Discovery of Initial Findings

Reexamining Poverty Reduction and Exploring Viable Strategies for Building Community Wealth

Office of Community Wealth Building
Richmond, Virginia

May 7, 2023

Photo Credit: Stephen Poore, Richmond City Skyline

Good Trouble

John Lewis
2·21·1940–7·17·2020

Prepared by:

ThirdEye Network

ZARAMBOART

Photo Credit: Robin Jonathan, Mural of John R. Lewis

ThirdEye NetworkSM | **It Takes a Network**SM

Discovery of Initial Findings

May 7, 2023

Prepared by:
Third Eye Network, LLC
Dr. Lomax R. Campbell, President & CEO
Erin Turpin, Project Coordinator

Prepared for:
City of Richmond, Virginia
Office of Community Wealth Building
Caprichia Smith Spellman, Director

It Takes a Network[SM]

Table of Contents

Executive Summary

In 2022, the City of Richmond, VA's Office of Community Wealth Building (OCWB) began proactively seeking models of best practice for building community wealth from across the nation. OCWB staff reached out to Third Eye Network (TEN) as part of its efforts to update its strategic approach to the advancement of its mission and mandates to cut poverty rates by 40% by 2030. What followed initial discussions was the decision to organize an initial visitation between TEN staff and available Richmond stakeholders with the goals of introducing the agency to the city's local context and identifying possible alternatives for progressive action.

The initial site visit lasted two full days in mid-January, featuring five small group meetings with more than 40 city staff, Community Ambassadors Program participants, a Community Advisory Board member, and a city counselor. Two additional video calls were later arranged with staff leaders from the Office of Sustainability and the Office of Equity and Inclusion over the next month. These conversations along with reviews of several reports commissioned by the city and local geospatial information system (GIS) data were used to identify key challenges and opportunities that should be further explored and acted upon.

Key challenges included reflecting on the prevalence of internal city departments and offices performing adjacent work while operating within siloes. What was uncovered was that while city agencies outside of OCWB had a number of offerings capable of mitigating the effects of poverty and leading to the advancement of community wealth building, they were not accountable for fulfilling the mandate of poverty reduction. There was also a need to reexamine the validity of poverty reduction as OCWB's primary indicator of success. The matter was considered given the breadth of activities currently underway by the office contributing to community wealth building, as well as its lack of control over the factors resulting in meaningful poverty reduction. Also discussed were some of the challenges with frameworks and measures used to benchmark progress when working with city residents. Feedback from community ambassadors suggest the need for a more balanced scorecard for evaluating performance.

As a result of these preliminary insights, there is a need for OCWB to work with internal partners to formalize its collaboration under a strategic action plan, with each agency doing their part. Such a plan would undoubtedly uncover opportunities to restructure or integrate operational activities in complementary ways that are sustainable and capable of achieving a broader definition of success for Richmonders. We also discussed reframing the work of the office as ushering residents along a "journey to self-sufficiency" where city staff play a vital role of helping residents navigate the support service landscape. We believe OCWB would benefit from convening collective impact partnerships and spearheading new initiatives with internal and external community partners mapped to a broader range of organizational goals and success measures. These steps should occur concurrently to build upon existing momentum.

Introduction:

Purpose statement. The City of Richmond's Office of Community Wealth Building (OCWB) advanced a progressive framework for poverty reduction when it was announced in the spring of 2014. The first of its kind, the office was conceived by the Mayor's Anti-Poverty Commission and was likely influenced by the Democracy Collaborative's work, *Building Wealth: The New Asset-based Approach to Solving Social and Economic Problems*, published by Aspen Institute in 2005. The Democracy Collaborative is a non-profit American think tank and research center founded at the University of Maryland. Its primary focus is the advancement of democratic economies through progressive policy frameworks, such as community wealth building. Driven by a desire to refresh OCWB's approach, Caprichia Smith Spellman, the office's fourth director, invited representatives of Third Eye Network (TEN) to conduct a two-day site visit following several initial conversations in the fall of 2022.

Under the leadership of the Democracy Collaborative, the concept of community wealth building has evolved into a set of eight basic principles prescribed to fundamentally transform the U.S. to be more inclusive and equitable. They have been conveyed as follows:

1. The importance of labor rather than capital and profits
2. Local, broad-based control and ownership of businesses
3. Active democratic ownership of community resources and active participation in civic affairs
4. Using multiplier effects to increase local prosperity, greater community stability, and tighter knit networks
5. Localizing capital investments
6. Mutually beneficial relationships and cross-sector collaboration
7. Placemaking to redress historic and persistent inequities
8. Envisioning an entirely new integrated system of social and economic activity

The extent to which OCWB seeks to align its activities under the Democracy Collaborative's transformative economic development model remains to be determined. It is because of this and our intimate understanding of community wealth building as scholar-practitioners that this report seeks to demonstrate the need to move beyond poverty reduction goals as the sole determinant of the success of the city's efforts under OCWB to one that is more comprehensive, inclusive, and strategically relevant to its environmental context.

Project Overview:

Company background. We are an innovative multicultural management strategy consortium serving a diverse multi-sector clientele. TEN bolsters deep domain knowledge in evidence-based management and community wealth building, taking multi-faceted

approaches to advancing social and economic transformation within local and regional communities across the nation. Our work spans five primary domains—i.e., business, workforce, economic, organizational, and community development—while encompassing research, compliance, professional speaking and writing across them. Our typical assignments include entrepreneurial ecosystem building, economic recovery planning, strategic planning, cultural analysis, organizational development, and needs assessments.

Initial approach. Our *discovery process* employs a cultural immersion strategy where formal and informal exchanges yield deep levels of engagement, facilitate authentic relationship building, and contextually relevant insights. The process aims to clarify stakeholder interests, legitimacy, capabilities, capacities, motivations, and challenges with respect to organizational priorities and goals. Disparate information sources are synthesized and used to generate possible alternatives for taking relevant and meaningful action. Clients may subsequently choose to continue partnering with us on the implementation of targeted or comprehensive projects and initiatives. Alternatively, they may opt to pursue these activities on their own.

Discovery details. Our initial site visit to Richmond consisted of small group meetings with over 40 city staff, community ambassadors, and City Councilwoman Ellen F. Robertson over a total of seven sessions. It also included a van tour of the city along with brief visits to the Richmond City Justice Center and the Annie Marie Giles Community Resource & Training Center. The findings conveyed in this report are cursory in nature because of the relatively low number and array of stakeholder groups available for engagement during our initial visit and follow-up video calls. However, the sessions and points of interest afforded quality insights for reflection and initial solution-building, which are summarized in the pages that follow.

Demographic Summary: Local Context

To both supplement and contextualize learnings gleaned from stakeholder engagement during the *discovery* process, we analyzed geospatial information systems (GIS) data obtained from ESRI Business Analyst. In addition to analysis at the city-level, OCWB identified a need for disaggregation for select council districts to inform how local initiatives can best target neighborhoods where there are deep concentrations of poverty. Thus, GIS data was compared for Districts 6 and 7 ("subregion"), which were identified as high-need areas during our conversations with stakeholders. Additional analysis of the city and council districts may be completed in subsequent phases of work with the City of Richmond. The following pages include visual representations and subsequent narrative describing the populations across the proposed study areas. Additional charts can be found in Appendix A.

Population Profile for Richmond City as Compared to Districts 6 and 7			
	Richmond City	District 6	District 7
Total Population	229, 223	27,351	28,642
Total Households	91,005	11,027	12,267
Housing Units	100,930	11,929	13,928
Households Below Poverty Level	16,616 (18%)	2,823 (26%)	2,903 (24%)
Wealth Index	75	35	46
Diversity Index	71	58	62
Median Age	34.2	31.5	34.8
Highest Concentration of Age Ranges	20-24 (8.5%) 25-29 (12.0%) 30-34 (9.9%)	25-29 (14.1%) 30-34 (11.6%) 55-59 (7.1%)	>5 (9.5%) 25-29 (15.2%) 30-34 (10.7%)
Race (%)	White alone 45.2% Black alone 46.1% Two or more races 4.1%	White alone 22.2% Black alone 68.2% Two or more races 6.5%	White alone 30.6% Black alone 61.5% Two or more races 5.0%
Hispanic/Latino (%)	7.1%	3.2%	2.9%
Pop 65+ Speak Spanish and No English	135	0	0

Table 1. Population Profile for Richmond City and Select Voter Districts

Population profile. Table 1 provides an overview of Richmond's population. While the citywide poverty rate is 18%, there are disparities at the district level: District 6 has a poverty rate of 26% and District 7 has a poverty rate of 24%. With a population of over 225,000 residents, nearly 56,000 people or 24% of the population residing in Districts 6 and 7 combined–a subregion of Richmond where the highest concentrations of poverty, public housing, and community violence are seen. In fact, each of the "Big 6" housing communities run by Richmond Redevelopment and Housing Authority are located within these two voting districts (i.e., Creighton, Fairfield, Gilpin, Hillside, Mosby, and Whitcomb). It was also learned during our stakeholder meetings that there are several brownfields within these communities. While this iteration of GIS data analysis did not explore environmental disparities, there are opportunities for additional inquiry on the prevalence of environmental injustice among them.

Richmond has a relatively young, diverse population. The median age is 34.2 years and approximately 30% of the population is between ages 20 and 35, with no substantial **difference** in the subregion. There is a higher concentration of children in District 7 than in 6 or at the city-level. At the city level, almost half (i.e., 45%) of the population is white, compared to about one-quarter of the subregion (i.e., 22% in District 6 and 31% in District 7). The population of Districts 6 and 7 is predominantly Black. Less than 10% of the total population of Richmond identifies as Hispanic or Latino, and the concentration of Hispanic population is far lower in the

subregion. The GIS data indicates higher concentrations of poverty in the subregion, where more Black and Brown families reside—including those identifying as being two or more races.

