by the client. Given that states have significant discretion over criminal justice policy, it is important to contextualize the Commonwealth's practices. This section briefly describes demographics, incarceration statistics, and CJFO policies at both the state and city level.

THE COMMONWEALTH OF VIRGINIA

Among the 8.536 million people living in Virginia, 68.02 percent identify as white; 19.17 percent are African American; and 6.32 percent are of Asian descent (World Population Review, 2020). This is generally more diverse than national rates where proportions of non-white citizens tend to be lower. The 2018 median household income for Virginians was $71,564, which greatly exceeded the national median of $60,293 (United States Census Bureau, 2018). In October 2019, the unemployment rate in VA was 2.6 percent, a full percentage point below the national rate; the same year, Commonwealth residents were less likely to be in poverty than the average American citizen (Aylor, 2019). Public education is renowned in Virginia, which ranks 7th overall in state education and 8th in K-12 learning (World Population Review, 2020). All around, these facts and figures suggest that Virginia is in the top half of states for quality of life. However, despite these many benefits, the Commonwealth is one of the places where mass incarceration and criminal financial disenfranchisement flourish.

Emulating national trends, the prison population in Virginia has increased dramatically in recent decades. In 2016, Virginia ranked sixteenth highest in state incarceration rates with 880 inmates per 100,000 adults; this constitutes a 735 percent increase in the Commonwealth's incarceration rate since the 1970's (The Sentencing Project, 2019). Estimates from 2017 show that approximately 65,848 Virginians were incarcerated between state prisons and local jails, with an additional 57,048 completing probation or parole requirements (Prison Policy Initiative, 2020). Black people are disproportionately represented in the criminal justice system, as they account for 58 percent of VA prisoners; conversely, white people are underrepresented in prisons relative their majority in the state population (The Sentencing Project, 2019). On average, the Commonwealth spends $21,299 on each prison inmate; this is lower than national averages but culminates in hefty annual expenditures, given the state's high prisoner population (Tyree, 2017). Although data on total and average criminal justice debt is scarce at the state level, examining CJFO policies can provide relative insight into the Commonwealth's role in the criminalization of poverty.

The Virginia justice system has made incremental progress towards CJFO reform, but it maintains its status as a strict enforcer of financial penalties. The Commonwealth still employs mandatory defender policies and assesses harsh fines for felonies, which have shown to disproportionately affect low-income offenders (Criminal Justice Policy Program at Harvard Law School, 2020). VA explicitly conditions the restoration of voting rights on repayment of criminal justice debt, which means that wealthy offenders can effectively buy their liberties while poor people are unable to participate (Bannon, Nagrecha , & Diller, 2010). Additionally, Virginia is one of many states that revokes driver's license suspensions for nonpayment and routinely exercises this authority without considering ability to pay (Schwartzapfel, 2017). However, VA does provide *some* consideration of financial means; court may reduce a defendant's financial obligations (including fines, costs, and restitution) if a defendant establishes that the failure to pay was not the defendant's fault (Bannon, Nagrecha , & Diller, 2010). Virginia abolished its $30 monthly parole supervision fee, in part because it had been "a huge hassle to collect," per a state corrections official (Katzenstein & Nagrecha, 2011). Despite these few caveats and policy changes, the Virginia government has largely failed to improve circumstances for poor offenders. Fortunately, this endeavor has become more viable since the 2019 elections solidified a Democratic majority in both legislative houses.

Because left-leaning politicians tend to favor criminal justice reform more than conservative counterparts, Virginia now has unprecedented potential to enact state-level change.

THE CITY OF CHARLOTTESVILLE

Located in Central VA, the city of Charlottesville has a population of 46,487 (Deloitte, 2020) Although the city is home to the state's flagship university, affluent college students comprise only a fraction of its constituents. The city's racial makeup is proportionate to the rest of Virginia but there is an imbalance in gender representation, with 53.3 percent of citizens identifying as female (United States Census Bureau, 2019). The median income in Charlottesville is $54,739, which is much lower than the same measure at the state level (Deloitte, 2020). A July 2019 report estimated that 23.1 percent of Charlottesville residents live in poverty, more than twice the proportion of impoverished Virginians (United States Census Bureau, 2019) Given this propensity for poorer financial circumstances, the Charlottesville population may face a disproportionate risk of financial disenfranchisement if they encounter the criminal justice system.

Although most Charlottesville residents are white females, black males were arrested at the highest arrest rate in 2018 (Charlottesville Police Department, 2018). That year, the police department responded to 873 crimes against people, 1,974 crimes against property, and 381 crimes against society. Of these, crimes against property are the only type increasing in frequency (Charlottesville Police Department, 2018). Most offenders who are convicted of non-violent offenses will serve time at the Albemarle-Charlottesville Regional Jail (ACRJ)[1]. ACRJ is home to approximately 550 inmates, 85% of whom are male (Provence, 2018). Their software does not track racial demographics, but jail officials believe the population is split roughly evenly between white and black offenders (Provence, 2018). Similarly, they lack tangible measurements, but speculate that "probation violation is probably the most common [charge resulting in incarceration]" (Provence, 2018). According to the facility's budget, it costs roughly $91/day to incarcerate each person (Rockingham/Harrisonburg Community Criminal Justice Board, 2018).

