



ECONOMIC
SECURITY
TASK FORCE

THE FIERCE URGENCY OF NOW

Advancing economic security
and shared prosperity in Atlanta

JANUARY 2021

THE FIERCE URGENCY OF NOW

ADVANCING ECONOMIC SECURITY AND
DIGNIFIED, DECENT LIFE FOR ALL ATLANTANS

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THANK YOU

Thank you to the coalition of 28 organizations and leaders who dedicated their time and expertise to this effort. Their willingness to share their deep knowledge and enthusiasm to learn, grow, and tackle pressing questions about the heart of inequality made this endeavor possible.

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Finally, thank you to the residents of the Old Fourth Ward Community. In a year filled with uncertainty and crisis, we are grateful for your insight, transparency, and collaboration. We hope this task force has a meaningful impact.

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LETTER FROM THE CO-CHAIRS

Dear Atlanta,

Ours is a special city. We have grown rapidly and with international renown over the last 60 years. Our cultural influence is global. Our economy is the strongest in the American South. Among what sets us apart among American cities is a remarkable history of civil rights and social justice. Yet, for too many Atlantans, financial insecurity is pervasive, harmful, and paralyzing. It is simply harder and harder for many Atlantans, primarily Black, to make ends meet, **no matter how hard they work or smartly they budget.**

If we are to fulfill our potential as a city, we must ensure that all our residents are able to live a decent, dignified life, with access to housing, health care, green space, and quality education, all alongside career pathways that are sustainable. These are challenges that cities cannot solve alone. The forces that have created our crisis of financial insecurity have been building, sometimes intentionally by law, for generations. Like many communities across the country, we now face racial and gender inequity; widening income inequality; a shrinking middle class; healthcare, housing, and education costs that have outpaced wage growth; and a rise in contingent work and job automation that threatens workers' rights and well-being.

The result is that tens of thousands of residents are stressfully living on a precipice: at risk of losing their housing if their job is eliminated due to COVID-19 or automation, or having to choose between food or paying the electric bill because wages aren't enough to cover both.

Despite all of the other terrific work being done in the city to address many of these issues, the results are not changing at the pace and scale we need. We have to be bolder in how we look out for one another.

Atlanta's greatest son, Dr. Martin Luther King, Jr., who was born, raised, and preached in the Old Fourth Ward, famously called for a guaranteed income to eradicate poverty. Today, the Old Fourth Ward is marked by new affluence, racial and age diversity, and deeply entrenched, generational poverty. The insecurity we see in so many communities is front and center in the shadow of Dr. King's call for ambitious action.

To this end, the Old Fourth Ward Economic Security Task Force was launched in July 2020 to explore (1) whether a guaranteed income for our most vulnerable neighborhood residents could help solve the insecurity we see; (2) whether a state Earned Income Tax Credit would do the same; and (3) what the future of work looks like for low- and middle-income workers in Atlanta.

Over six months, we met with national experts and local residents to deeply explore these issues. We have learned a lot and continually challenged our own assumptions. We hope these findings will advance economic security with the urgency of the moment.

Sincerely,

AMIR FAROKHI,

City of Atlanta Council Member District 2

MAYOR SHIRLEY FRANKLIN,

Purpose Built Communities Executive Board Chair,
former Mayor of Atlanta 2002-2010

DENA KIMBALL,

Kendeda Fund Executive Director

TAIFA SMITH-BUTLER,

Georgia Budget and Policy Institute Executive
Director



“There is nothing new about poverty. What is new, however, is that we now have the resources to get rid of it.” — **Martin Luther King, Jr.**, *Chaos or Community?*

Sixty-two years ago, Dr. Martin Luther King, Jr., called for a guaranteed income to alleviate racial and economic injustice. In 2021, the urgency to fulfill this call and ensure economic security to live a dignified, decent life persists across the country, in Atlanta, and in Dr. Martin Luther King’s own neighborhood, the Old Fourth Ward.

OUR MOMENT:

AN OPPORTUNITY TO ADDRESS LONGSTANDING INSECURITY AND INEQUALITY

Longstanding Economic Insecurity

This report examines trends in place long before the crises of 2020. Although the past year has brought the magnitude of racial and economic inequality into the everyday discourse, many Americans, and some for generations, have been living with the brutal experiences of inequality daily.