Other noteworthy population profile data for Richmond City include its indices for wealth (i.e., 75) and diversity (i.e., 71). These data points are measures that aim to quantify the amount of household wealth—cumulative living standards—and population diversity within a specific area or community relative to these variables for the nation. Accordingly, average cumulative wealth of households in Richmond City is estimated to be 75% of the average cumulative wealth of households across the U.S. Also, Richmond City residents are estimated to be 71% as diverse as our national population. District level indices illuminate steep declines in wealth and diversity when compared to Richmond City. District 6, in particular has less than half of the wealth as the average city resident and just above a third of the wealth of average household across the nation. It is just over half as diverse as the nation. District 7 residents have less than half the amount of wealth as the average American household and is almost 10 points less diverse than the city. The implications of these data include the lack of available resources to remain resilient in the face of financial emergencies, the impracticality of generational wealth building, and an inability to leverage the power of diversity (i.e., exposure to dissimilar perspectives and lived experiences for creative problem solving, cultural vibrancy, and healthy alternatives for dealing with adversity).

COVID Impact Planning, Richmond City as Compared to Districts 6 and 7			
	Richmond City	District 6	District 7
Population without Health Insurance by Age (%)	0-18: 2,823 (1.3%) 19-34: 11,585 (5.1%) 35-64: 11,358 (5.0%) 65+: 300 (0.1%)	0-18: 200 (0.8%) 19-34: 1,438 (5.4%) 35-64: 1,104 (4.1%) 65+: 34 (0.1%)	0-18: 2,823 (0.5%) 19-34: 1,215 (4.2%) 35-64: 960 (3.3%%) 65+: 8 (0.0%)
Households Receiving Food Stamps/SNAP	13,170	2,792	2,493
Households without Vehicle	14,480	2,413	2,652
Households with Disability	22,158	3,553	3,093
Households with Internet at Home (%)	94%	91%	92%

Table 2. COVID-19 Impact Planning for Basic Needs Comparison Chart

COVID-19 impact planning. The data depicted in Table 2 further contextualizes risk indicators for households across the city. More than 10% of city residents lack health insurance compared to 9.5% and 7.5% in turn among District 6 and 7. In a city where approximately 15% of all households receive SNAP benefits (10.6% and 9.5% for Districts 6 and 7, correspondingly), 15% of all households do not have a vehicle (i.e., 9.2% and 10.1% for Districts 6 and 7, respectively), and 24% of all households have a disability (i.e., 13.5% and 11.8% for Districts 6 and 7, separately), there is great need for structural changes to reduce

disparities in poverty, education, transportation, and health. It is most interesting that these data are lower within the districts in focus.

While the vast majority of residents have access to the Internet at home—more than 90% across each defined area—what cannot be ascertained from the reported data are the quality of the Internet services or the nature of devices used for accessing them (i.e., mobile phones, tablets, computers, gaming consoles, smart televisions, etc.). Additional effort would also be required to assess the digital divide relative to residential capacities for using the Internet beyond shopping and entertainment purposes. Such activities encompass the facilitation of community wealth building through applying for employment, remote work, completing education and training online, growing and operating a business, and investing in income-generating assets.

	Education and Income Profile, Richmond City as Compared to Districts 6 and 7		
	Richmond City	District 6	District 7
Population 25+ by Education (%)	Less than H.S. diploma 13.1% Diploma, GED, or some college 40.7% Associates 5.2% Bachelors and up 41.3%	Less than H.S. diploma 17.6% Diploma, GED, or some college 50.7% Associates 5.3% Bachelors and up 26.9%	Less than H.S. diploma 15.3% Diploma, GED, or some college 45.6% Associates 5.0% Bachelors and up 34%
Household Income	Median: $51,421 Average: $80,218	Median: $38,904 Average: N/A	Median: $42,411 Average: $61,179
Household Income (HHr <25)	Median: $23,374 Average: $34,697	Median: $26,056 Average: N/A	Median: $25,303 Average: N/A
Household Income (HHr 25-44)	Median: $56,962 Average: $80,417	Median: $50,047 Average: N/A	Median: $52,587 Average: N/A
Household Income (HHr 45-64)	Median: $54,554 Average: $92,013	Median: $37,592 Average: N/A	Median: $39,185 Average: N/A
Household Income (HHr 65+)	Median: $41,963 Average: $73,501	Median: $26,432 Average: N/A	Median: $29,974 Average: N/A

Table 3. Education and Income Profile Comparison Chart

Education and income profile. Table 3 represents the distribution of educational attainment and household income across the city and districts. The average city household income is nearly $30,000 more than its median or generally higher than households at the middle of the income distribution. Overall *median* (i.e., middle) household income varies significantly across areas, where households with incomes at the middle of the distribution in District 6 make about $12,000 less than those throughout the city. Also, the gap in *average* household income between the city and communities fall nearly $20,000 below the city-wide average. Additionally, when looking at the distribution of income level across age ranges, there is a higher concentration of older poor folks in the subregion than citywide.

These disparities may be attributable, in part, to lower levels of academic achievement within the districts, particularly those with post-secondary degrees. More than 40% of city

residents have earned a bachelor's degree or higher, positioning them for high-skill jobs. More than half of the residents within the voter districts have a high school diploma, GED, or some college training—including associate degrees—but less than a bachelor's degree. These residents are more likely to have low-to-middle skill jobs, where "middle skills" refer to jobs requiring more than a high school diploma or GED but less than a bachelor's degree (i.e., certificates, certifications, associates, licensure, etc.).

	Workforce Profile, Richmond City as Compared to Districts 6 and 7		
	Richmond City	District 6	District 7
Key Occupations and Estimated Population (%)	Office and administrative support (10.9%) Management (9.3%) Sales and related (9.2%)	Office and administrative support (10.0%) Transportation and material moving (8.7%) Sales and related (8.7%)	Office and administrative support (10.0%) Transportation and material moving (8.7%) Sales and related (8.7%)
Key Industries and Estimated Population (%)	Health care and social assistance (13.9%) Educational services (11.3%) Retail trade (10.9%) Professional, scientific, and technical services (9.4%) Accommodation and food services (9.2%)	Health care and social assistance (16.2%) Educational services (8.2%) Retail trade (11.2%) Professional, scientific, and technical services (9.6%) Public administration (4.9%)	Health care and social assistance (15.7%) Educational services (10.1%) Retail trade (10.4%) Professional, scientific, and technical services (8.4%) Other services, except public administration (8.4%)
Daytime Population	286,652	73,757	23,347
Total Businesses	9,386	2,166	789
Total Employees	218,727	69,634	9,233

Table 4. Workforce Profile Comparison Chart

Workforce profile. Table 4 highlights the top industries and occupations of Richmond's workforce and other relevant business statistics. Key occupation and industry distributions are relatively consistent across each area considered. What differs between them is the number of businesses and jobs located within them. District 6 contains a little more than 23% of all businesses and 32% of all jobs within the city, while District 7, however, contains just over 8% of all businesses and a little over 4% of jobs. Notably, Richmond city has a daytime population of 55,367 or 24% higher than the total population (i.e., 231,285) compared to 47,497 (i.e., 181%) higher and 2,854 (10.9%) lower than the total populations of District 6 and 7.

In instances where the daytime population exceeds the total population, it conveys the number of people that enter the area for work each day. Where it drops below the total population, it relays the number of people that leave the area for work each day. The workforce profile reinforces the commuter profile displayed in Table 5 below. The vast majority of Richmonders has access to a vehicle and drives to work each day and less than 10% rely on alternative modes of transportation.

Commuter Profile, Richmond City as Compared to Districts 6 and 7			
	Richmond City	District 6	District 7
Transportation Modes (%)	5% Public transportation 8.5% Carpool 5% Walk 2.1% Bike	9.1% Public transportation 8.4% Carpool 7.6% Walk 1.3% Bike	6.4% Public transportation 7.4% Carpool 5.4% Walk 2% Bike
Drove Alone (%)	70.2%	65.5%	70.0%

Table 5. Commuter Profile Comparison Chart

Commuter profile. This facet of the *discovery* process provides an initial lens into the state of poverty and the deeply rooted racial disparities observable across the City of Richmond. As aforementioned, there is a need for further baseline analysis spanning other dimensions of Richmond City and council districts to inform the development of a robust strategic action plan for poverty reduction and building community wealth. Essential matters of interest involve the exploration of additional intersecting socioeconomic data for Richmond City relative to each council district including, but not limited to:

- Homeownership and rental rates
- Unemployment and underemployment rates
- Household sizes, children per household, and child poverty rates
- Disaggregated data surrounding area colleges and universities
- Explication of the primary barriers to success for residents

Insights Summary: Organizational and Environmental Context

Impetus of poverty-reduction. The Strategic Plan for Equitable Economic Development (SPEED) Report outlines steps towards addressing racial disparities in poverty, education, housing, and health in Richmond. This report provided insight on ways Richmond plans to build a more equitable, inclusive, and sustainable economy through FY 2026. The goal of this strategic plan is to provide greater opportunities for all Richmonders. And while economic growth is vital for Richmond's future in an increasingly competitive world, the city must also address long-standing inequities to ensure that progress made is equitable and sustainable.

One of the key recommendations from the SPEED Report is to reorganize economic development efforts under a single entity responsible for moving forward the actions set forth in this plan. As OCWB continues its charge to reduce the effects of poverty in Richmond, alignment with this entity and the goals set forth in this plan is critical to ensuring poverty-reduction and economic development occurs simultaneously and without redundancy.

Key quotes from the SPEED report

- "The city ranks among the least equitable cities in the US in key metrics such as the educational attainment disparities between African American and white workers. Poverty levels in many of Richmond's predominantly African American neighborhoods exceed 50 percent. And the recent economic recession caused by COVID-19 has only exacerbated the economic struggles of low-income residents. It has become all too clear that recent economic growth has done little to change long-standing inequities." (p. 8)

- "If Richmond wants to foster an equitable recovery, residents with lower educational attainment and predominantly working in lower-wage occupations such as hospitality, retail, and restaurant sectors need to be a primary focus. This challenge will rank high among the City's priorities and will require both short-term action and long-term commitment to education and skills training." (p. 15)

Fighting poverty in isolation. One of the most prominent sentiments was that each city agency with whom we conversed indicated a significant number of programs and activities administered under their offices that were actively making a difference in the community. OCWB staff were particularly allocated across such areas as workforce development, housing, transportation, human capacity-building, leadership development, resource access programs, and data analytics. However, the office was single-handedly charged with reducing poverty by 40%, despite not having control or sole influence over all of the levers for poverty reduction. And while many of the phenomenal efforts of the office builds community trust, human capacity, and access to foundational resources, not all of these activities are designed to make a substantial direct contribution to poverty reduction. Rather, they mitigate the *symptoms* of poverty, as asserted by several OCWB staff members.