Similar to the state legislative trends, Charlottesville has been gradually improving policies surrounding criminal justice fines and fees. During the 2019 General Assembly session, representatives reported that the city of Charlottesville will no longer prosecute individuals for driving on a suspended license if the sole reason for the suspension is unpaid court costs and fines (Platania, 2019). In addition, the city offers a community service program to repay fines and costs for approved individuals with no violent convictions. Individuals have 90 days to complete community service hours which are compensated with minimum wage and credited towards the balance owed (Beitsch, 2017). However, these credits cannot be applied towards restitution payments. Additionally, individuals can still be prosecuted for driving on a suspended license if it was revoked for unpaid restitution (Stewart, 2018).

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[1] Note that individuals convicted in Charlottesville may serve time at other facilities, such as state correctional units and prisons, depending on the severity of their offense. For feasibility purposes, this analysis considers ACRJ demographics and assumes this facility is most relevant to the client.

Despite these policy improvements, the city adheres to common practices that disadvantage poor offenders such as daily "rent" for incarceration, percentage fees for credit card payments, and flat fees for deferred payment plans (Charlottesville City Government, 2020). Given the high proportion of impoverished Charlottesville residents, this unwillingness to consider ability to pay when imposing criminal sanctions signals a lack of empathy for poor people. City projects often rely on revenue from criminal sources, so they are unlikely to change these policies without an alternative source of funds (Charlottesville Department of Finance, 2019).Therefore, independent local organizations have taken initiative to help those who are vulnerable to the system.

MICRO-LENDING FOR RECENTLY INCARCERATED INDIVIDUALS

THE FOUNTAIN FUND

Founded in 2017, the Fountain Fund (the Fund) is a Charlottesville-based nonprofit whose mission is to empower formerly incarcerated people by investing in their independent financial success. The organization acknowledges the onerous court-imposed financial obligations and seeks to alleviate these burdens to remove social and economic barriers for the formerly incarcerated population of Central Virginia (The Fountain Fund, 2020). Through direct financial assistance post-incarceration, the Fund helps individuals to overcome barriers to societal reintegration and ultimately avoid reoffending.

The Fountain Fund's primary service provides microloans to individuals who would not qualify for traditional lines of credit, but have viable job prospects or entrepreneurial ventures. Instead of relying on metrics such as credit scores, the Fund evaluates each applicant's ability to pay back the loan (The Fountain Fund, 2020). To be considered for a loan, applicants must show: a record of past incarceration; current or future gainful employment; and a potential elevation in their personal circumstances because of the loan. In determining eligibility, FF does not discriminate based on type of conviction or length of sentence (The Fountain Fund, 2020). To apply, individuals complete a brief form online and are contacted by FF staff to interview and complete a formal loan application. Once accepted, new Client Partners are oriented to the program's logistics.

PROGRAM SPECIFICS

Loan amounts range from $250 to $15,000, with the average Client Partner borrowing around $3,000. The default interest rate is 5%, but individuals who sign up for automatic payments are afforded a 3% rate (The Fountain Fund, 2020). The Fountain Fund generally expects loans to be repaid within 2-3 years, although this standard varies with the amount lent. This money may be used to repay fees, costs, restitution and other court-imposed obligations, purchase job-related clothing and equipment, or provide start-up funding for small businesses (The Fountain Fund, 2020). Loans are approved with a contingency that the recipient attend Fund-provided or Fund-approved financial literacy training to gain information, understanding, and skills to budget and build credit. The Fund also promotes financial independence through established agreements with local banks that ensure Client Partners open and maintain accounts. Finally, the Fountain Fund has recently formed a committee of Client Partners to review and approve applications for emergency assistance. These grants provide up to $600 to those in crisis who have been in good standing with the Fund for at least three months (The Fountain Fund, 2020).

LOCAL PARTNERSHIPS

In addition to these financial services, the Fountain Fund connects its Client Partners to complementary assistance from partner organizations. Strong community partners include, but are not limited to:

> Network to Work: Helps Charlottesville families who do not make enough money to pay for the essentials of life–such as housing or groceries– identify job opportunities within their reach and position them to secure and excel in those jobs — real jobs for real people.
>
> Legal Aid Justice Center: Partners with communities and clients to achieve justice by dismantling systems that create and perpetuate poverty. Justice means racial justice, social justice, and economic justice.
>
> Offender Aid and Restoration – Jefferson Area Community Corrections: Provides community correction and reentry services for the Charlottesville area. Dedicated to providing safe, evidence-based and cost-effective alternatives to incarceration for Central Virginia.