Prior to the pandemic,

40%



of Americans reported that they would need to borrow or sell something or otherwise be unable to afford a \$400 emergency.¹

1 in 3



Americans could not afford their bills or was living close to the financial edge.²

Simultaneously, the top

1%



of American households hold

40%



of all wealth in America.³

Policy Choices and Racial Disparities

The outcomes we see today are not by mistake, they are the result of policy choices. For Black Americans and other communities of color these issues extend beyond wage stagnation⁴ and the rising cost of living over the past 40 years. Racial inequality is created and reinforced through historical and contemporary policy choices in labor, housing, education, healthcare,

and beyond. The unequal impact of the pandemic and the economic crisis is the result of prolonged policy choices that has amplified this crisis for some communities and provided protection for other communities.

Black Lives and Black Livelihoods

This year requires us to actively challenge policies that steal Black lives, devalue Black livelihood, and attempt to erase the inherent value of Black communities, like many other communities of color, create in their neighborhoods and the economy. To do so, we must confront the deep and brutal causes of inequality.

In 2020, Black Americans experienced the highest rates of unemployment in the country, impacting nearly 1 in 8 Black Americans in late summer.⁵

Black Americans have also experienced some of the highest rates for COVID-19 hospitalization and death.

Compounding the health care and economic crises, Black Americans endured another year filled with the cold-blooded killing of Black people, often at the hands of the police and even on camera. In Georgia, this included two tragic, disturbing, and nationally covered cases, the murders of Ahmaud Arbery and Rayshard Brooks.

Valuing Black life means investing in policies that advance racial justice, support a dignified, decent life for all of us and embrace shared prosperity.

Acute Pressure in Gentrified Neighborhoods

The Task Force approached this work through the lens of the Old Fourth Ward Neighborhood. For much of the 20th century, the neighborhood was a mix of industrial sites and a vibrant Black middle-class community. Over the last twenty years, especially with the arrival of the multi-use BeltLine trail, the neighborhood has become desirable for many new residents, many

non-Black and more affluent than existing community members. The pressures felt by longtime residents in the face of in-migration to Atlanta are stark and call for action if the neighborhood is to retain its economic and racial diversity.

Urgency and Optimism

The stakes to confront economic insecurity are growing. COVID-19 has accelerated employment trends that are anticipated to further deepen existing inequality.⁶ Despite these challenges, hope remains. Before us is an opportunity for a new set of policy choices.

“If democracy is to have a breath of meaning, it is necessary to adjust inequity. It is not only moral, but it is also intelligent.”

– Martin Luther King, Jr., *Chaos or Community?*

In Georgia, we are seeing a new wave of political engagement. More community leaders and everyday people are working toward bold solutions for entrenched problems. In the 2020 Presidential election Georgians cast the largest number of ballots in our state’s history and made history by electing two Democratic Senators in the January runoff election. This record turnout suggests that, for everyday Georgians, the status quo will no longer suffice.

Nationally and globally, there are growing calls for direct support for low-income and working families, including direct cash relief.⁷ Efforts like this Task Force are broadening the mainstream discourse on

what economic security looks like and creating an opening for bold and effective policy solutions.

Recommendations

Our moment demands new approaches to issues that have persisted for too long. Building a future where all Americans are able to live dignified, economy secure lives begins today and starts with us. The time is now.

The Old Fourth Ward Economic Security Task Force makes five recommendations to advance economic security in the Old Fourth Ward, Georgia, and across the country.

- 1. Establish the “O4W Dividend Fund” as a guaranteed income pilot program** to support financially vulnerable residents and ensure long-time residents and their community, who have been integral in creating the value of the O4W, are able to enjoy in the shared prosperity of the neighborhood.
- 2. Adopt a state EITC or “Georgia Work Credit”** to put more cash in the pockets of Georgia’s working families.
- 3. Increase direct support at the federal and state level** by strengthening the social safety net and providing direct stimulus payments.
- 4. Overturn state preemptions on minimum wage increases and affordable housing** that hold back working families.
- 5. Go beyond cash** and invest in strategies to support Black communities building wealth.



“It’s like the harder I work, the further behind I get.”