We observed there were several other agencies operating in the community wealth building *space* who were not necessarily accountable for poverty reduction across the city. However, recent years of internal relationship-building has led to the development of informal alignment with OCWB. They included the Office of Financial Empowerment within the City Treasurer's Office, the Office of Sustainability, the Office of Equity and Inclusion, the Office of Minority Business Development, the Office of Economic and Community Development, and the Office of Housing and Community Development. Each of these offices appear to be smaller than OCWB and several are composed of a single staff member. Although we only had an opportunity to speak with one of them during our initial visit, we were able to learn about some of their efforts during subsequent conference calls and from their webpages.

The financial empowerment agenda advanced by the *Office of Financial Empowerment* shows great promise in advancing community wealth building among city residents. It combines course-based training, technical assistance, fairs, and will soon add financial navigators and counselors to their portfolio. While the office has not formally adopted citywide poverty reduction goals, it remains a personal passion and priority of the City Treasurer and her staff. The resources provided by the office have the ability to increase human capacity to manage existing family finances and navigate community resources. However, while a meaningful correlation may exist between the expanded capacities and poverty reduction, it may be difficult to pinpoint these resources as the cause. This challenges the validity of poverty reduction, rather than building community wealth, as the primary motivation for the work of city personnel.

The City of Richmond launched the *RVA Green 2050 initiative* to house its efforts to fight climate change by increasing community resilience and striving to become a more equitable city. The initiative centers the city's most vulnerable residents: Children, the elderly, people impacted by poverty, and those with underlying health conditions. Under the leadership of the *Office of Sustainability*—and with the help of various working groups, a racial equity and environmental justice roundtable, consultants, and other external supporters—the city recently released its *Climate Equity Action Plan 2030*. The city seeks to advance a number of ambitious goals under the plan:

- Reduce greenhouse gas emissions 45% by 2030
- Achieve net zero emissions by 2050
- Help the community adapt to Richmond's climate impacts of extreme heat, severe storms, and flooding

Each actionable pathway in the nearly 600-page report provides opportunities for advancing community wealth. They include buildings and energy, community, environment, transportation and mobility, and waste reduction and recovery. Examined collectively, the proposed strategies capable of building community wealth include:

- Educating the community through training programs that increase human capacity and offer financial incentives to developers, business owners, and homeowners
- Creating green jobs, apprenticeships, and job placement assistance for residents
- Establishing affordable housing trust and community funds and funding programs that lower the cost of living for city residents
- Supporting housing stability for families
- Advancing infrastructure and community resource development activities that improve the quality of life for city residents.

Despite the significance of these priorities in building community wealth, they are not explicitly linked to the city's equally ambitious mandate for OCWB to reduce poverty by 40%

by 2030. Moreover, among the options contained, only the workforce development strategy focused on job creation in the clean energy space is capable of directly reducing poverty. This sentiment was echoed during our conversation with the director of the Office of Sustainability when asked, "where do you foresee the most significant opportunities for collaboration with OCWB?" This further underscores the chasm between building community wealth and poverty reduction as distinct organizational agendas.

The *Office of Equity and Inclusion* is managed by a single director who reports the deputy chief administrative officer of Human Services. During our discussion, the director indicated she "didn't want [the office] to rely on programs and initiatives," but instead, "want…to have that real grounded approach to what this [equity and inclusion work] is" at the city. Similar to comments made by other city staff during our site visit, she talked about Richmond's deep seated and unhealed history of racist policies and agendas that remains within the collective memory of Richmonders and was distilled in a book on the subject. While stating, "we talk a lot about being equitable externally," she reflected on the need to discuss equity internally among city staff also and learning from the city's history. When she assumed her role about a year ago, she soon realized a persistent lack of understanding of what equity, inclusion, and belonging actually "looks like," internally among city agencies and externally across city programs and initiatives. This conclusion was the culmination of personal conversations with approximately 25 city department heads.

While discussing poverty reduction priorities, the director discussed the importance for city leaders to step outside of their comfort zones to collaborate on the development of a more aligned and streamlined approach. In reflecting on accountability and the desire for municipal government to have a meaningful impact in the advancement of equity and inclusion, she asked, "how can we weave ourselves into this fabric of justice as a government…[with] each department working together?" She recognized the importance of not doing the work in siloes or as merely a city-led task. Instead, it requires real sustained collaboration with the community to build trust and ensure accountability. Along these lines, she asked another poignant question: "how can we [as government] assure that the same way that we pushed forward racist policies and agendas [in the past], how can we today, be just as intentional about pushing forward just policies, and be anti-racist?"

The office's multifaceted priorities encompass internal staff-focused equity work, internal policy-based equity work, and external community-based equity work. This orientation suggested the work of the office extends well beyond the scope of the Human Services Department, despite being housed there. In addition to the identified need for better structural alignment, we discussed the director's desire to embed a racial equity and generational lens into the work of all city departments with appropriate measures for assessing collective impact along these dimensions in a uniform way. Staff training and development would be an essential

component of the work but would require additional staff investments within the office. It is worthwhile to mention that OCWB does not appear to have an explicit racial equity framework under which its current efforts are organized, despite being composed of primarily Black and Brown staff members, predominantly serving Black and Brown residents.

Drawing the line. Measuring success was another major challenge illuminated during our discussions with the OCWB leadership team and later with early office members. While being tasked with supporting efforts to reduce poverty, the team explained a common misperception that the office alone is responsible for reducing poverty by up to 40% by 2030. In addition, they indicated neither the city nor broader networks of community agencies have agreed on a common definition of *poverty* or which poverty line to use for measuring the effectiveness of poverty reduction efforts. It was explained that some staff members use 80% of the area median income (AMI)—also, referred to as median family income—as the threshold they work towards with residents and their families to reduce poverty across the city. However, according to Figures 1 and 2 below, 80% of AMI are the upper limits of the low-to-moderate income threshold, not the poverty line.

One of the most common practices is to use AMI, which is a key metric used by the Department of Housing and Urban Development (HUD) for determining eligibility for its affordable housing programs. AMI measures the midpoint of the income distribution in a specific region, on an annual basis, and is generically based on a family of four. AMI calculations are released around the second quarter of the year and income thresholds or limits are established for low-income families based on percentages of AMI (e.g., low, very low, extremely low). The federal poverty line is based on 30% income limits for HUD's HOME program, which describes individuals and families within this threshold as "extremely low income" and possibly "at risk of homelessness."
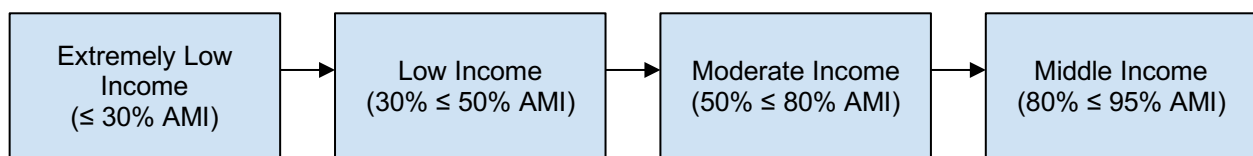

Figure 1: Thresholds Set by the Code of Federal Regulations (24 CFR 91.5, up to date as of 1/30/2023)
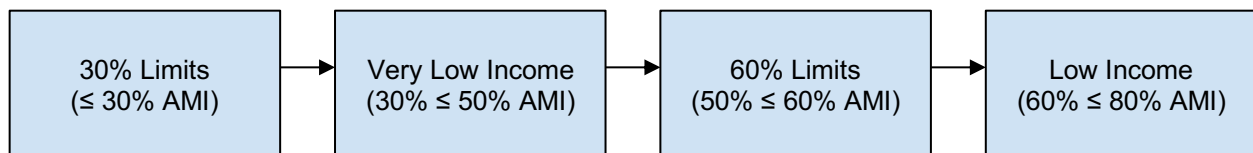

Figure 2: Thresholds Set by the HUD for States, MSAs, and Counties for 2022

There are many challenges with AMI and income limits as sole indicators of OCWB's work, as well as those of other city agencies. First, it was designed for determining housing program eligibility, not whether or not poverty has been reduced as a result of targeted projects, programs, and initiatives. Second, the labels and thresholds presented in the figures above are inconsistent, even though they were both provided by HUD by way of the Code of Federal Regulations and HUD's website. Since AMI is calculated each year, a third challenge is that it remains a frequently moving target for measurement's sake. A fourth and more compelling challenge is that the "family of four" benchmark lacks sufficient detail since family compositions can vary significantly. Fifth, AMI and its thresholds are calculated for statewide and county levels, or may be adjusted for a metropolitan statistical area, but it is generally not computed at municipal levels. This challenge results in a lopsided basis of comparison when considered alongside other municipal data points from population statistics and household facts to spending habits and commute profile statistics, for example.

To continue this line of reasoning, it became apparent that at least four major defined geographies were mentioned casually during the sessions with some explanation by OCWB staff. *Richmond City* is a term that is synonymous with the City of Richmond. *Greater Richmond* includes the city, but also encompasses Chesterfield, Hanover, and Henrico counties. However, the *Richmond metropolitan statistical area* includes each of the prior geographies, but also the cities of Petersburg, Colonial Heights and Hopewell and the counties of Amelia, Charles City, Dinwiddie, Goochland, King and Queen, King William, New Kent, Powhatan, Prince George, and Sussex. The State of Virginia is the final common catchment used by city staff for data analysis. It is imperative for performance evaluation to employ consistent geographies unless intentionally comparing to similar data points across geographies to illuminate disparities and progress in mitigating them (e.g., city unemployment rates compared to state unemployment rates).

Perhaps the sixth and most important challenge is that helping a family move from below the federal poverty line (i.e., less than or equal to 30% of AMI) to any percentage between 31% and 80% of AMI reduces poverty numerically—i.e., "on paper"—but cannot ensure the family is functionally stable or positioned to build wealth, especially generationally. It may not even indicate the family is no longer experiencing a crisis since a family that begins to earn an income closer to AMI runs the risk of experiencing a "cliff effect" where the new income fails to make up for the loss of state benefits, which leaves the family worse off financially. Because of each challenge presented, it may be useful to frame working with families to build wealth over time as a progressive journey, instead of a definitive point in time at which a certain proportion of families are expected to cross a given threshold.