GROWTH AND ADAPTATION

While the Fountain Fund's intervention is too new to be an evidence-based practice, its annual growth illustrates the program's merits. In 2017, the Fund awarded 21 loans totaling $55,300; the following year, they awarded 38 loans with an aggregate value of $101,000. This trend continued in 2019, when the Fountain Fund offered $187,800 worth of loans to 50 new Client Partners (Vellicio, 2020). As of March 2020, three Client Partners have fully repaid their loans, one of whom returned to the Fund for additional lending. After nearly three years of operation, the Fund is anticipating graduation for several more of its first Client Partners. This projected change will highlight a new challenge for the organization: the need to facilitate a smooth transition away from financial assistance. Until now, the Fountain Fund had not been forced to consider what awaits Client Partners after repayment. Due to the cyclical nature of the criminalization of poverty, the Fund must implement alternative practices that sustain program benefits beyond graduation.

EVALUATIVE CRITERIA

Policy alternatives are intended to smooth Client Partners' transition away from financial assistance. This report presents four criteria by which to evaluate each alternative against the status quo:

1. Effectiveness at facilitating continued communication with Client Partners
2. Organizational capacity
3. Cost
4. Sustainability

EFFECTIVENESS

An effective alternative is one that facilitates continued communication between the Fountain Fund and its Client Partners following their graduation. Per this definition, effectiveness encompasses the desired outcome for transitional practices and serves as a reasonable proxy for long-term measures such as employment outlook and socioeconomic status. Given that continued communication is projected to promote accountability and facilitate assistance, it is plausible that effective transition practices can help Client Partners avoid the circumstances that led to their incarceration (Vos & Shoemaker, 2004) This report projects effectiveness based on the success rates of similar initiatives and labels each alternative "highly effective (5), moderately effective (3), or less effective (1)" in order to compare the tradeoffs between each option. Because this criterion is priority for the Fountain Fund, effectiveness will comprise 30% of each alternative's score.

ORGANIZATIONAL CAPACITY

Organizational capacity refers to the Fountain Fund's preparedness to implement the proposed alternative given its current administrative structure. An alternative with high organizational capacity can be executed quickly and without significantly disrupting day-to-day operations. This report projects organizational capacity by assessing the extent to which the proposed initiative deviates from the Fund's existing practices (Harrington, 2014). When evaluating potential outcomes, each alternative will receive a "high (5), moderate (3), or low capacity (1)" label to illustrate the tradeoffs between options. Given that the Fountain Fund is a young organization with only three staff members, it is crucial that the recommended alternative consider administrative constraints. To reflect this high priority, organizational capacity will comprise 30% of each alternative's score.

COST

In the scope of this analysis, cost is defined by the categories of resources the Fountain Fund would need to invest into the alternative to fund its implementation. Although total cost figures may be preferable, this evaluation provides general projections to provide the organization with discretion regarding the magnitude of proposed changes (Torp & Klakegg, 2016). When evaluating each alternative, types of costs are projected based on the activities required to implement similar interventions. Options with fewer cost categories are preferred to those with many, all else held constant. After assessing outcomes, each alternative will receive a "high (1), moderate (3), or low cost (5)" label to illustrate the tradeoffs between required investments. Given the constraints of a small nonprofit organization, the ideal initiative will not impose extensive costs on the Fountain Fund. Therefore, this criterion will comprise 25% of each alternative's score.

SUSTAINABILITY

Sustainability refers to the likelihood that the proposed alternative can be implemented as a permanent solution to the Fountain Fund's lack of transitional practices. A sustainable initiative can be applied to all graduating Client Partners and plausibly scaled to reflect program growth. Longer-term solutions are generally preferred to temporary fixes; however, any transitional practice is more sustainable than the absence of policy embedded in the status quo (Sisk, 2019). To assess sustainability, this report considers the plausibility that each alternative remains effective when applied to a larger body of clientele. When evaluating potential outcomes, each alternative will be labelled "high (5), moderate (3), or low sustainability (1)" to illustrate the tradeoffs between options. Sustainability will comprise the remaining 15% of each alternative's score.

POLICY ALTERNATIVES

To address the Fountain Fund's lack of transitional practices, this report presents three[2] policy options for evaluation:

1. Implement a Peer Mentorship Program
2. Extend Financial Literacy Classes for 6 Months Beyond Program Graduation
3. Redesign Surveys to Improve Support for Client Partners

OPTION 1: IMPLEMENT A PEER MENTORSHIP PROGRAM

This alternative proposes the Fountain Fund implement a peer mentorship program to facilitate advising between new Client Partners and recent program graduates. Generally, peer mentorships are a form of mentorship that takes place between an individual who has lived through a specific experience (peer mentor) and one who is new to that experience (the peer mentee) (Collier, What is Mentoring?, 2016). These programs provide an opportunity for persons facing a new challenge to learn from those who have succeeded in overcoming the same obstacles and benefitted from the process. Peer mentors offer education, recreation and support opportunities to their mentees to help them navigate the new experience (Williams-Nickelson, 2007). Such initiatives are designed to improve mentees' confidence and competence while building skills for both parties.