- 04W Resident



ECONOMIC SECURITY IN ATLANTA: A TALE OF TWO CITIES

Atlanta: Affluence Juxtaposed with Lack of Economic Mobility

Despite Atlanta’s history at the forefront of the struggles for racial and economic justice, deep inequality persists, largely across racial lines.

While the metro-Atlanta area is considerably racially diverse, the city of Atlanta has long been home to mostly Black residents. Over the past 20 years, more white residents have moved into the city causing an increase in population and cost of living and also displacing long-time residents.



Stark Income Inequality

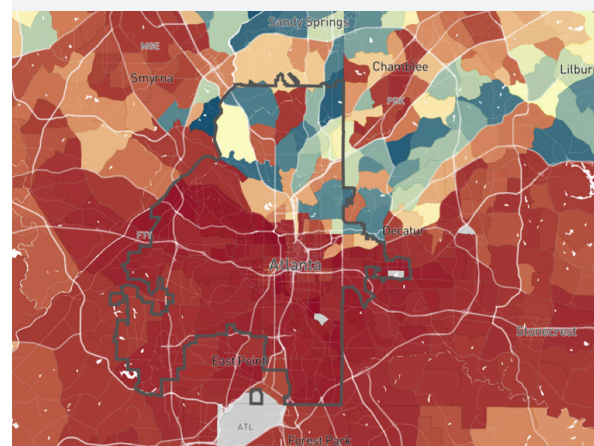
Atlanta has the greatest income disparity among major U.S. cities.⁹ The top quintile of Atlanta households has an income seven times greater than the lowest quintile.¹⁰ In the short and long run, stark income inequality contributes to slower or negative economic growth for a city, impacting all residents.¹¹

Stifled Economic Mobility

Among major U.S. cities, Atlanta ranks the second worst for upward mobility. A child born in the lowest income quartile in Atlanta only has only a 4.5% chance

of making it into the highest income quartile in their lifetime.¹² Where children in Atlanta are born also plays a tremendous role in determining future earnings. Children who grew up in the Old Fourth Ward neighborhood in the early 1980s currently have an annual income of \$19,000, representing some of the lowest economic mobility in Atlanta.¹³ By comparison, their peers who grew up half a mile away in the Druid Hills neighborhood now have an average annual income of \$42,000.¹⁴ These figures are particularly startling given Atlanta and the metro-area have experienced decades of job growth and expansion.

MAP
Household Income for Children of Low Income Parents



Red areas indicate areas of low economic mobility – areas where children have a low probability to have a higher income than their parents. Blue areas indicate high economic mobility areas.

In the Atlanta metro area seen here, red areas tend to have a higher concentration of Black residents. Many structural factors, including divestment in cities and underprovision of resources have provided greater opportunity for white residents and fewer opportunities for Black residents.¹⁵

Source: Opportunity Insights

Lack of Basic Economic Security

While much attention has been given to economic mobility, basic economic security remains out of reach for many Atlanta residents.

More than **1 in 5** Atlantans lives in poverty.¹⁶



29% of Black residents live in poverty, compared to just **2.4%** of white residents.¹⁷



1 in 3 of Atlanta households takes home less than \$35,000 annually.¹⁸



Rising Cost of Living

Much like trends across the United States, Atlanta residents' household income and wages have not keeping up with the cost of living.

TABLE 1:
Annual Expense for 1 Adult, 2 Children

Food	\$6,682
Child Care	\$8,443
Medical	\$7,553
Housing	\$13,206
Transportation	\$10,689
Other	\$4,867
Required Annual Income Before Taxes	\$61,410

In Atlanta, a family of three requires an annual income of \$61,410 or full-time, steady employment at \$29.52 per hour before taxes to afford basic costs of living (see table 1).¹⁹

However, 40% of Atlanta households' annual incomes are below \$39,000²⁰, and the minimum wage is \$7.25 per hour, less than a fourth of the wage needed to afford the cost of living in Atlanta.

These trends conflict with a common perception that Atlanta is a city that exemplifies 'Black middle-class prosperity.'²¹ Though Metro Atlanta is home to a sizeable middle and high-income Black community, this reputation often conceals the millions of residents, overwhelmingly Black, who struggle to make ends meet. Beneath the veneer of affluence and social mobility lies deep racial and economic inequality. The prevalence of a Black middle class does not negate the systemic inequality that persists across the city.