Another common practice is to use Federal Poverty Guidelines (Figure 3) set forth by the U.S. Department of Health and Human Services (HHS) in the Federal Register each year for

the 48 contiguous states, Alaska, and Hawaii. This guidance is similar to HUD's in the sense that it is calculated based on family composition and is also often reported for a generic family of four. The key differences, however, are that 100% represents the actual federal poverty line (i.e., instead of 30%) and that the thresholds do not change by geography. This is relevant because the cost of living in Richmond is different to the cost of living in San Francisco or Chicago, for example. Nonetheless, 200% of the guideline has been used as a target threshold for poverty reduction.

Per Year

Household/ Family Size	25%	50%	75%	100%	125%	130%	133%	135%	138%	150%	175%	180%	185%	200%
1	$3,645	$7,290	$10,935	$14,580	$18,225	$18,954	$19,391	$19,683	$20,120	$21,870	$25,515	$26,244	$26,973	$29,160
2	$4,930	$9,860	$14,790	$19,720	$24,650	$25,636	$26,228	$26,622	$27,214	$29,580	$34,510	$35,496	$36,482	$39,440
3	$6,215	$12,430	$18,645	$24,860	$31,075	$32,318	$33,064	$33,561	$34,307	$37,290	$43,505	$44,748	$45,991	$49,720
4	$7,500	$15,000	$22,500	$30,000	$37,500	$39,000	$39,900	$40,500	$41,400	$45,000	$52,500	$54,000	$55,500	$60,000
5	$8,785	$17,570	$26,355	$35,140	$43,925	$45,682	$46,736	$47,439	$48,493	$52,710	$61,495	$63,252	$65,009	$70,280
6	$10,070	$20,140	$30,210	$40,280	$50,350	$52,364	$53,572	$54,378	$55,586	$60,420	$70,490	$72,504	$74,518	$80,560
7	$11,355	$22,710	$34,065	$45,420	$56,775	$59,046	$60,409	$61,317	$62,680	$68,130	$79,485	$81,756	$84,027	$90,840
8	$12,640	$25,280	$37,920	$50,560	$63,200	$65,728	$67,245	$68,256	$69,773	$75,840	$88,480	$91,008	$93,536	$101,120
9	$13,925	$27,850	$41,775	$55,700	$69,625	$72,410	$74,081	$75,195	$76,866	$83,550	$97,475	$100,260	$103,045	$111,400
10	$15,210	$30,420	$45,630	$60,840	$76,050	$79,092	$80,917	$82,134	$83,959	$91,260	$106,470	$109,512	$112,554	$121,680
11	$16,495	$32,990	$49,485	$65,980	$82,475	$85,774	$87,753	$89,073	$91,052	$98,970	$115,465	$118,764	$122,063	$131,960
12	$17,780	$35,560	$53,340	$71,120	$88,900	$92,456	$94,590	$96,012	$98,146	$106,680	$124,460	$128,016	$131,572	$142,240
13	$19,065	$38,130	$57,195	$76,260	$95,325	$99,138	$101,426	$102,951	$105,239	$114,390	$133,455	$137,268	$141,081	$152,520
14	$20,350	$40,700	$61,050	$81,400	$101,750	$105,820	$108,262	$109,890	$112,332	$122,100	$142,450	$146,520	$150,590	$162,800

Household/ Family Size	225%	250%	275%	300%	325%	350%	375%	400%	500%	600%	700%	800%	1000%
1	$32,805	$36,450	$40,095	$43,740	$47,385	$51,030	$54,675	$58,320	$72,900	$87,480	$102,060	$116,640	$145,800
2	$44,370	$49,300	$54,230	$59,160	$64,090	$69,020	$73,950	$78,880	$98,600	$118,320	$138,040	$157,760	$197,200
3	$55,935	$62,150	$68,365	$74,580	$80,795	$87,010	$93,225	$99,440	$124,300	$149,160	$174,020	$198,880	$248,600
4	$67,500	$75,000	$82,500	$90,000	$97,500	$105,000	$112,500	$120,000	$150,000	$180,000	$210,000	$240,000	$300,000
5	$79,065	$87,850	$96,635	$105,420	$114,205	$122,990	$131,775	$140,560	$175,700	$210,840	$245,980	$281,120	$351,400
6	$90,630	$100,700	$110,770	$120,840	$130,910	$140,980	$151,050	$161,120	$201,400	$241,680	$281,960	$322,240	$402,800
7	$102,195	$113,550	$124,905	$136,260	$147,615	$158,970	$170,325	$181,680	$227,100	$272,520	$317,940	$363,360	$454,200
8	$113,760	$126,400	$139,040	$151,680	$164,320	$176,960	$189,600	$202,240	$252,800	$303,360	$353,920	$404,480	$505,600
9	$125,325	$139,250	$153,175	$167,100	$181,025	$194,950	$208,875	$222,800	$278,500	$334,200	$389,900	$445,600	$557,000
10	$136,890	$152,100	$167,310	$182,520	$197,730	$212,940	$228,150	$243,360	$304,200	$365,040	$425,880	$486,720	$608,400
11	$148,455	$164,950	$181,445	$197,940	$214,435	$230,930	$247,425	$263,920	$329,900	$395,880	$461,860	$527,840	$659,800
12	$160,020	$177,800	$195,580	$213,360	$231,140	$248,920	$266,700	$284,480	$355,600	$426,720	$497,840	$568,960	$711,200
13	$171,585	$190,650	$209,715	$228,780	$247,845	$266,910	$285,975	$305,040	$381,300	$457,560	$533,820	$610,080	$762,600
14	$183,150	$203,500	$223,850	$244,200	$264,550	$284,900	$305,250	$325,600	$407,000	$488,400	$569,800	$651,200	$814,000

Figure 3. 2023 Poverty Guidelines: 48 Contiguous States (All states except Alaska and Hawaii)

An alternative approach to "drawing the line" to determine the success of OCWB programs and initiatives may involve the use of the *Living Wage Calculator* or *Self Sufficiency Standard* for Richmond City. These sociological models present the estimated costs and income levels families may require on an hourly, monthly, and annual basis according to their specific family compositions. They are compiled by Massachusetts Institute of Technology's Department of Urban Studies and Planning and Washington State's Center for Women's Welfare. While these alternative measures are more relevant than AMI for determining whether a family's basic needs are being met, they are incapable of accounting for the impact and value of social and cultural networks on a family or child's ability to subside. Other challenges remain the Cliff Effect and the reality that most families will need more than just their basic needs met to break the cycle of poverty and engage in wealth building activities.

Community ambassadors program. Another challenge worth detailing in this report is that evaluating the usefulness of OCWB's work has been reduced to financial measures of success, and only financial measures of success. As the director of the Office of Equity and Inclusion explained her favorite quote by the American writer, Audre Lorde, "there's no such thing as a single-issue struggle because we don't live single issue lives." Because families come to OCWB facing a myriad of challenges and personal aspirations, more diverse performance measures should be adopted to determine the success of the office.

To that end, we were able to meet with many of the participants of the Community Ambassador Program to gain community perspectives on OCWB's efforts to effectuate change by improving outcomes for residents impacted by poverty. During introductions, each of them reflected on the value of the program they have been able to gain from their participation in the program. This included the administrative staff, one of whom was a consultant and mental health professional who shared, "our people are truly resilient. The work is being able to offer space to help people find their selves and grow within themselves." When it was their turn to introduce themselves, program participants present had the following things to say:

- "If you put the work in, it's possible that a change can happen." (Jeraine)
- "It gave me the opportunity to do what I love to do—educating my people, seeing the impact on middle aged Black people—seeing their confidence grow." (Brother George)
- "Learning about myself" (Shaq)
- "I have seen [a] family-oriented program." (James)
- "Work on myself and meet different people" (Taylor)
- "How much I impact the community I live and work in—changing myself can change other people" (MoNisha)
- "How to hold myself accountable and knowing I can change the world" (Alexis)
- "It is helping a lot of people in the neighborhoods mold into better people—mindset will determine outcome." (Jess)

- "Working on myself, give [me] opportunity to see the bigger picture and meet different people." (Shanay)
- "Helps us give others opportunity" (Michael)
- "Each person has a purpose in life; this program shows us that doors will open for us." (Shaquana)

Moving beyond the numbers outlined in prior sections, OCWB's work under the Community Ambassadors Program instills hope, pride, a sense of family, skill building, and access to meaningful community service and employment opportunities for participants. Based on the discussion and follow-up debrief session with OCWB leadership staff, the program exemplifies the role of the office in stemming the *effects* of poverty, while gradually impacting it through the program's training and employment component.

Summary of Recommendations:

Strategic plan development. The death row lawyer and criminal justice reform advocate, Bryan Stevenson stated, "the opposite of poverty is not wealth; the opposite of poverty is justice." These prophetic words make the case for equity and inclusion being centered in the work of building community wealth. This includes redressing structural and systemic incongruencies in tandem with advancing a community wealth building agenda, because *justice* and *wealth* are not the same, they are complementary. Championing activities that hold community actors accountable for fair treatment and respect while increasing access to wealth building opportunities (e.g., education, gainful employment, stable and affordable housing, savings, and investing) are a matter of justice. Conversely,

> Community wealth building is an intentionally inclusive process of collaboration among a broad array of stakeholders. Its goals are to foster financial empowerment and access that inspires equitable and inclusive economic and community development. Its priorities include the democratic ownership of assets, and opportunities to build intergenerational wealth within historically disenfranchised communities. Community wealth building is a comprehensive framework that transpires across individual, family, group, institutional, and regional levels. (Campbell, 2019, p. 1)

To align municipal resources under a focused agenda for building community wealth may prove to be an effective strategy for optimizing existing efforts across agencies. This would be a similar approach to the city's climate equity action plan, except it would allow OCWB to cast a broader net for wealth building with its internal collaborators. Collectively, it could accelerate meaningful reductions that move Richmonders along one or more pathways to prosperity—homeownership, upskilling, quality jobs, business development, debt alleviation, cooperative economics, and asset building, for example.