Peer mentorships tend to consist of individuals of roughly equal age social position; this model is distinct from hierarchical mentorships that involve two individuals at different levels of authority and expertise (Collier, Why peer mentoring is an effective approach for promoting college student success, 2017). The former structure may be preferred to the latter because peer mentor programs tend to: be less costly than hierarchical counterparts; have a larger, more available pool of potential mentors; and increase the likelihood of mentees following mentors' advice due to their common perspective (Collier, Why peer mentoring is an effective approach for promoting college student success, 2017). While peer-oriented programs can be effective in retaining mentees through the experience, they may also require more professional oversight due to participants' lack of formal authority (Bryant, 2015). To implement an effective peer mentorship program, authorities must carefully recruit and match participants, as well as facilitate activities that foster strong relationships within mentor pairs.

When recruiting participants for a peer mentorship program, an organization should select individuals best suited for the mentor and mentee positions. Given that the role requires empathy and communication, mentors are often picked for their sensibility, confidence, social skills and reliability (Bozeman & Feeney, 2007). To work effectively with their mentor counterparts, prospective mentees should be pragmatic individuals who are looking for support and willing to accept advice (Pethrick, 2017). After recruiting the ideal pool of participants, the organization must carefully assign mentor pairs according to their anticipated compatibility. The matching process is crucial for the program's success because mentorships are most beneficial when both parties relate

[2] Note that the status quo is excluded because it does not entail any strategy for facilitating a smooth transition away from program services.

to one another; if mentor pairs are incompatible, they are unlikely to develop the desired interpersonal relationships. Although it depends on the program's objective, mentor/mentee compatibility can be assessed by comparing age, gender, background, or ideology (Bridges, 2019). Once pairs are assigned, the organization should plan and host activities to bond mentor pairs. Supervisors have discretion over the frequency of these events, but they should be held often during the program's introductory phase to establish the foundations of mentor/mentee relationships (Bryant, 2015). While implementation time varies with the organization's size and capacity, peer mentorship programs generally take at least 6-12 months to design and implement (Collier, 2017).

Peer mentorships are relevant to the Fountain Fund's intervention because the loan repayment period constitutes a well-defined "experience" which separates program graduates (prospective mentors) from current Client Partners (prospective mentees). This alternative can address the Fund's lack of transitional practices by providing support for Client Partners following graduation and allowing alumni to continue working alongside the organization as mentors. In educational settings, peer mentorships have proven to increase student retention and establish formal and informal channels to communicate with mentors and administrators (Yomtov, Plunkett, & Efrat, 2015). Applying these results to the Fountain Fund's mission, it is plausible that mentors can prepare mentees for program graduation and continue advising them following loan repayment to achieve similar outcomes (Williams-Nickelson, 2007).

OPTION 1 EVALUATION

EFFECTIVENESS

Because it creates channels for communication between program graduates and new loan recipients, this option makes it more plausible that Client Partners will remain in contact with the Fountain Fund after repayment. By retaining recent alumni to consult with new Client Partners, this alternative essentially doubles the amount of time each loan recipient spends with the Fountain Fund. The mentorship role can help graduates bridge the gap between viewing the organization as a creditor and the ideal perception that the Fund is a long-term advocate and resource provider (Williams-Nickelson, 2007). Since mentors will work more closely with professional staff, it is plausible that they will feel more comfortable remaining in contact following their mentorship (Collier, Why peer mentoring is an effective approach for promoting college student success, 2017). With these formal channels for post-graduate engagement, the Fund can boost accountability for both current and former Client Partners.

Given the reasons above, this alternative is labeled ***highly effective.***

ORGANIZATIONAL CAPACITY

To maximize gains, peer mentorship programs require competent leadership to oversee practices and serve as a liaison for both mentors and mentees (Bryant, 2015). The Fountain Fund's three-person staff is already dedicated to existing projects and cannot undertake a new project without working overtime. Therefore, this alternative is unlikely to be integrated into the Fund's services without hiring another employee with experience piloting mentorship programs. In the short term, the organization might be able to facilitate mentorships without changing its organizational structure, given that the program has just 2 official alumni to serve as mentors. However, with many Client Partners approaching graduation, this pool of mentors is projected to increase. If the Fountain Fund attempts to implement this alternative without ensuring its scalability, they may diminish the experience for both mentors and mentees (Sherman & Burns, 2013).

Given the reasons above, this alternative is labeled ***low organizational capacity.***

COST

Since this alternative proposes entirely new programs and practices, it requires the Fund invest in a variety of resources.

1. Time: the Fund will need to invest staff hours in order to design the program, facilitate mentor training, and to plan and host events. Given the organization's few employees, this alternative may require they hire additional personnel.
2. Events: the efficacy of this alternative relies on the Fund holding activities and events for mentor/mentee pairs to foster relationships. Potential expenditures include meals, ticketing for field trips, space and equipment rental, and other materials such as tablecloths and t-shirts (Mathwig, 2016).
3. Supplies: this alternative requires the Fund create and distribute informational materials to mentorship program participants. To accomplish this, the organization will need to pay for additional office materials, printing, and provide notebooks and pens to Client Partners.
4. Professional development: to ensure the program supervisor is qualified to advise mentors, this alternative should include training and certifications for the Fountain Fund's staff.

