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OFFICE OF COMMUNITY WEALTH BUILDING

**RICHMOND
RESILIENCE
INITIATIVE
3RD QUARTER**



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Executive Summary

October 2021 marked the first anniversary of the Richmond Resilience Initiative [RRI].

During the pandemic of 2020, the City of Richmond partnered with the Robins Foundation to launch the Richmond Resilience Initiative. The mission of the Richmond Resilience Initiative is to create and advance awareness about the launch of the city of Richmond's guaranteed income pilot. The Taskforce convenes, advocates for, and supports guaranteed income as a proven and productive social safety net. The Taskforce also determines its effect on ensuring the overall financial stability of families enrolled in the program to serve as a precursor for pulling people out of poverty and changing public sentiment and policy in favor of making guaranteed income a reality for all Virginians.

RRI's Taskforce membership includes members from significant funders of the initiative, who contribute via community building, executive coaching, and knowledge of philanthropy and non-profits, a member assisting with communications strategy and content creation support, specifically as it relates to media training, interviewing, graphic design, copyediting, etc. Taskforce membership also includes a member assisting with legal logistics and responsible for communications with attorneys and national partners, member assisting with case management and documentation of participant engagement, with a focus on program outcomes and progress, a member responsible for outreach initiatives relevant to shaping public education of the guaranteed income pilot, a member responsible for convening the Taskforce, setting the agenda, communicating with other localities of pilots, and moving the internal goals of the Taskforce forward and community partnerships (to come).



Executive Summary

The first year of the Richmond Resilience initiative Pilot rendered very positive outcomes for the individuals who participated in the program. Participants were able to utilize the monthly disbursement to stabilize their financial circumstances, in some instances, get ahead on their expenses. RRI is preparing to enroll 37 more participants, bringing the total number to 55.

The following report provides an overview of RRI, the methodology and research methods used to collect preliminary data from program participants, the Office of Community Wealth Building's findings, a discussion of limitations, and recommendations for the next steps.

The project partners, including the Robins Foundation, the city of Richmond, and Virginia Excels (among others), synthesize feedback from recipients and research from evaluation partners at the Office of Community Wealth Building and the University of Pennsylvania School of Social Policy and Practice. In addition, RRI seeks to share this information with the larger community via a program hub website and other avenues to inform policy change regarding economic security and mobility at both the regional and state levels. Notably, RRI has initiated a statewide workforce to provide space for all localities across the Commonwealth of Virginia to execute program objectives.



Background

Richmond Resilience Initiative

In April 2020, Robins Foundation and the City of Richmond jointly seeded a regional Family Crisis Fund with Family Independence Initiative (FII), a project that provided one-time \$500 cash assistance to over 2,600 working parents while they awaited government pandemic stimulus checks.

The impetus for this initiative was that, even before the pandemic, 40% of Americans could not afford a \$400 emergency (Federal Reserve Bank, 2019). Feedback from recipients confirmed that many were not financially secure before the pandemic (FII, 2020). Recipients indicated that “financial resources” were what they most needed to thrive in the long term. Recognizing families’ expertise and the positive impacts from recurring cash programs like Stockton Economic Empowerment Demonstration (SEED), the Earned Income Tax Credit (EITC), and the Child Tax Credit (CTC), we decided to make a sustained, strength-based investment in families.



City of Richmond, Mayor Levar Stoney joined the [Mayors for a Guaranteed Income](#) to become a part of a national movement of Mayors committed to lifting individuals out of poverty and advancing local pilots and the national conversation around guaranteed income. The program follows a data-driven, research-tested capacity model similar to the model used in other cities like Stockton, California.