The Old Fourth Ward: Gentrification in the Shadow of Justice

As the birthplace of Dr. Martin Luther King, Jr., and home to Ebenezer Baptist Church where he preached, the Old Fourth Ward (O4W) neighborhood is steeped in social justice. However, like many neighborhoods in Atlanta and across the country, the Old Fourth Ward has undergone rapid gentrification in the past 20 years. Like many communities across America, measures of financial well-being in Atlanta's Old Fourth Ward are driven by policies designed to perpetuate racially disparate outcomes.

“Why should there be hunger and deprivation in any land, in any city, at any table, when man has the resources and the scientific know-how to provide all man-kind with the basic necessities of life?”

– Martin Luther King, Jr., *Chaos or Community?*

Gentrification

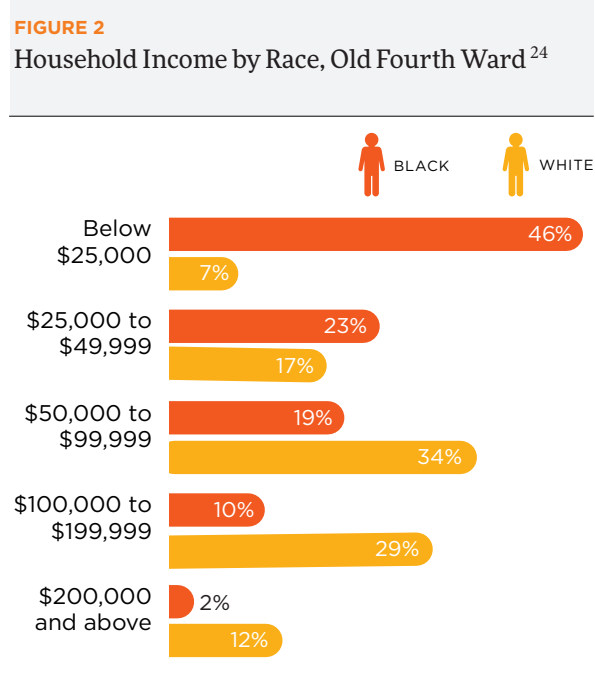
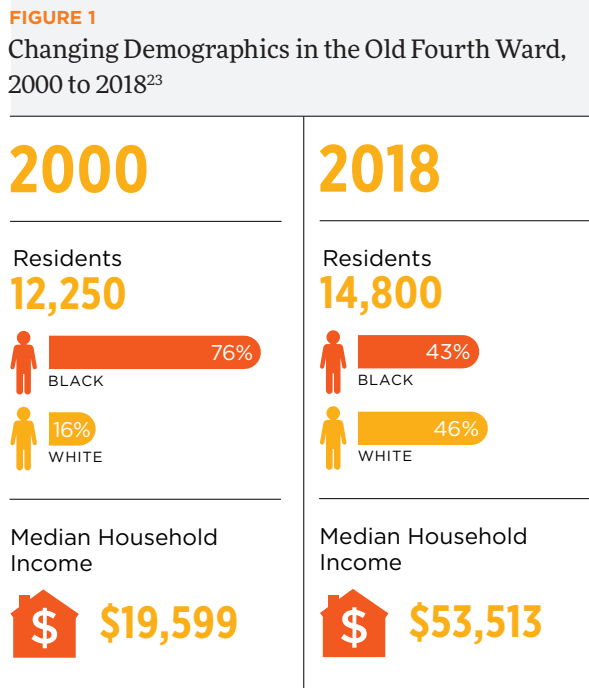
As racial demographics have shifted so have the Old Fourth Ward's demographic profile and economic indicators. In 2000, 76% of residents were Black, a figure that dropped to 43% by 2018.²² At the same time, the median household income has more than doubled.

The increase in household income is closely linked to the addition of white, higher income residents to the neighborhood, whereas Black residents (both long-time and newer) have experienced far fewer gains in economic mobility.

Inequality is starkly visible in the Old Fourth Ward. Newly constructed million-dollar homes stand blocks away from the largest concentration of Section 8 housing in the southeastern United States. Upscale retail and restaurants are just around the corner from fast food chains and dollar stores. Recent development in the neighborhood is largely inaccessible for many long-time residents, creating a bifurcated experience within this historic neighborhood.

