Orange Dot Report 6.0 Summary

Family Self-Sufficiency in the Charlottesville Region

In the larger Charlottesville region, **14,990 families (22%) do not make enough money to meet their basic needs**—housing, child care, food, transportation, health care, miscellaneous expenses (clothing, telephone, household items), and taxes. Rising costs and inflation along with stagnant wages and undervalued labor has made it increasingly difficult for families to be self-sufficient.

To keep up with the rise in the cost of necessities, Orange Dot 6.0 has recalibrated how it determines the annual income required for families to meet their basic needs, using the Self-Sufficiency Standard. The Self-Sufficiency Standard is a project of the Center for Women's Welfare at the University of Washington's School of Social Work that defines the real cost of living for working families.

The Self-Sufficiency Standard varies by locality and family size. For the City of Charlottesville, and Albemarle, Fluvanna, Greene, and Nelson counties, the Self-Sufficiency Standard for an average family is an annual income of around \$60,000. For Louisa, this is roughly \$50,000, and for Buckingham, \$45,000. A detailed breakdown of these costs and wages are provided in this report.

Struggling Families: An Overview

47% of Black families, 35% of Hispanic families, and 18% of white families do not earn enough to meet their basic needs.

62% of workers in struggling families are working at least 40 hours per week.

42% are in the lowest paid jobs, typically earning around \$25K - \$38K a year.

Most of the struggling families in our community are working and earning a combined family income between \$20k and 50k—not enough to support their families.

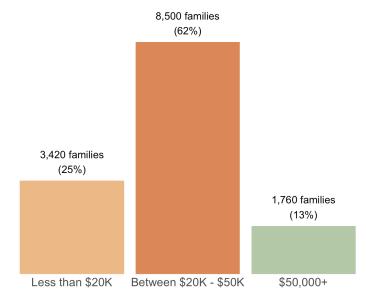
These are families who can reach selfsufficiency with the right opportunities. Working hard does not guarantee that individuals will get ahead:

Hard Work × High Wages = High Income Hard Work × Low Wages = Low Income





Annual Family Incomes for Struggling Families*



Data Source: ACS Public Use Microdata Sample (PUMS), 2018-2022; U.S. Census Bureau.

* Values are estimates for the Thomas Jefferson Planning

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Struggling Families: By Locality

While families facing economic insecurity live throughout our region, the likelihood that a family is struggling varies by race and by place. The struggle is not equally shared.

The percent of families struggling overall is highest in the City of Charlottesville at 27% and in Buckingham County, at 26%, and lowest in Albemarle County, at 18%.

	Number of Struggling Families	Percent of Struggling Families
Albemarle County	5,010	18%
Buckingham County	1,030	26%
Charlottesville City	2,370	27%
Fluvanna County	1,580	21%
Greene County	1,310	23%
Louisa County	2,410	23%
Nelson County	1,280	33%
Total for Region	14,990	22%

Note: Values are approximate based on the U.S. Census Bureau, American Community Survey 5-year estimates (2018-2022)

Every locality in our region has areas where over a quarter (25%) of families have less than family-sufficient incomes. The areas with the highest percent of struggling families are in the City of Charlottesville, where the highest is 65%, and in Albemarle County, where despite having the lowest percent overall, has areas where nearly half the families struggle to meet their basic needs.

For a comparison with past reports, there are an estimated 7,330 families (11%) earning below \$35,000 in the region. The Orange Dot Report 5.0, published in 2022, found 9,413 families (14%) in this same income range. As the population of the region has grown, the number of families earning under \$35k has decreased. So we've made some progress as a community toward more economic mobility, but not nearly enough. The cost of living has steadily risen, making the \$35,000 threshold less representative of the income required to meet the basic needs of working families.

As noted, our community has seen progress since this work began in 2011, but there are still too many struggling families. For a region as prosperous as ours, we have the means to build programs and enact policy that helps more families become self-sufficient.

To download the full report scan the QR code or visit: https://www.virginiaequitycenter.org/orange-dot-report

The Orange Dot Report 6.0 is an effort done in partnership between Network2Work@PVCC and the UVA Equity Center.