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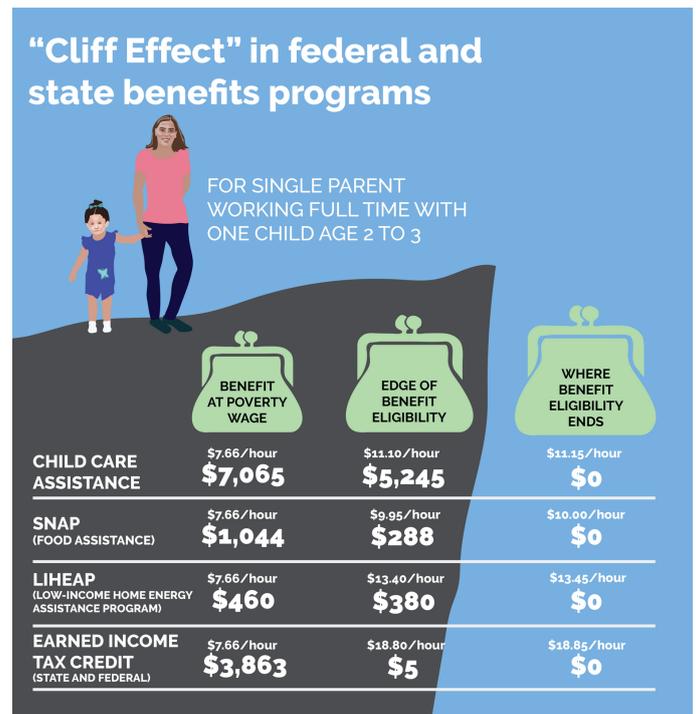
Background

Cliff Effect

The Cliff Effect refers to the sudden and often unexpected decrease in public benefits that can occur with a small increase in earnings. When income increases, families may lose some or all economic supports. These supports may include the Supplemental Nutrition Assistance Program (SNAP), school nutrition programs, health care, child care assistance, Temporary Assistance for Needy Families (TANF), housing, etc. Often, wage increases result in a net loss of income or only a small overall increase. Sometimes the cliff effect may look more like a slope or plateau, but it is still a disincentive to work. When a loss of benefits surpasses their wage increase, many families “park” or fall off the cliff’s edge, stalling progression in their jobs and careers.

OCWB's Role

OCWB staff helps to manage RRI. The pilot program is composed of eighteen participants from OCWB’s Career Stations, four staff members including two Barrier Navigators (Career Advisors/Workforce Development Professionals), a Program Manager and a representative from OCWB’s leadership team who oversees the initiative.



Source
[Des Moines Register](#)



METHODOLOGY

Data was collected via a mixed methodology.

QUANTITATIVE

OCWB's Stability Measures tool was used to establish a baseline for where the current RRI participants are on the Crisis to Thriving Continuum. By this time participants had been receiving stimulus payments since November 2020.

This tool is used to provide a snapshot of their present conditions. It also helps to determine if there are barriers in the areas of employment, housing, education, mental health, transportation, and childcare.

The tool is formatted as a matrix and assigned scores based on participants' responses during the assessment. The range of scores is 1-5 with intervals of .5 to indicate increments of progress:

Figure 1
Stability Measure Tool
See Appendix A

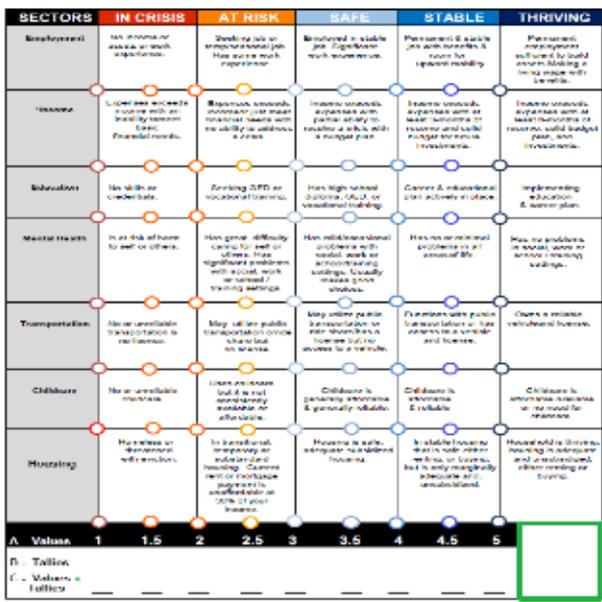
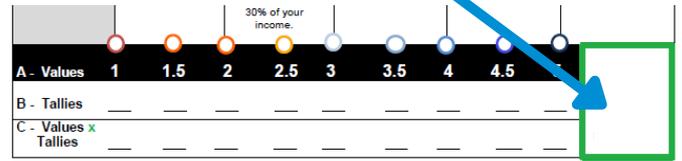


Figure 2
Calculated Stability Score



QUALITATIVE

Interviews give context to the stability score. Participants also will be given an exit interview. Centering participant voices allows Barrier Navigators to gain more insight into the participants' journeys from crisis to thriving.