Measures of Financial Security in the O4W

Although top line measures of economic prosperity have increased, this added value in the neighborhood has not been shared with long-time residents and their community. Black residents experience structural challenges on most indicators of financial security.



Understanding Financial Security

As part of this initiative, the Task Force worked with local partners and community leaders to conduct “The Old Fourth Ward Survey on Financial Well-Being²⁵” (the “Survey”) in August 2020. The survey shares the experiences and perspectives of residents through a range of questions on earnings, employment, financial access, family and network expenses and resources, as well as the impact of financial well-being on mental health. In an effort to have a deep view of financial security this section supplements neighborhood and city data with the qualitative data collected from the survey.

Income and Poverty

O4W residents continue to face glaring racial disparities when it comes to earnings and poverty rates. Although O4W’s median household income

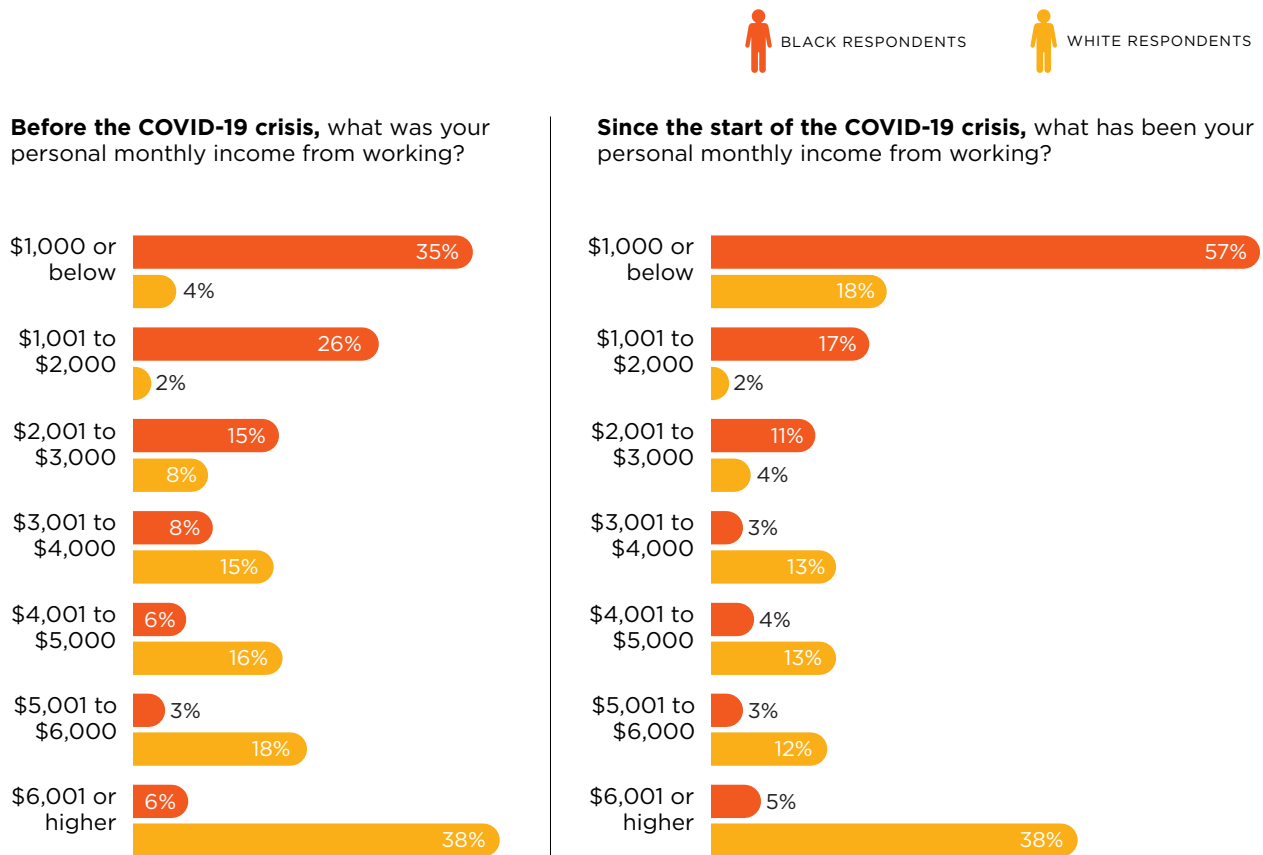
has risen from \$19,599 in 2000 to \$53,513 in 2018 (see Figure 1), approximately 1 in 5 residents are still living below the federal poverty line. According to the U.S. census, Black O4W residents are nearly 5x more likely to be living under the federal poverty line than their white neighbors. Nearly half of Black O4W households have a household income below \$25,000, compared to just 7% of white households in the same neighborhood (see Figure 2).