Internal integration. Creating a shared agenda for poverty reduction and building community wealth may either require restructuring or the integration of multiple departments and offices activities into a unified whole. Organizational restructuring could result in the consolidation of offices into a single department and the appointment of a new commissioner whose sole focus is overseeing the coordination of resources aligned under the shared agenda. Alternatively, unifying existing offices under a joint action plan is another way of organizing efforts without restructuring. Such an integrated approach would also lead to operational efficiencies as each agency approaches the work from their respective stations. Some staff would be able to interface with internal partners, while others focus on organizing data and best practices, while still others focus on community partner engagement or providing direct service to the community.

With these synergies and a unified vision, the city could articulate the key metrics, measures, and activities for transforming the city landscape while narrowing gaps between council districts. Activities can be evaluated with more robust constructs such as Wealth Work's eight capitals model that examines wealth building through multiple dimensions (i.e., individual, intellectual, social, cultural, natural, built, political, and financial). Forming a *change team* comprising representatives from every level and the breadth of each office would enable the empowerment of subcommittees focused on each area under the shared agenda with leading questions such as those previously posed by the Office of Equity and Inclusion. Other steps include the centralization of key resources such as dedicated staff trained to periodically obtain GIS data and reports relevant to the work of the department. Others may include the deployment of an online self-sufficiency intake assessment—currently being explored by the data management team—or the development of a standard exit interview that can be used when participants prematurely withdraw from city programs and initiatives. Challenges could be cataloged and presented in a frequency table to identify the most pressing barriers to full program participation and completion.

The journey to self-sufficiency. If the need to measure poverty reduction is unavoidable, it may be important to adopt a consistent definition of the poverty line for the city and its partners to effectively determine which metrics to use for measuring progress towards reducing poverty and its impacts. It could be useful for OCWB's data team to adopt HUD's methods to calculate AMI and the corresponding thresholds for Richmond City to reconcile the basis of comparison issue described earlier. These data would merely become points along the journey to self-sufficiency rather than the primary objectives of the office. Other data worth examining includes the Federal Poverty Guideline at 100% and 200%, the benefits cliff thresholds for essential public services (e.g., housing, food, childcare, etc.), and the self-sufficiency standard for Richmond City. Each of these measures should be displayed or "plotted" for households served based on their unique family compositions and wealth building goals. This would allow each family served to embark on their own journey, which can later be aggregated into clusters of families served each year by family composition bands. This also supports the tools already under use by OCWB that allows resource navigators to assess

where residents are (i.e., in crisis, at risk, safe, stable, and thriving) by sector (i.e., employment, education, transportation, housing, etc.) before triaging them to essential support services.

Collective impact partnerships. Another critical opportunity on the horizon is the establishment of collective impact partnerships. Leveraging the convening and policy setting power of government, OCWB should begin asset mapping activities and facilitating community tables to develop viable support pathways to help city residents to achieve their wealth building goals. This can be a scalable, sustainable approach capable of achieving a collective impact. We understand city teams are already working with employers to do skill building, provide education and apprenticeships, and matching people with jobs. Closing the gaps, they may also need all aspects of the financial empowerment continuum (e.g., wealth management, financial counseling, financial literacy focused education, etc.) to make the most of the income derived from new employment opportunities. This makes the case for formalizing integrated referral networks.

During our visit with the Richmond City Justice center, we learned the Sheriff's office also seeks to establish partnerships to complete its support service ecosystem and curb recidivism. Some of the stated needs include addressing mental health, housing, and substance use. Possible strategies for redressing these challenges may include exploring Emotional Emancipation Circles®, Undoing Racism® Community Organizing Workshops, and the creation of a mental health fellowship program for graduate students seeking to complete the clinical hours required by their programs.

The former programs are designed to provide participants with peer support, tools for racial healing, leadership development and organizing skills, and a systemic analysis of classism and racism. The latter of which provides a foundational career-building experience while simultaneously filling an essential service gap. Collective impact committees could explore national models for transitional and affordable housing to ensure justice-involved and previously incarcerated individuals are able to return to the community with stable housing while striving to achieve their stated goals. In addition, the establishment of a CASAC fellowship program for graduate students could create another viable workforce development pathway providing relevant career experience while filling an essential resource gap.

Programs and initiatives. A number of tangible ideas were generated during the sessions that are worth considering in a more extensive discovery and development effort. The Community Advisory Board (CAB) came up as a current city table in need of dedicated staff and a budget to operationalize their work. One novel opportunity discussed involved the development of a CAB sub-committee focused on reparations for cannabis criminalization. Reparations was also an item of interest of the director of the Office of Equity and Inclusion. It may be prudent to follow recent advancements made by the Reparations Taskforce commissioned by the State of California. These considerations also align with OCWB's current efforts to "lift up [the] people in Richmond" with universal basic income. Along these lines, we discussed family development accounts as a tool for providing unrestricted matching funds for

families choosing to save and invest some of their income into targeted areas of interest—such as acquiring, improving, or investing in reliable transportation, a home, business, professional licensure and certifications, and emergency savings to name a few. We explained the states of Maine and Missouri have well established state-level programs that match family savings 4:1 and are funded through tax credits. The strategy may be replicable at the city level.

We also discussed the need to further develop the Annie Giles Community Resource and Training Center. Equipping it with the appropriate amount of staff resources, equipment, and an operating budget may be able to significantly increase its capacity to serve city residents. One possibility would be to allocate a portion of unspent ARPA funds to support this undertaking. It could also provide the CAB with a home base from which to work. The center could also be used to host two Undoing Racism® Community Organizing Workshops facilitated by the People's Institute for Survival and Beyond in 2023. This organizing opportunity could serve up to 70 people over 2.5 days each including members of the CAB, OCWB leadership, senior leadership, ambassadors, and key partners from the Sheriff's Office and community-based organizations.

Income-generating strategies were discussed, including the establishment of an anchor partner collaborative under the collective impact framework outlined above. Similar to steps taken under the Cleveland Model in Ohio, the city can invite cross-sector partners in education, healthcare, and government to the table to commit to spending a portion of annual procurement budgets with locally owned businesses. This strategy contributes to the multiplier effect, increases tax revenues, and adds to the overall vibrancy of the city as it decreases economic leakages.

Another strategy may involve the development of cooperatives to take advantage of anchor partner collaboratives. A social enterprise model focused on developing cooperative childcare ventures could be explored to fill much needed service gaps, access to affordable childcare and job creation. Depending how it is structured, it could be used to raise additional resources in support of other OCWB initiatives. Moving residents served by OCWB into a curated pipeline from service recipient to jobs in childcare can be scalable, asset-building, and help move people out of poverty.

Similar to the funds described in the Climate Equity Action Plan, OCWB could work with its collective impact partners to launch a capital campaign for the establishment of a community wealth building fund. This public resource could be structured as an organizational endowment fund held by a local foundation, community development financial institution, or economic development corporation and written broadly to support activities focused on wealth building activities for families, groups, and local small business owners. The City of Rochester, New York once created a housing and education fund managed by the Rochester Area Community Foundation for these purposes. Several administrations later, some of the funds were used to match investments from national philanthropies in support of a matched savings program for families electing to save at least $200 of their child earned income tax credits for

at least one year. The pilot program was called "ROC Your Refund" and savings were matched up to 50%, capped at $500.

Project Team Biographies:

Dr. Lomax R. Campbell is a serial entrepreneur, scholar-practitioner, and former public official with 20 years of experience in small business, higher education, and government administration. He is Third Eye Network's founding president and chief executive officer and the former director of the Mayor's Office of Community Wealth Building in Rochester, New York. His expertise includes strategy, management, marketing, ethnic psychology, urban entrepreneurship, technology innovation, economic and workforce development. He holds advanced professional certifications in project management (PMP®), Lean Six Sigma (Black Belt), Labor Market Information Systems (EMSI Certified), organizational stress management as a Registered Yoga Teacher (RYT® 200), and Emotional Emancipation Circles Facilitation.

Dr. Campbell earned a Doctor of Management degree from the University of Maryland Global Campus, an Executive MBA and a Bachelor of Science degree from Rochester Institute of Technology, and a Certificate of Completion in Leading Economic Growth from Harvard Kennedy School of Government.

For more information: https://www.linkedin.com/in/lomaxcampbell/

Ms. Erin Turpin is a project coordinator at Third Eye Network with experience supporting cross-functional teams driving innovative, human-centered solutions. She recently joined the agency from the nonprofit sector and is driven to create more healthy, sustainable, and equitable communities for all. Her competencies include organizational capacity-building, process documentation and improvement, and project planning. In a previous role with TogetherNow (formerly the Monroe County Systems Integration Project), she supported the facilitation of a human services workflow redesign project to improve health and social outcomes for community members receiving public benefits.

Erin holds a dual Bachelor of Arts in Sustainability and Sociology from St. John Fisher University. The intersection of her studies spanned human services administration, qualitative research methods, food security and justice, servant leadership, environmental justice, and sustainable community development.