Sample of Interview Questions

- 1 - How has the Richmond Resilience Initiative served as a benefit to you?
- 2 - Were you able to pay off any of your outstanding bills with your monthly \$500 stimulus?
- 3 - Did the monthly \$500 stimulus assist you with any childcare needs?
- 4 - Were you able to save any money with your \$500 monthly stimulus?
- 5 - Were you able to help anybody outside your immediate family with your monthly \$500 stimulus?

FINDINGS



Stability Measure Scores

4.32

TOTAL AVERAGE STABILITY SCORE

The average stability score for 18 participants for the 3rd quarter of 2021 is 4.32 which falls mid- range of what is considered “stable” by the Stability Measure Tool.



TOTAL AVERAGE STABILITY SCORE FOR WOMEN

The average stability score for women (12 out of 18 participants) for the 3rd quarter of 2021 is 4.23, which falls 3% lower than the total average stability score for all eighteen participants.



TOTAL AVERAGE STABILITY SCORE FOR MEN

The average stability score for men (6 out of 18 participants) for the 3rd quarter of 2021 is 4.5, 18% more than the total average stability score for all eighteen participants.



FINDINGS



Figure 3
RRI's 2021 3rd Quarter
Total Stability Measure Score Breakdown

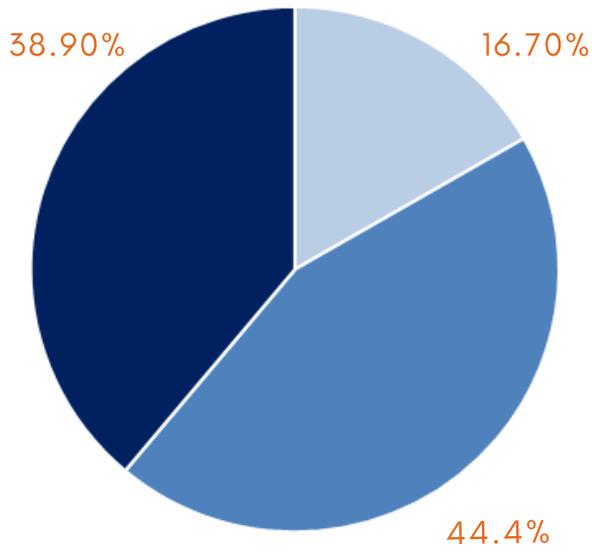


Figure 4
RRI's 2021 3rd Quarter
Stability Measure Score Breakdown: Women

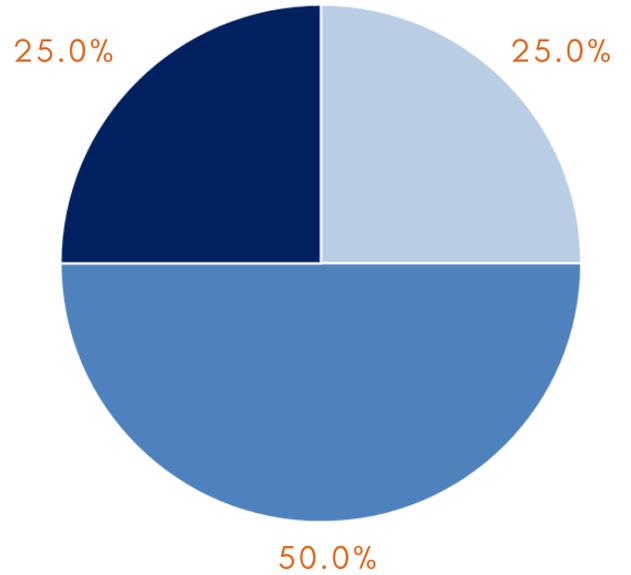
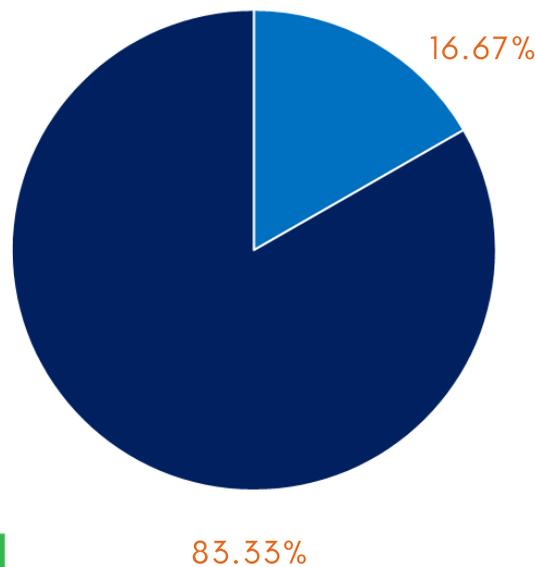