Furthermore, lower-paid workers, who are disproportionately Black, were far more likely to report a decrease in earnings since the start of COVID-19 (see Figure 4).

Employment

In July 2020, the national unemployment rate was 10.2% and 7.6% in Georgia²⁶, with many communities of color experiencing double the national and state rate. Like many low to middle-income workers around

FIGURE 3
Survey: Personal Monthly Income Before and After COVID-19



the country, O4W residents are increasingly turning to contingent work, including rideshare or delivery driver jobs. These positions often lack benefits and have a greater risk of income disruption. One of the issues with contingent work is that there is little accessible data on hours and wages. As part of our survey we asked about the type of work lower and higher paid workers participated in. Approximately 1 in 4 lower-paid respondents indicate they have engaged in this type of work in the past 12 months.

Lower-paid respondents were significantly less likely to know their schedule in advance and were more likely to report volatility in earnings from month-to-month. Many survey respondents indicated through written responses that their earnings and working hours had been significantly reduced in recent weeks due to the economic impact of COVID-19.

Finally, only 17% of lower-paid workers felt they were paid fairly given their job and level of skill, compared to 63% of higher paid workers.

These measures of employment tell an important story about what life and work is like for the Old Fourth Ward’s lower-paid workers.

Housing

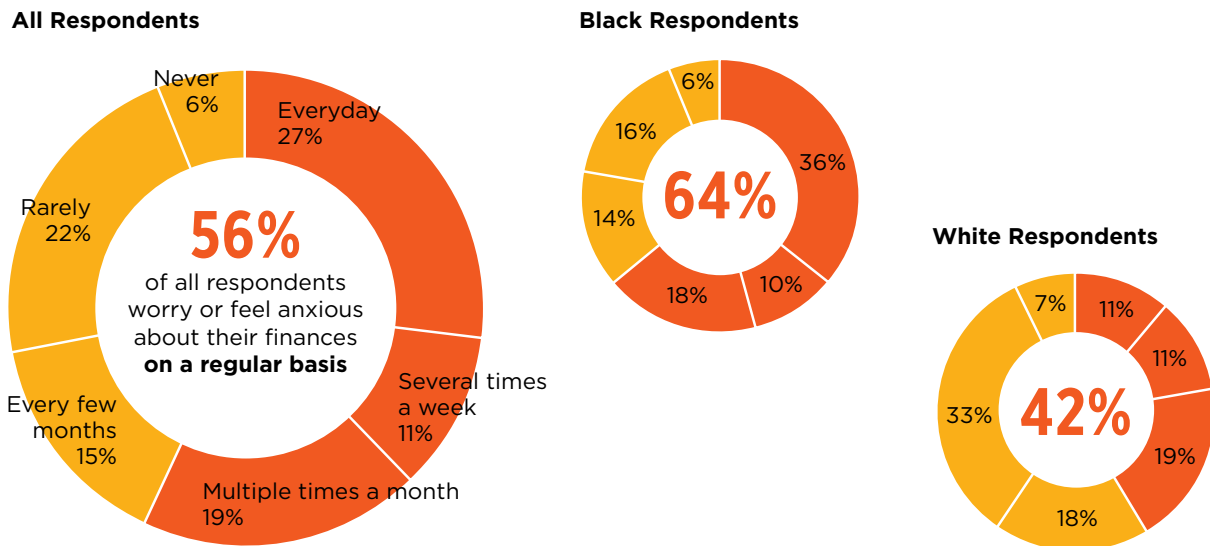
Between 2013-18, average property values in the Old Fourth Ward increased from \$280,000 to \$660,000.²⁷ Like the rest of Atlanta, O4W has seen a marked increase in evictions since the Great Recession. This peaked in 2010, when the neighborhood saw an eviction rate of 7.12%, compared to the national rate of 2.95%. Between 2008-16, more than 1,300 tenants were evicted in the O4W, out of a population of approximately 13,500 residents.²⁸ In keeping with