Given the reasons above, this alternative is labeled ***high cost.***

SUSTAINABILITY

A peer mentorship program between Client Partners and recent graduates would offer a near permanent solution to the Fund's lack of transitional practices. Because it aims to improve accountability and foster relationships between Client Partners, this alternative is likely to sustain itself when mentees graduate and take on a mentor role (Schmidt, 2013). If successful, this program can create a deeper network of support between the Fountain Fund and the community they serve (Jaxon, 2017). These resulting shifts in organizational culture are arguably more robust than the alternative per se.

Given the reasons above, this alternative is labeled ***moderate to high sustainability.***

OPTION 2: EXTEND FINANCIAL LITERACY PROGRAMMING FOR 6 MONTHS BEYOND PROGRAM GRADUATION

This alternative proposes the Fountain Fund augment existing practices to require Client Partners continue engaging in financial programming for six months after their loans are repaid. To administer the current course curriculum, the Fund partners with Operation Hope, a national organization that has successfully assisted more than 1.8 million adults with "financial dignity programming and coaching to equip them with financial knowledge and tools to create a secure future" (Operation Hope, 2020). Together, the organizations offer group workshops and one-on-one financial coaching to provide Client Partners with information and resources to establish financial understanding and credit building skills (The Fountain Fund, 2020). Under this alternative, Client Partners would receive six additional months of one-on-one financial consulting if they continue attending supplementary classes during this time.

To carry out this alternative, the Fund would need to adjust Operation Hope's "credit and money management" class curriculum to add components of their other financial courses. For example, supplementary classes could incorporate pre-prepared lessons in home ownership or small business development, which are more applicable to Client Partners once they have graduated (Ashcroft, 2004). If Operation Hope is unable to accommodate this request, the Fountain Fund could review other financial literacy programs and add skills workshops independent of the Operation Hope curriculum. No matter how extensive the changes to curriculum, the Fund should aim to keep workshops relatively small, because a low teacher-student ratio is often associated with better outcomes (Chingos & Whitehurst, 2011). Given the existing partnership and framework for classes, this alternative can likely be implemented within 4-6 months (Sanders, 2014). However, there may be a lag in program participation before extended classes are mandatory, as current Client Partners have not planned to continue education.

This option can address the Fund's lack of transitional practices by creating a buffer between the expectation of repayment throughout program participation and the expectation of self-sufficiency after graduation. When equipped with more knowledge and skills, Client Partners can feel capable to succeed on their own, which makes the transition away from nonprofit aid seem less daunting (Couloute, Getting Back on Course: Educational exclusion and attainment among formerly incarcerated people, 2018). If Client Partners have continuous access to financial resources, they may be more likely to seek additional guidance once they've met program requirements (Solarsh & Johnson, 2017). Therefore, this alternative can frame program graduation as a continuance of Client Partners' ability to rely on the Fund, instead of a release from obligation. The validity of extended programming is supported by evidence from Hanover Research, where college student participation in course workshops had a small but significant effect on academic measures, including higher grades and higher retention rates (Hanover Research, 2014). Despite contextual differences, it is plausible that these improvements are reflected with better financial awareness and higher follow-up rates for Client Partners.

OPTION 2 EVALUATION

EFFECTIVENESS

This alternative will retain graduates in the period immediately following repayment and allow the Fountain Fund to stay updated with Client Partners' employment status, financial circumstances, and general wellbeing. With six additional months of required programming after graduation, it is plausible that graduated Client Partners will continue communicating with the Fund long-term (Rubie-Davies, 2015). If the Fund uses these additional classes to foster deeper connections with individuals no longer indebted to them, they may promote accountability beyond the program's obligatory activities (Graham, 2019). While this alternative is sure to improve immediate communication with graduates, there is no guarantee this will translate into lasting relationships. For maximum impact, this alternative must be pursued in concert with other efforts to shift the culture among Client Partners from classmates to community (Eaker & Keating, 2008).

Given the reasons above, this alternative is labeled ***moderately effective.***

ORGANIZATIONAL CAPACITY

The organizational strain from this alternative depends entirely on how drastically the curriculum changes. If the additional six months of programming are a continuation of the existing content, the Fountain Fund is unlikely to require additional staffing, consultation, or meeting space. Conversely, if the requested curriculum changes constitute an overhaul of current practices, this alternative may necessitate supplementary resources for implementation (Fadel, 2011). In either case, this alternative will require the Fund to either create additional classes or increase their capacity, which may entail staff realignment or additional personnel.

Given the reasons above, this alternative is labeled ***moderate to high organizational capacity.***

COST

Because this alternative proposes extended services rather than new practices, most of the costs involved are organizational.

1. Time costs: this alternative requires Fountain Fund employees invest additional time into surveying demand, designing curriculum, and staffing additional classes (Chingos & Whitehurst, 2011).
2. Supplies: to execute this alternative, the Fund will need to purchase additional course materials. These expenditures may include printing, office supplies, and financial resources such as tax filing software (Couloute, 2018).