Figure 5
RRI's 2021 3rd Quarter
Stability Measure Score Breakdown: Men



In Their Own Words

RRI Participant Narratives



Summary

10 out of 18 (56%) participants were interviewed as a representative sampling.

Highlights:

- Participants identified employment and childcare as the largest barriers to stability.
- Participants expressed gratitude for the ability to participate.
- A few participants used the stimulus money to repair credit scores as a method toward achieving homeownership.

When asked about how the stimulus is being used, some frequent responses included:

- Car repairs
- Home repairs
- Payments toward decreasing debt.
- Financial assistance for extended family members
- Stand-alone supplement to income

Future Aspirations

- Homeownership
- Being debt-free
- Repairing credit



In Their Own Words

RRI Participant Narratives



A summary of narratives can be found below.

*Chloe, age 39

Chloe is expecting her second child and she is working towards getting herself financially prepared to take care of her newborn. She also uses her monthly distribution to take care of anyone outside of her immediate family. Chloe said that that in the beginning she was a little apprehensive about getting involved with the RRI Program [she couldn't believe such a program was real] but now she realizes that it was one of the better decisions she's made.

"I am thankful to have been selected to be in the RRI Program. The program has allowed me to pay off some of my outstanding bills, and I have been able to manage my expenses much better. I was able to stop renting and move into my own home. I have also been able to save some money, as a result."

*Antoine, age 44

Antoine secured his Commercial Driver's License through the Office of Community Wealth Building Workforce Program and he is very appreciative of all the support he has been provided.

"The Program has allowed me to get my bills under control. It has also helped with increasing my credit score. I am looking to start my own business, so I needed to work on getting my outstanding bills paid. I have been able to save some money towards my retirement and the \$500 has allowed me to help my mother as well as my niece and nephew. It would be a good thing to have this kind of program accessible to all people working to try to make it because it has really changed my outlook and allowed me to focus on stabilizing my financial future."

*Mikel, age 21

Mikel was able to pay off some of his bills as well as help his children with some of their school needs. In addition, the supplemental income helped him make a few needed repairs around his house. He also reported that he could save 75 to 100 dollars a month. He is thankful for being enrolled in the RRI Program and hopes that this program will continue to support him in achieving financial stability.

"The Program has really benefitted me; I was unable to work consistently during the pandemic. The added \$500 a month went far in helping me keep my bills paid."

*Names have been changed to maintain privacy.



In Their Own Words

RRI Participant Narratives



*George, age 36

George reported that now that he seems to be on a good path, he hopes to be free from all his credit card debt in the next three months. He referenced how appreciative he is to have been selected for the RRI Program and hopes that this experience will allow him to continue to manage all of his expenses in the long run.

“The Program has been a great help to me, especially during the pandemic. I was laid off from my job for four months, and the \$500 came in handy in helping me to keep up with my bills and other expenses. Once I started back working, I saw myself saving, and I also was able to help my sister and niece with daycare. I plan to continue paying on my student loans and working to become more financially literate, so I can start saving and setting up for retirement.”