For more information: https://www.linkedin.com/in/erin-turpin/

References

Campbell, L. R. (2019). Laying the foundation: 2018-2021 strategic plan for the mayor's office of community wealth building. *City of Rochester, NY*, 1–6.
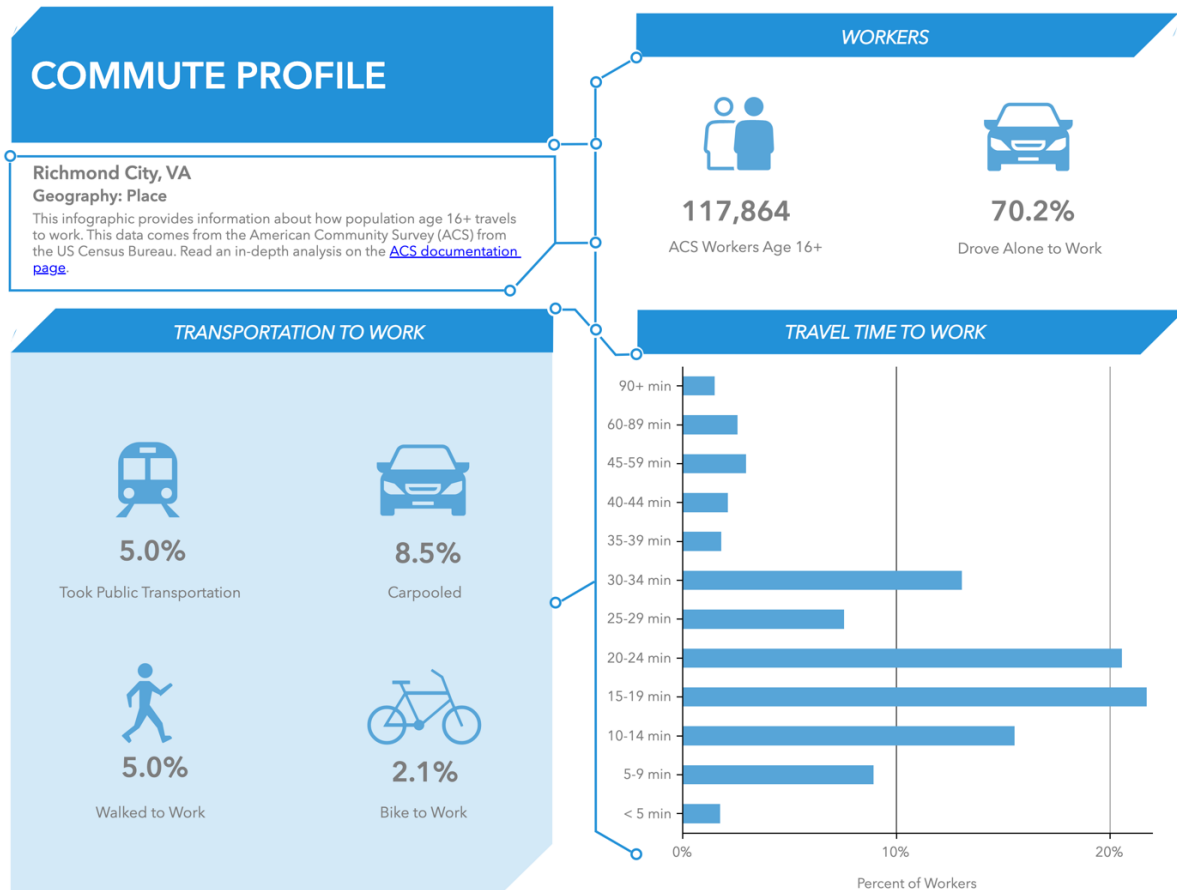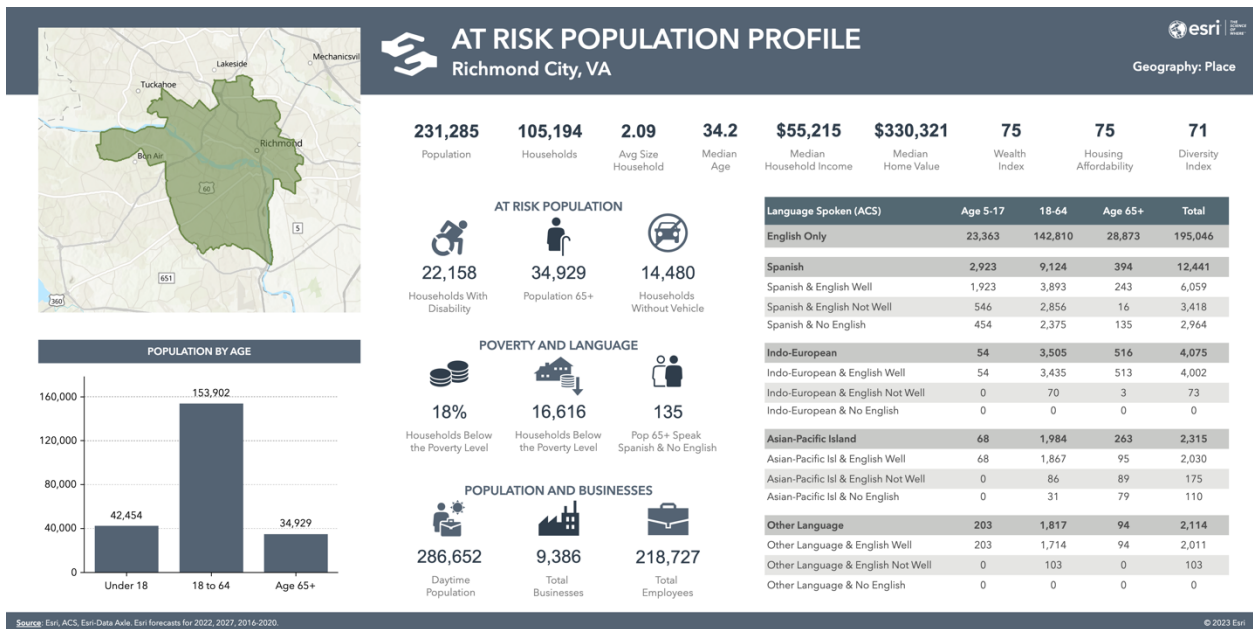
Democracy Collaborative (2018). Community wealth building: 8 basic principles [poster]. *Alternative Models of Ownership conference in London.* Retrieved from www.democracycollaborative.org

Dubb, S. (2005). *Building wealth: The new asset-based approach to solving social and economic problems.* Aspen Institute for Humanistic Studies: Washington, D.C.

TIP Strategies (2022). Strategic plan for equitable economic development (SPEED). *The City of Richmond, Virginia,* II–53. Retrieved from www.rva.gov

Appendix A: GIS Data Reports

Citywide:

AT RISK POPULATION PROFILE
Richmond City, VA

Geography: Place

231,285	105,194	2.09	34.2	$55,215	$330,321	75	75	71
Population	Households	Avg Size Household	Median Age	Median Household Income	Median Home Value	Wealth Index	Housing Affordability	Diversity Index

AT RISK POPULATION

22,158	34,929	14,480
Households With Disability	Population 65+	Households Without Vehicle

Language Spoken (ACS)	Age 5-17	18-64	Age 65+	Total
English Only	23,363	142,810	28,873	195,046
Spanish	2,923	9,124	394	12,441
Spanish & English Well	1,923	3,893	243	6,059
Spanish & English Not Well	546	2,856	16	3,418
Spanish & No English	454	2,375	135	2,964
Indo-European	54	3,505	516	4,075
Indo-European & English Well	54	3,435	513	4,002
Indo-European & English Not Well	0	70	3	73
Indo-European & No English	0	0	0	0
Asian-Pacific Island	68	1,984	263	2,315
Asian-Pacific Isl & English Well	68	1,867	95	2,030
Asian-Pacific Isl & English Not Well	0	86	89	175
Asian-Pacific Isl & No English	0	31	79	110
Other Language	203	1,817	94	2,114
Other Language & English Well	203	1,714	94	2,011
Other Language & English Not Well	0	103	0	103
Other Language & No English	0	0	0	0

POPULATION BY AGE

- Under 18: 42,454
- 18 to 64: 153,902
- Age 65+: 34,929

POVERTY AND LANGUAGE

18%	16,616	135
Households Below the Poverty Level	Households Below the Poverty Level	Pop 65+ Speak Spanish & No English

POPULATION AND BUSINESSES

286,652	9,386	218,727
Daytime Population	Total Businesses	Total Employees

COMMUTE PROFILE

Richmond City, VA
Geography: Place

This infographic provides information about how population age 16+ travels to work. This data comes from the American Community Survey (ACS) from the US Census Bureau. Read an in-depth analysis on the ACS documentation page.

WORKERS

117,864	70.2%
ACS Workers Age 16+	Drove Alone to Work

TRANSPORTATION TO WORK

5.0%	8.5%
Took Public Transportation	Carpooled

5.0%	2.1%
Walked to Work	Bike to Work

TRAVEL TIME TO WORK

Percent of Workers

- 90+ min
- 60-89 min
- 45-59 min
- 40-44 min
- 35-39 min
- 30-34 min
- 25-29 min
- 20-24 min
- 15-19 min
- 10-14 min
- 5-9 min
- < 5 min

CORONAVIRUS (COVID-19) IMPACT PLANNING REPORT

Richmond City, VA
Geography: Place

231,285	2.09	105,194	34.2	$55,215	$330,321	75	94%
Population	Avg Size Household	Households	Median Age	Median Household Income	Median Home Value	Housing Affordability	Internet at Home

POPULATION AND BUSINESSES

286,652	9,386	218,727
Daytime Population	Total Businesses	Total Employees

POVERTY

16,616	13,170
Households Below the Poverty Level	Households Receiving Food Stamps/SNAP

AT RISK POPULATION

22,158	34,929	14,480
Households With Disability	Population 65+	Households Without Vehicle

POPULATION NO HEALTH INSURANCE (ACS)

11,358

300

2,823

11,585

Legend: 0-18, 19-34, 35-64, Age 65+

HEALTH INSURANCE COVERAGE (ACS)

Legend: Pop 19-34, Pop 35-64, Pop 65+

Category	Pop 19-34	Pop 35-64	Pop 65+
No Insurance	5.1%	5.0%	0.1%
VA Health Care	0.1%	0.4%	0.0%
Medicaid	3.4%	3.5%	1.2%
Medicare	0.1%	1.0%	4.2%
Direct Purchase	3.6%	3.2%	0.1%
Employer Ins	17.6%	18.9%	0.2%

Note: Medicaid values for population 65+ is defined as Medicaid plus Medicare. For other age groups it is Medicaid only. Source Esri, Esri-MRI-Simmons, Esri-Data Axle, ACS

Map labels: Lakeside, Mechanicsville, Tuckahoe, Richmond, Hig Sp, Bon Air

---

KEY INDICATORS: IMPACT PLANNING

Richmond City, VA

231,285	2.09	105,194	34.2	$55,215	$330,321	75	94%
Population	Avg Size Household	Households	Median Age	Median Household Income	Median Home Value	Housing Affordability	Internet at Home

LANGUAGE (ACS)

LANGUAGE (ACS)	Age 5-17	18-64	Age 65+	Total
English Only	23,363	142,810	28,873	195,046
Spanish	2,923	9,124	394	12,441
Spanish & English Well	1,923	3,893	243	6,059
Spanish & English Not Well	546	2,856	16	3,418
Indo-European	54	3,505	516	4,075
Indo-European & English Well	54	3,435	513	4,002
Indo-Euro & English Not Well	0	70	3	73
Asian-Pacific Island	68	1,984	263	2,315
Asian-Pacific Isl & English Well	68	1,867	95	2,030
Asn-Pacific Isl & English Not Well	0	86	89	175
Other Language	203	1,817	94	2,114
Other Language & English Well	203	1,714	94	2,011
Other Lang. & English Not Well	0	103	0	103