“Since COVID-19, I’ve been so scared as to what I will do, as a single mother of 5, teaching four different grade levels, [with my] kids not going to school. What will I do about work? I can’t work and the kids are home for virtual learning. I have to pay my bills, but how? I’m so lost and scared at the same time.” – 04W Resident



FIGURE 4

Survey: How often do you worry or feel anxious about your finances?



these data, only 13% survey respondents reported being able to add their their saving every month in comparison to 54% of white respondents. Undoubtedly, much of the difference is associated with the earning and employment disparities.

Wealth, Debt, & Financial Safety Net

In addition to income and expenses, wealth and access to other financial buffers is significant to understand financial stability. In the absence of income, 41% of Atlanta households would be unable to cover basic expenses for longer than three months, this includes 61% of Black and 20% of white households. 1 in 4 Atlanta households have zero or negative net worth in assets, including 34% of Black households.²⁹

Exploitative Systems and Barriers to Financial Inclusion

- Banking: 19% of Black households in Atlanta have neither a checking nor a savings account, compared to just 2% of white households.³⁰
- Health care: 21% of Black Atlantans are uninsured, a rate 4x higher than their white counterparts.³¹

- Tax code: Georgia's tax code places the highest tax burden on the lowest income individuals and families.³²

Financial Stress

Beyond calculation of earnings and expenses, how often one worries about their finances can be seen as a measure of true economic security.

Over half of the O4W area survey respondents worry about their financial security on a regular basis, with Black residents 3x more likely than their white neighbors to report such anxiety every day (see Figure 3).

The impact of economic security extends beyond affording goods and making ends meet. Economic can significantly impact mental health and wellness, compounding the financial impact. Despite living in the same neighborhood, Black and white residents of the Old Fourth Ward can have vastly differing realities when it comes to their financial well-being.

See the appendix for survey methodology and respondent profile.

“Many people are working; many people have jobs. The problem is the jobs aren’t paying enough.”

“[I’m] currently pregnant and can’t seem to find a job. I’ve been applying myself and no hits. I can’t rely on no one for bills and needs at this time. I’m stressed to the max. I have even sought therapy, just to help me cope. I’ve been depressed because I can’t seem to get what I need for my family... This has been so hard on me some days I just feel like giving up.” – 04W Resident

“At first I was working one job and now I am working multiple jobs. I have a side job with my grandmother taking care of her. I need a higher hourly wage or a salary, so I don’t have to stress myself out working all these extra hours. The most a CNA makes is \$15 an hour and I currently make \$13 an hour.” - 04W Resident

THE CHALLENGE:

CURRENT APPROACHES TO ENSURE FINANCIAL SECURITY ARE FAILING

Current approaches to promote economic security are insufficient to address the widening gap between those who are financially secure and those living on the financial edge, much less address historic inequality. Both the jobs approach and the social safety pathway too often fail to provide baseline financial stability.

The Promise of Job Prosperity

A Steady Job No Longer Ensures Economic Stability

No matter where we come from or the color of our skin, most of us work hard for our families. However, working hard too often is not enough. A steady job no longer ensures economic security.

For most Americans, earnings from employment provide the overwhelming source of household income.³³ However, across the country and in Atlanta, earnings from employment have not kept pace with the cost of living, resulting in a smaller middle class and economic distress.³⁴ The promise of prosperity through a good-paying job, the bedrock of the American Dream, is out of reach for more and more Americans. By design, Black and Brown communities have always been less likely to experience the promise of “job prosperity.”³⁵

Throughout the COVID-19 economic recession, disparities have been amplified. Wealth is increasingly consolidated at the top while millions of Americans are unemployed and unable to cover basic expenses. Between March 18, 2020 and June 11, 2020, U.S. billionaires collectively increased their wealth by over \$637 billion, even as millions of American families were struggling to make ends meet.³⁶

Undervalued Black Labor

While wage stagnation affects most of the workforce, Black workers and women are at a greater disadvantage since their work is and always has been undervalued in the labor market, resulting in fewer financial buffers.