*Katherine, age 46

Since enrolling in RRI, Katherine has supported her children with their school needs. She has a senior in high school and is using the money to ensure that her daughter gets the things that graduating seniors need. Katherine can now pay her bills on time--which has always been a concern of hers. She wants to become more financially literate and budget-oriented as she has aspirations of homeownership. Katherine praised the RRI Program for helping people overcome financial barriers.

“The RRI Program couldn’t have come at a better time for me as my vehicle had let me down, and I didn’t know how I was going to afford to finance another one. I was able to purchase a dependable used car with the extra \$500, which guaranteed that I would be able to get back and forth to my job.”

*Ethel, age 40

Ethel has made some needed repairs to her car, and the 500 dollars has offset the rising cost of food. She used the extra income to pay for her grandson to attend the Excel Program, an afterschool program that helps children with reading and math skills. As a result, she has seen marked improvements in his grades and behavior. She also has started repairing her credit as she wants to get into homeownership. Ethel reported that she had not saved any money because she has lost time on the job due to the pandemic.

“The Program has helped me with paying my bills consistently, and I feel blessed to have been chosen to participate.”



In Their Own Words

RRI Participant Narratives



*Marlon, age 53

Marlon reported he has been able to pay off some of his outstanding bills, which has allowed him to take a more active role in his sons' lives.

“I am a single father with one son who is a graduating senior in the spring. The program has allowed me to take better care of him and the expenses that came along with his senior year in school. For the first time in my life, I have been able to save some money, and I have started improving my credit. My son plays basketball for his high school, and because I haven't had to do a lot of overtime to make ends meet, I have been able to attend his games and be a more proactive supporter for him. I really appreciate being chosen to be in the RRI Program because it has made a major difference in my life.”

*Simone, age 49

Simone reported that once she got back to work with the continued support of the pilot's \$500, she could make some repairs to her car and make a small donation to the Autism Speaks Program, where she volunteers. In addition, Simone reported buying clothes and shoes for her daughters as they had grown out of their things during the year while they were homeschooled virtually. She praised the program for being an excellent way to help people get ahead and sustain themselves. However, Simone recommended that financial literacy be a part of the program. Once she understood what to do with the extra income, Simone reported that it made managing her affairs so much simpler.

“When I first started to receive the \$500 stimulus, I found myself saving a good portion of it because it immediately helped me to get my expenses under control. Due to COVID-19, I was laid off from my job, and that was when I felt a real appreciation for the Program. I was able to sustain throughout the time I was laid off due to having saved the money I received for the Program.”



In Their Own Words

RRI Participant Narratives



*Christina, age 44

Christina stated that the support helped bridge the gap until she could get back on her feet. Having an extra source of income made being able to provide less stressful and freed her from anxiety. Christina made some repairs to her home and has saved some money due to the additional money. In addition, Christina reported that she could get back in school and complete the requirements for a Medical Lab Technician Certification.

"The RRI Program has been a wonderful opportunity for me. I am blessed to have been chosen to participate in this program, and because of it, I have been able to achieve my educational and some of my financial goals. I am looking forward to paying it forward and hope others will be able to take advantage of this opportunity."

*Patricia, age 48

The \$500 monthly payments have helped Patricia get out of debt. She is less than \$1000 away from paying her car off. Her next step is to work hard on her credit as Patricia seeks homeownership. Unfortunately, she has not been able to help others outside of her immediate family, but she feels uplifted for what she has achieved in her finances. She reported that she is very interested in Affordable Housing and is preparing to attend some of The Office of Community Wealth Building presentations. Her goal is to be debt-free by the end of the program.

"This program really has been a benefit to me, and I hope others are given the opportunity to participate."



Limitations

Areas of Opportunity



Below were some limitations and areas of opportunity identified during the first year of the RRI pilot and preliminary data collection:

Time and Transition in Leadership

RRI was reassigned to new members of the OCWB staff, including the Program Manager. The Program Manager also experienced a learning curve and became acclimated to the initiative, which included doing a listening tour with Navigators, reading, and research.