POPULATION BY AGE

Legend: Under 18 (20.0%), Age 18 to 64 (67.0%), Age 65+ (15.0%)

POPULATION AND POVERTY STATUS (ACS)

POPULATION AND POVERTY STATUS (ACS)	Total
Population for whom Poverty Status is Determined	219,038
Income to Poverty Ratio <0.50	24,882
Income to Poverty Ratio 0.50-0.99	20,893
Income to Poverty Ratio 1.00-1.24	10,740
Income to Poverty Ratio 1.25-1.49	10,734
Income to Poverty Ratio 1.50-1.84	12,374
Income to Poverty Ratio 1.85-1.99	6,779
Income to Poverty Ratio 2.00+	132,636
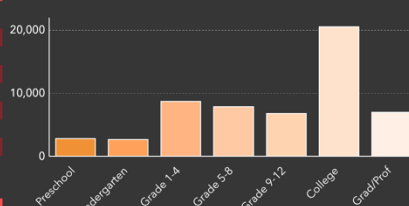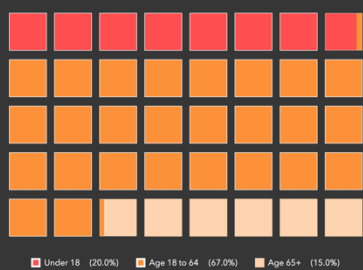
POVERTY LEVELS (ACS)

POVERTY LEVELS (ACS)	Below	Above	Total
Total	16,616	74,389	91,005
Married Couple Families	796	22,223	23,019
Other Families w/Male Householder	562	3,497	4,059
Other Families w/Female Householder	4,296	8,858	13,154
Nonfamilies w/Male Householder	4,235	17,946	22,181
Nonfamilies w/Female Householder	6,727	21,865	28,592

NO HEALTH INSURANCE COVERAGE

NO HEALTH INSURANCE COVERAGE	(ACS) %	Total
Population <19	1.3%	2,823
Population Age 19-34	5.1%	11,585
Population Age 35-64	5.0%	11,358
Population Age 65+	0.1%	300

SCHOOL ENROLLMENT (ACS)

Categories: Preschool, Kindergarten, Grade 1-4, Grade 5-8, Grade 9-12, College, Grad/Prof

SENIOR POPULATION

Age groups: 65-69, 70-74, 75-79, 80-84, 85+

Legend: Females, Males

District 6:

AT RISK POPULATION PROFILE
Richmond Gateway 6th Voter District

Area: 6.88 square miles

26,260	12,725	1.99	31.5	$42,579	$179,346	35	108	58
Population	Households	Avg Size Household	Median Age	Median Household Income	Median Home Value	Wealth Index	Housing Affordability	Diversity Index

AT RISK POPULATION

3,392	3,109	2,594
Households With Disability	Population 65+	Households Without Vehicle

POVERTY AND LANGUAGE

26%	2,823	0
Households Below the Poverty Level	Households Below the Poverty Level	Pop 65+ Speak Spanish & No English

POPULATION AND BUSINESSES

73,757	2,166	69,634
Daytime Population	Total Businesses	Total Employees

Language Spoken (ACS)	Age 5-17	18-64	Age 65+	Total
English Only	3,456	18,441	2,497	24,394
Spanish	15	548	28	591
Spanish & English Well	15	413	28	456
Spanish & English Not Well	0	29	0	29
Spanish & No English	0	105	0	105
Indo-European	0	149	23	172
Indo-European & English Well	0	143	23	166
Indo-European & English Not Well	0	6	0	6
Indo-European & No English	0	0	0	0
Asian-Pacific Island	0	288	2	290
Asian-Pacific Isl & English Well	0	288	0	288
Asian-Pacific Isl & English Not Well	0	0	2	2
Asian-Pacific Isl & No English	0	0	0	0
Other Language	0	200	0	200
Other Language & English Well	0	147	0	147
Other Language & English Not Well	0	53	0	53
Other Language & No English	0	0	0	0

POPULATION BY AGE

Under 18	18 to 64	Age 65+
6,444	16,708	3,109

COMMUTE PROFILE

Richmond Gateway 6th Voter District
Area: 6.88 square miles

This infographic provides information about how population age 16+ travels to work. This data comes from the American Community Survey (ACS) from the US Census Bureau. Read an in-depth analysis on the ACS documentation page.

WORKERS

13,194	65.5%
ACS Workers Age 16+	Drove Alone to Work

TRANSPORTATION TO WORK

9.1%	8.4%
Took Public Transportation	Carpooled

7.6%	1.3%
Walked to Work	Bike to Work

TRAVEL TIME TO WORK

Percent of Workers

CORONAVIRUS (COVID-19) IMPACT PLANNING REPORT

Richmond Gateway 6th Voter District
Area: 6.88 square miles

26,260	1.99	12,725	31.5	$42,579	$179,346	108	91%
Population	Avg Size Household	Households	Median Age	Median Household Income	Median Home Value	Housing Affordability	Internet at Home

East Highland Park
Richmond
Montrose

POPULATION AND BUSINESSES

73,757	2,166	69,634
Daytime Population	Total Businesses	Total Employees

POVERTY

2,657	2,792
Households Below the Poverty Level	Households Receiving Food Stamps/SNAP

AT RISK POPULATION

3,553	3,109	2,413
Households With Disability	Population 65+	Households Without Vehicle

POPULATION NO HEALTH INSURANCE (ACS)

1,104
34
200
1,438

Legend: 0-18, 19-34, 35-64, Age 65+

HEALTH INSURANCE COVERAGE (ACS)

Legend: Pop 19-34, Pop 35-64, Pop 65+

Category	Pop 19-34	Pop 35-64	Pop 65+
No Insurance	5.4%	4.1%	0.1%
VA Health Care	0.2%	0.1%	0.0%
Medicaid	6.3%	6.5%	1.9%
Medicare	0.1%	1.5%	2.9%
Direct Purchase	2.9%	3.4%	0.0%
Employer Ins	17.8%	14.4%	0.2%

Note: Medicaid values for population 65+ is defined as Medicaid plus Medicare. For other age groups it is Medicaid only. Source Esri, Esri-MRI-Simmons, Esri-Data Axle, ACS

Source: Esri forecasts for 2022, 2027, 2017-2021, Esri, Esri-MRI-Simmons, Esri-Data Axle, ACS

esri
THE SCIENCE OF WHERE

LANGUAGE (ACS)

LANGUAGE (ACS)	Age 5-17	18-64	Age 65+	Total
English Only	3,767	18,428	2,529	24,724
Spanish	0	632	5	637
Spanish & English Well	0	507	5	512
Spanish & English Not Well	0	22	0	22
Indo-European	0	217	14	231
Indo-European & English Well	0	209	14	223
Indo-Euro & English Not Well	0	8	0	8
Asian-Pacific Island	6	273	14	293
Asian-Pacific Isl & English Well	6	273	0	279
Asn-Pacific Isl & English Not Well	0	0	14	14
Other Language	0	287	0	287
Other Language & English Well	0	261	0	261
Other Lang. & English Not Well	0	26	0	26

POPULATION BY AGE
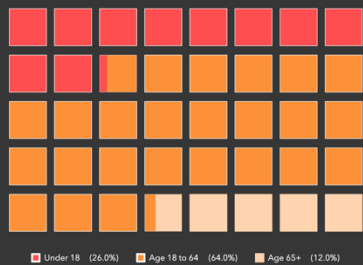
Legend: Under 18 (26.0%), Age 18 to 64 (64.0%), Age 65+ (12.0%)

esri
THE SCIENCE OF WHERE

Source: Esri forecasts for 2022, 2027, 2017-2021, Esri, Esri-MRI-Simmons, Esri-Data Axle, ACS

KEY INDICATORS: IMPACT PLANNING

Richmond Gateway 6th Voter District

26,260	1.99	12,725	31.5	$42,579	$179,346	108	91%
Population	Avg Size Household	Households	Median Age	Median Household Income	Median Home Value	Housing Affordability	Internet at Home

POPULATION AND POVERTY STATUS (ACS)

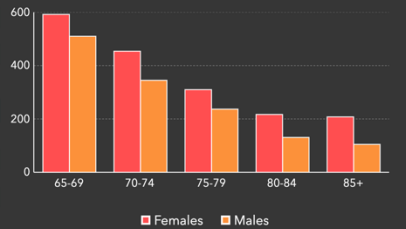| POPULATION AND POVERTY STATUS (ACS)	Total
Population for whom Poverty Status is Determined	26,335
Income to Poverty Ratio <0.50	3,252
Income to Poverty Ratio 0.50-0.99	3,465
Income to Poverty Ratio 1.00-1.24	1,185
Income to Poverty Ratio 1.25-1.49	1,498
Income to Poverty Ratio 1.50-1.84	2,269
Income to Poverty Ratio 1.85-1.99	1,062
Income to Poverty Ratio 2.00+	13,604
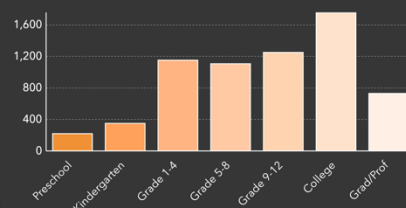
POVERTY LEVELS (ACS)

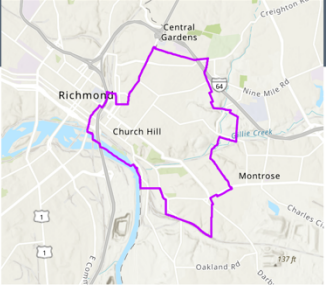| POVERTY LEVELS (ACS)	Below	Above	Total
Total	2,657	9,305	11,962
Married Couple Families	67	1,288	1,355
Other Families w/Male Householder	68	489	557
Other Families w/Female Householder	983	1,696	2,679
Nonfamilies w/Male Householder	689	2,880	3,569
Nonfamilies w/Female Householder	850	2,952	3,802