The content of this additional programming– which is subject to future input– which will determine the full extent of these costs. If the new curriculum delves deeper into existing lessons, rather than incorporating new concepts, the Fund will need less time and fewer supplies to implement this alternative (Fadel, 2011).

Given the reasons above, this alternative is labeled ***low to moderate cost.***

SUSTAINABILITY

With 6 months of additional programming after loan repayment, the Fund can provide its Client Partners with more resources before they exit the program. The viability of this alternative as a long-term transitional measure will depend on its efficacy in facilitating continued communication. Still, this option is likely to suffice as a transitional program while the Fund assesses its future utility.

Given the reasons above, this alternative is labeled ***moderate sustainability.***

OPTION 3: REDESIGN SURVEYS TO IMPROVE SUPPORT FOR CLIENT PARTNERS

This alternative proposes the Fountain Fund overhaul existing survey practices to solicit more holistic feedback from Client Partners and ensure ongoing support. Executed properly, surveys can be an effective tool for organizations to communicate with a large body of individuals and obtain data for future improvements (Kenkel, 2014). Under the status quo, the Fund aims to administer its impact data questionnaire to Client Partners intermittently throughout program membership and for up to three years following graduation. In practice, however, surveys are sent out irregularly and often face low response rates. Under this alternative, the Fountain Fund would redesign its questionnaires in cooperation with partner organizations to improve formal communication channels and increase response rates.

To carry out this initiative, the Fountain Fund should offer different surveys for Client Partners at various points in the repayment process. Respondents are generally less likely to complete a survey multiple times if the content is unchanged, because they perceive their later responses to have diminishing utility (Survey Monkey, 2020). By asking questions that evolve with the course of the program, the Fund can encourage Client Partners to continue providing feedback without seeming tedious. Thus, the Fountain Fund can obtain more specific time-series data to measure incremental impacts throughout program participation (Feder, 2001). These new surveys should incorporate questions about services from partner organizations to assess joint impact and identify potential areas for cooperation. Ideally, the Fund and its partners will consolidate survey questions for clients receiving multiple services, which can lessen the collective burden of facing several requests for feedback (National Academies Press, 2016). Some surveyors have found that response rates increase when questionnaires are comprehensive and administered on a regular but less frequent basis (Glint, 2019).

In addition to the survey redesign, this alternative proposes the Fountain Fund implement an incentives structure for Client Partners who complete consecutive questionnaires. For instance, the Fund could conduct a raffle for money or prizes where the number of entries correspond to the number of surveys completed. Studies from Survey Monkey have demonstrated that incentives are an effective way to increase response rates and thank respondents for their time; however, they must be offered cautiously to avoid sacrificing quantity of feedback for quality data (Cho, 2020). Finally, the Fountain Fund should add a link for anonymous feedback to their website, which allows Client Partners to disclose any concerns they may otherwise stifle. Anonymous feedback is well-regarded in research because it allows respondents to be honest and feel heard (Kar, 2018). Together, these measures can signal the organization's willingness to adapt policies that prioritize benefits to the population served.

This option can address the Fountain Fund's lack of transitional practices by increasing survey response rates. By designing holistic surveys and offering incentives for responses, the Fund can raise the baseline standard for Client Partner engagement. It is plausible that stronger channels for formal communication will translate into heightened informal communication and continued survey completion after program graduation (Sandall, Temby, & Cooksey, 2016) Additionally, the Fountain Fund can use the data from these questionnaires to continuously assess Client Partner satisfaction and adjust practices to reflect need. This information will help the Fund understand the evolving needs of program graduates and ultimately implement a more permanent transition program based on experiential evidence.

OPTION 3 EVALUATION

EFFECTIVENESS

This alternative is anticipated to improve the surveys' informative capacity while limiting the amount of effort required from respondents. With more comprehensive surveys administered at a lower frequency, it is plausible that this alternative will improve response rates from Client Partners (Survey Monkey, 2020). If individuals are only asked to provide feedback every three months, they may perceive their input as higher stakes and are thus, less likely to ignore survey requests. This alternative is projected to raise the baseline survey completion rate, which creates an expectation of participation that can carry over after program graduation. Used properly, the new surveys will provide the Fountain Fund with holistic data that highlights areas for improvement. The Fund can then adjust the transition process to reflect the needs of their clientele and ultimately increase long-term success rates (Jones, Baxter, & Khanduja, 2013). However, this alternative is unique because it relies on uptake from individuals that is largely unenforceable. Even after a perfect redesign, organizational benefits may be limited if Client Partners remain averse to providing feedback (Cho, 2020).

Given the reasons above, this alternative is labeled ***less effective.***

ORGANIZATIONAL CAPACITY

The Fountain Fund's staff designed the survey in its current form, so it is plausible that they have sufficient time, resources, and staff to complete a redesign. However, this alternative requires the Fund work in tandem with other organizations, whose capacity will impact the success of the initiative. Given the challenges of coordinating several small, local organizations with limited resources, it is possible that this alternative will require staff realignment from community partners. Still, the group can overcome these barriers by relying on existing rapport and sharing costs for third party consultation.