Data and Reporting

The data collected for this report reflects the results of the 3rd quarter 2021 stability measure. This is the first time RRI is reporting on participants' progress. By now, results should have reflected three-quarters of the data due to a transition in OCWB's team. However, all new participants will be assessed immediately for a more accurate baseline.

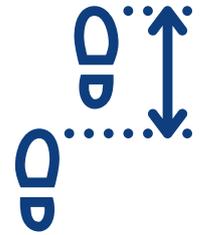
Collaboration

OCWB aspires to partner with other departments in the City of Richmond to cultivate a more comprehensive sample size of residents who gained employment and lost their benefits.



NEXT STEPS

Moving Ahead with RRI



Expanding Selection Criteria

OCWB exhausted its' participant resources under the current enrollment criteria and would consider adding a more expansive different cohort/group residing within the city of Richmond. For example, some target groups suggest Richmond City residents who are paying child support and are current or in good standing with their account, returning citizens who were previously justice-involved or members of the city's burgeoning Latinx population who are working and not receiving benefits.

Expanding Staff

OCWB is in the process of hiring more Barrier Navigators to help with the influx of new participants. In addition, OCWB is increasing its capacity to manage initiatives like RRI in its workforce portfolio. New funding should provide a more stable staffing complement.

Engaging an Independent Evaluation Monitor

An independent evaluation monitor could help analyze and monitor the data collected to understand RRI's data better. An evaluation monitor can test the reliability and validity of the Stability Measure Tool as well. OCWB can explore a partnership with neighboring schools and universities. Securing an independent evaluation monitor also may ensure consistency and continuity in our reporting.



APPENDIX A

Stability Measure Tool



SECTORS	IN CRISIS	AT RISK	SAFE	STABLE	THRIVING				
Employment	No income or assets or work experience.	Seeking job or temp/seasonal job. Has some work experience.	Employed in stable job. Significant work experience.	Permanent & stable job with benefits & room for upward mobility.	Permanent employment sufficient to build assets. Making a living wage with benefits.				
*Income	Expenses exceeds income with an inability to meet basic financial needs.	Expenses exceeds income or just meet financial needs with no ability to address a crisis.	Income exceeds expenses with partial ability to resolve a crisis with a budget plan.	Income exceeds expenses with at least 3-months of reserve and solid budget for future investments.	Income exceeds expenses with at least 6-months of reserve, solid budget plan, and investments.				
Education	No skills or credentials.	Seeking GED or vocational training.	Has high school diploma, GED, or vocational training.	Career & educational plan actively in place.	Implementing education & career plan.				
Mental Health	Is at risk of harm to self or others.	Has great difficulty caring for self or others; Has significant problems with social, work or school / training settings.	Has mild/occasional problems with social, work or school/training settings; Usually makes good choices.	Has no or minimal problems in all areas of life.	Has no problems in social, work or school / training settings.				
Transportation	No or unreliable transportation & no license.	May utilize public transportation or ride share but no license.	May utilize public transportation or ride share/has a license but no access to a vehicle.	Functions with public transportation or has access to a vehicle and license.	Owns a reliable vehicle and license.				
Childcare	No or unreliable childcare.	Uses childcare but it is not consistently available or affordable.	Childcare is generally affordable & generally reliable.	Childcare is affordable & reliable	Childcare is affordable & reliable or no need for childcare.				
Housing	Homeless or threatened with eviction.	In transitional, temporary or substandard housing. Current rent or mortgage payment is unaffordable at 30% of your income.	Housing is safe, adequate subsidized housing.	In stable housing that is safe either renting, or buying, but is only marginally adequate and unsubsidized.	Household is thriving, housing is adequate and unsubsidized, either renting or buying.				
A - Values	1	1.5	2	2.5	3	3.5	4	4.5	5
B - Tallies	—	—	—	—	—	—	—	—	—
C - Values x Tallies	—	—	—	—	—	—	—	—	—

Average of line C = Final Stability Score

We would like to extend our deepest gratitude to our partners:

Robins Foundation

UpTogether, formerly Family Independence Initiative

Mayors for a Guaranteed Income



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