NO HEALTH INSURANCE COVERAGE

NO HEALTH INSURANCE COVERAGE	(ACS) %	Total
Population <19	0.8%	200
Population Age 19-34	5.4%	1,438
Population Age 35-64	4.1%	1,104
Population Age 65+	0.1%	34

SCHOOL ENROLLMENT (ACS)

Preschool, Kindergarten, Grade 1-4, Grade 5-8, Grade 9-12, College, Grad/Prof

SENIOR POPULATION

65-69, 70-74, 75-79, 80-84, 85+
Legend: Females, Males

Version 1.13

District 7:

AT RISK POPULATION PROFILE
Richmond Gateway 7th Voter District

Area: 4.5 square miles

26,201	13,247	1.96	34.8	$51,103	$275,472	46	85	62
Population	Households	Avg Size Household	Median Age	Median Household Income	Median Home Value	Wealth Index	Housing Affordability	Diversity Index

AT RISK POPULATION

2,927	3,721	2,613
Households With Disability	Population 65+	Households Without Vehicle

POVERTY AND LANGUAGE

24%	2,903	0
Households Below the Poverty Level	Households Below the Poverty Level	Pop 65+ Speak Spanish & No English

POPULATION AND BUSINESSES

23,347	789	9,233
Daytime Population	Total Businesses	Total Employees

POPULATION BY AGE

Under 18	18 to 64	Age 65+
5,078	17,405	3,721

Language Spoken (ACS)	Age 5-17	18-64	Age 65+	Total
English Only	2,717	18,652	2,959	24,328
Spanish	49	519	4	572
Spanish & English Well	49	496	1	546
Spanish & English Not Well	0	5	3	8
Spanish & No English	0	18	0	18
Indo-European	14	733	76	823
Indo-European & English Well	14	733	76	823
Indo-European & English Not Well	0	0	0	0
Indo-European & No English	0	0	0	0
Asian-Pacific Island	10	130	0	140
Asian-Pacific Isl & English Well	10	118	0	128
Asian-Pacific Isl & English Not Well	0	12	0	12
Asian-Pacific Isl & No English	0	0	0	0
Other Language	0	65	0	65
Other Language & English Well	0	65	0	65
Other Language & English Not Well	0	0	0	0
Other Language & No English	0	0	0	0

© 2023 Esri

COMMUTE PROFILE

WORKERS

Richmond Gateway 7th Voter District
Area: 4.5 square miles

This infographic provides information about how population age 16+ travels to work. This data comes from the American Community Survey (ACS) from the US Census Bureau. Read an in-depth analysis on the ACS documentation page.

14,774	70.0%
ACS Workers Age 16+	Drove Alone to Work

TRANSPORTATION TO WORK

6.4%	7.4%
Took Public Transportation	Carpooled
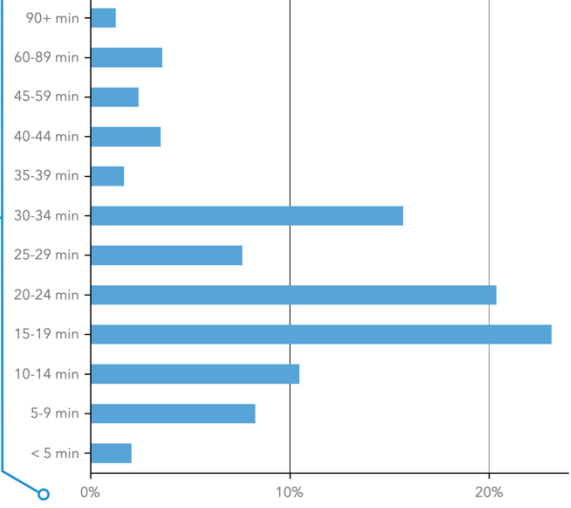
5.4%	2.0%
Walked to Work	Bike to Work

TRAVEL TIME TO WORK

This infographic contains data provided by American Community Survey (ACS). The vintage of the data is 2016-2020.
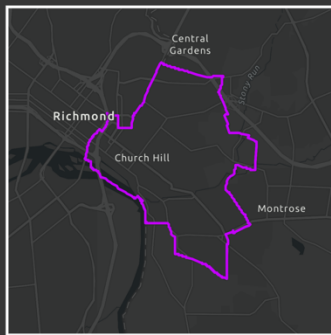
© 2023 Esri

CORONAVIRUS (COVID-19) IMPACT PLANNING REPORT

Richmond Gateway 7th Voter District
Area: 4.5 square miles

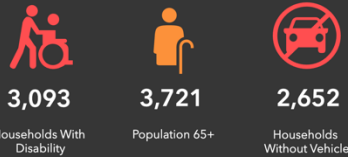| 26,201	1.96	13,247	34.8	$51,103	$275,472	85	92%
Population	Avg Size Household	Households	Median Age	Median Household Income	Median Home Value	Housing Affordability	Internet at Home

POPULATION AND BUSINESSES

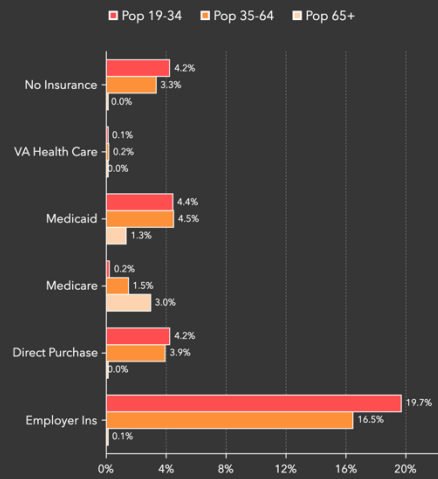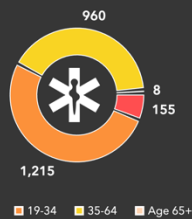| 23,347	789	9,233
Daytime Population	Total Businesses	Total Employees

POVERTY

2,979	2,493
Households Below the Poverty Level	Households Receiving Food Stamps/SNAP

AT RISK POPULATION

3,093	3,721	2,652
Households With Disability	Population 65+	Households Without Vehicle

HEALTH INSURANCE COVERAGE (ACS)

Legend: Pop 19-34, Pop 35-64, Pop 65+

Category	Pop 19-34	Pop 35-64	Pop 65+
No Insurance	4.2%	3.3%	0.0%
VA Health Care	0.1%	0.2%	0.0%
Medicaid	4.4%	4.5%	1.3%
Medicare	0.2%	1.5%	3.0%
Direct Purchase	4.2%	3.9%	0.0%
Employer Ins	19.7%	16.5%	0.1%

Note: Medicaid values for population 65+ is defined as Medicaid plus Medicare. For other age groups it is Medicaid only. Source Esri, Esri-MRI-Simmons, Esri-Data Axle, ACS

POPULATION NO HEALTH INSURANCE (ACS)

960

8

155

1,215

Legend: 0-18, 19-34, 35-64, Age 65+

Source: Esri forecasts for 2022, 2027, 2017-2021 , Esri, Esri-MRI-Simmons, Esri-Data Axle, ACS

KEY INDICATORS: IMPACT PLANNING

Richmond Gateway 7th Voter District

LANGUAGE (ACS)

LANGUAGE (ACS)	Age 5-17	18-64	Age 65+	Total
English Only	2,742	18,799	2,806	24,347
Spanish	52	573	1	626
Spanish & English Well	52	505	1	558
Spanish & English Not Well	0	58	0	58
Indo-European	16	647	55	718
Indo-European & English Well	16	647	55	718
Indo-Euro & English Not Well	0	0	0	0
Asian-Pacific Island	0	105	0	105
Asian-Pacific Isl & English Well	0	105	0	105
Asn-Pacific Isl & English Not Well	0	0	0	0
Other Language	0	52	0	52
Other Language & English Well	0	52	0	52
Other Lang. & English Not Well	0	0	0	0

POPULATION BY AGE
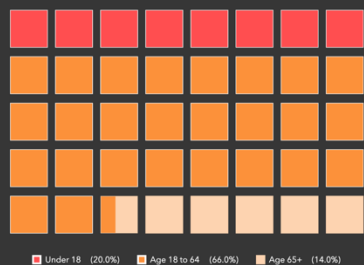
Under 18 (20.0%), Age 18 to 64 (66.0%), Age 65+ (14.0%)

POPULATION AND POVERTY STATUS (ACS)

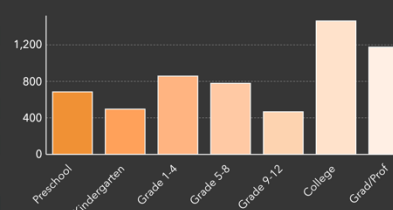| POPULATION AND POVERTY STATUS (ACS)	Total
Population for whom Poverty Status is Determined	28,746
Income to Poverty Ratio <0.50	3,456
Income to Poverty Ratio 0.50-0.99	3,111
Income to Poverty Ratio 1.00-1.24	1,435
Income to Poverty Ratio 1.25-1.49	1,884
Income to Poverty Ratio 1.50-1.84	1,288
Income to Poverty Ratio 1.85-1.99	774
Income to Poverty Ratio 2.00+	16,798

POVERTY LEVELS (ACS)

POVERTY LEVELS (ACS)	Below	Above	Total
Total	2,979	10,742	13,721
Married Couple Families	101	2,762	2,863
Other Families w/Male Householder	134	790	924
Other Families w/Female Householder	784	1,177	1,961
Nonfamilies w/Male Householder	752	3,068	3,820
Nonfamilies w/Female Householder	1,208	2,946	4,154

NO HEALTH INSURANCE COVERAGE

NO HEALTH INSURANCE COVERAGE	(ACS) %	Total
Population <19	0.5%	155
Population Age 19-34	4.2%	1,215
Population Age 35-64	3.3%	960
Population Age 65+	0.0%	8

SCHOOL ENROLLMENT (ACS)

Preschool, Kindergarten, Grade 1-4, Grade 5-8, Grade 9-12, College, Grad/Prof

SENIOR POPULATION

65-69, 70-74, 75-79, 80-84, 85+

Legend: Females, Males

Source: Esri forecasts for 2022, 2027, 2017-2021, Esri, Esri-MRI-Simmons, Esri-Data Axle, ACS

Version 1.13