Given the reasons above, this alternative is labeled ***moderate organizational capacity.***

COST

Like Option 2, this alternative proposes to augment existing practices and its costs are mostly organizational. Because feedback is primarily solicited online, the Fountain Fund already possesses the necessary supplies and equipment to execute a survey redesign. Therefore, the Fund will pay for this alternative in the time and labor required to coordinate with other organizations (Humphreys, 1979). However, the extent of these costs will depend on the complexities of the survey (i.e. the number of organizations represented). Additionally, if the collective wanted to ensure the redesign reflected best practices, they could share the cost of an outside consultant.

Given the reasons above, this alternative is labeled ***low cost.***

SUSTAINABILITY

Although comprehensive feedback surveys enable the Fountain Fund to collect time series data for a program evaluation, it is less plausible that this alternative can specifically address the organization's need for transitional practices in the long term. Under this alternative, survey completion is optional and therefore, benefits are limited to Client Partners who offer feedback (Cho, 2020). This informal channel will not apply equally to all graduating client partners, so it is unlikely to be sustained as the primary program for transitions following loan repayment.

Given the reasons above, this alternative is labeled ***low to moderate sustainability.***

EVALUATION MATRIX

	Effectiveness (30%)	Organizational Capacity (30%)	Cost (25%)	Sustainability (15%)	TOTAL
Option 1: Implement a Peer Mentorship Program	**High** 5 * 0.3 = 1.5	**Low** 1 * 0.3 = 0.3	**High** 1 * 0.25 = 0.25	**Moderate/High** 4 * 0.15= 0.6	**2.65**
Option 2: Extend Financial Literacy Courses	**Moderate** 3 * 0.3 = 0.9	**Moderate/High** 4 * 0.3 = 1.2	**Low/Moderate** 4 * 0.25 = 1	**Moderate** 3 * 0.15 =0.45	**3.55**
Option 3: Redesign Surveys to Improve Support for Client Partners	**Less** 2 * 0.3 = 0.6	**Moderate** 3 * 0.3 = 0.9	**Low** 5 * 0.25 = 1.25	**Low/Moderate** 2* 0.15 = 0.3	**3.05**

MATRIX KEY

Label Color	Significance
	Least desirable
	Least-moderately desirable
	Moderately desirable
	Moderate-highly desirable
	Highly desirable

WEIGHTED CRITERIA

30% Effectiveness at facilitating continued communication with Client Partners

30% Organizational Capacity

25% Cost

15% Sustainability

RECOMMENDATION

In a world without constraint, the Fund would begin implementing all three options immediately. However, given limited time, resources, and staff, the organization must prioritize its efforts to ensure maximum impact without overextending its capacity. Based on the preceding analysis, **this report recommends that the Fountain Fund extend financial literacy programming from years 0-1; redesign surveys from years 1-3; and implement a peer mentorship program from years 3-5**. Each alternative is projected to facilitate continued communication between the organization and its Client Partners; therefore, the cumulative benefits to individual transition post-repayment will be much greater if all three are adopted.

This report recommends the Fund pursue Option 2 first because it presents the lowest tradeoff between effectiveness and organizational capacity. With 6 more months of programming, the Fund can provide a short-term solution to their lack of transitional practices without uprooting its organizational structure. This option will be feasible to initiate, since the Fountain Fund already has the skills and resources to hold classes. Option 3 is recommended to follow Option 2 because it also expands existing services, yet requires additional research and coordination with partner organizations. Although the process of redesigning surveys is straightforward, the Fund must overcome challenges to assimilating organizations with distinct missions. Finally, this report recommends the Fund execute Option 1 last. While a peer mentorship program has great potential for success, the Fountain Fund should only implement this alternative if the organization can manage its growth. In the years preceding Option 1's implementation, the Fund should seek out additional funding to expand its staff and prepare for organizational changes.

Implemented together, and in this order, these alternatives will equip the Fountain Fund to improve communication with Client Partners long after their graduation. Through these efforts, the Fund can effectively smooth Client Partners' transition following repayment, which is anticipated to increase their accountability to the organization and cultivate a strong alumni network. By maintaining a long-term relationship with the Fund, Client Partners are projected to sustain financial independence and avoid reoffending.

LIMITATIONS TO RECOMMENDATION

This report utilizes continued communication with the organization as a proxy measure for long-term outcomes such as employment and recidivism, which illustrate the success of the intervention. Given the Fountain Fund's recent establishment, there are no baseline metrics for these future outcomes, so it is infeasible to make projections. Although this report anticipates communication will facilitate individual accountability, effectiveness estimates must be interpreted with the understanding that these benefits may not directly translate.

Further, it must be noted that approximately ¾ of this report was researched and written prior to the COVID-19 pandemic. Therefore, projected outcomes do not reflect circumstantial changes following March 2020. Considering these disruptions, the implementation timeline for these alternatives may be delayed.

IMPLEMENTATION STRATEGY

This section outlines next steps for the Fountain Fund to implement the recommended alternatives.

PHASE 1: YEARS 0-1

During the first phase of implementation, the Fountain Fund should seek to integrate extended financial literacy programming to existing curriculum. Simultaneously, the Fund should begin laying the groundwork to redesign surveys with input from community partners. Crucial activities during this time include, but are not limited to:

- Consult Operation Hope to identify potential areas for deeper study.
- Administer questionnaires to Client Partners to assess demand for additional topics in financial literacy.
- Determine which subjects will be added and fit them to the existing course design on an extended timeline.
- Contact administration at the Jefferson School to book classrooms and technology, as well as time slots to reflect increased workshop attendance.
- Obtain necessary office supplies and course materials to accommodate larger classes and new curriculum.
- Assign employees to staff additional classes; if the Fountain Fund requires additional personnel but cannot fund another salary, they may reach out to volunteer organizations at the University of Virginia to find qualified commerce students to teach classes.
- Offer voluntary financial education continuance as a pilot program for current Client Partners, whose loan agreements allow them to finish classes once their loans are repaid.
- Augment loan applications and other legal documents to stipulate new Client Partners complete six additional months of financial coursework following repayment.
- Improve regularity of requests for Client Partner feedback via survey.
- Assess overlap between Client Partners and other organizations.

PHASE 2: YEARS 1-3

In the second phase, the Fountain Fund should maintain extended financial coursework, redesign surveys to improve support, and continue preparing for a peer mentorship program between current and graduated Client Partners. To execute these initiatives, the Fountain Fund should plan to complete the following:

- Track and project growth in financial literacy classes by accounting for voluntary participants and newly accepted Client Partners.
- Assess Client Partner satisfaction with the recently implemented class structure to adapt practices as necessary.
- Apply for grants to fund additional personnel, outside consultants, and other necessary resources to increase organizational capacity.

- Meet with representatives from relevant partner organizations to gauge interest in aggregated feedback procedures.
- Formally establish a task force across organizations to specifically oversee joint survey implementation.
- Investigate similarities and differences between partner organizations' existing follow-up practices to identify the potential for consolidation.
- Consult with experts to design survey questions and establish its frequency of administration.
- Delegate responsibility for analyzing data and disseminating findings to participating organizations.
- Create a forum for anonymous feedback on the Fountain Fund website.
- Begin identifying capable program graduates to serve as mentors, as well as new Client Partners who may benefit most from a peer mentor.

PHASE 3: YEARS 3-5

Throughout the final implementation phase, the Fund should continue operating extended financial literacy classes and modified surveys. Additionally, the organization must use the information gathered from these practices to inform the needs of peer mentor program participants. During this time, the Fountain Fund must engage in the following practices:

- Continue to evaluate and adjust financial literacy classes to reflect program growth.
- Build an incentives structure to reward Client Partners who regularly complete surveys.
- Solicit private donations and public grants to fund the personnel, training, and materials necessary to facilitate mentorships.
- Hire a specialist and recruit a team of volunteers to oversee the peer mentorship program.
- Send employees to training seminars to ensure they are qualified to advise mentors.
- Select 5-10 candidates for both mentor and mentee positions to participate in the pilot program.
- Design and hold an orientation event preparing former Client Partners for their new role.
- Assign mentee/mentor pairs and facilitate introductions between them.
- Engage with local businesses to identify potential bonding activities for mentor pairs.
- Host monthly meetings for mentor pairs, supplemented with "field trips" to promote participation.
- Offer incentives to mentee/mentor pairs who meet frequently. The Fund should ultimately aim to compensate mentors once the organization's funding permits.
- Expand the pilot program to include all Client Partners once the pool of potential mentors is sufficiently large.

COVID-19 CONSIDERATIONS

In light of the emerging global pandemic and the resulting economic stagnation, the Fountain Fund has temporarily loosened repayment requirements for Client Partners. If the Fund must forego their only source of revenue for an indeterminate amount of time, it is plausible that the organization will need to postpone the recommended initiatives while they recuperate losses. In this case, the implementation strategy can remain intact and fitted to a delayed timeline, where activities in "Year 0" may not be feasible until 2022.

Additionally, the aftermath of the novel coronavirus may have direct ramifications for the Fountain Fund's target demographics. At the Albemarle-Charlottesville Regional Jail, many non-violent offenders are being released from detention to limit population density in correctional facilities and attenuate the virus' spread (Stuart, 2020). Given that people of color are disproportionately impacted by COVID and post-incarceration unemployment, many of these individuals will face additional financial burdens upon release. This increase in poverty may affect crime rates and shift dynamics in Charlottesville. As the number of recently incarcerated persons rapidly increases, it is likely that the Fountain Fund will face heightened demand for their services. Unless they intend to decline most of these new applicants, the Fund will need to obtain additional funding. Before proceeding with implementation, the Fund must consider how this anticipated growth may threaten the viability of each alternative.

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