Low wages are compounded by pervasive gender and racial discrimination in the labor market, leading to vast inequities in wages, employment opportunities, and job security.³⁷

Centuries of policies, beginning at the inception of the nation, devalue the work of people the color. From labor extracted through violence during slavery to discrimination in the labor market today, From labor extracted through violence during slavery to discrimination in the labor market today, African Americans work in an economic structure where the input of one’s labor is often not reciprocated in the financial output they receive in compensation. Black workers are paid 14.9% less than their white counterparts, and the Black-white wage gap has widened from 21.8% in 2000 to 26.5% in 2019.³⁸ Stolen wages have enabled accumulation of wealth for some and intergenerational economic precarity for too many communities.

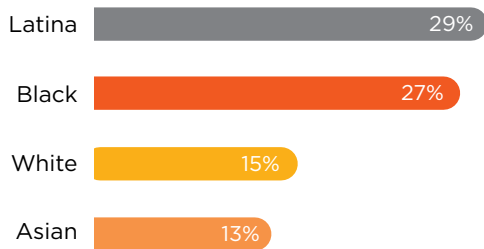
Undervalued Labor of Women

In Georgia, for every \$1 men make, women make 70 cents, on average. The pay disparity is worse for Black and Latinx women, with Black women making 63 cents and Latina women making 49 cents. The pay gap actually widens as a woman’s education and experience increase.³⁹

Pay disparities are exacerbated by occupational segregation, where different individuals (e.g., men or women, white people or people of color, etc.) are funneled into different careers and sectors based on assumed strengths rather than actual qualification, skill, or potential. Women are more likely to be pushed into sectors where wages are lower, there are fewer job protections, and work may be more uncertain (and often lack benefits or protections).⁴⁰ Women of color are more likely to work in low-wage service employment than other individuals.

Further, women carry much of the uncompensated labor foundational to the functioning of the economy. Women spend 37% more time doing unpaid household and care work compared to men, on average.⁴¹ Care work, including childcare, elder care, and home care, is generally performed by women.⁴² However, this type of work is often made invisible by being uncompensated or undercompensated but nonetheless is integral work.

FIGURE 5
Georgia Women’s Poverty Rates by Race, 2018



Throughout history, Black women have had the highest rates of labor force participation among all women.⁴³ When work is available, Black women are working. Despite this reality, Black and Latina women are the nearly twice as likely to live in poverty as white women.⁴⁴ And while many women are advocates for themselves and their families, they still face systemic obstacles making it harder to live a financially secure life.

Families and communities suffer because of the cumulative impact of low-wages and discrimination. While all of us deserve a dignified, decent life, the promise of job prosperity is too often out of reach. Hard work alone is not a viable solution.

“I come from a single parent household where my parent doesn’t have a degree. I thought a degree would help me gain some financial security, but it only left me more financially insecure since I had to take out student loans. I need a job that’s flexible and I don’t have a lot of work experience. That leaves retail and fast-food jobs on the table, which don’t pay a lot. It’s just frustrating and disheartening.”

- 04W Resident

A Changing Economy

Staggering inequalities are due to be further amplified by the changing nature of work, including the rise of the so-called “gig economy” and anticipated forms of job automation that may displace low-wage work. These trends are one of many factors contributing to the hollowing-out of the middle class, worsening the existing class divide while making work less predictable and wages less reliable.

As the nature of work changes our policies have not kept up. For example, unemployment benefits do not typically cover the growing number of Americans who are employed as “gig” workers, freelancers, or independent contractors.

The Precarious Social Safety Net

“The programs of the past all have another common failing—they are indirect. Each seeks to solve poverty by first solving something else.”

— Martin Luther King, Jr., *Chaos or Community?*

The Government plays an active role in economic mobility and stabilization. The social safety net is one aspect of government support that is supposed provide a baseline level of support for the economically vulnerable. Today, safety net programs include the Supplemental Nutrition Assistance Program (SNAP), the Earned Income Tax Credit (EITC), housing assistance, Social Security, and supplemental security income. Programs like health coverage and unemployment insurance benefits may also be considered components of the safety net.

In 2019, one in three Georgians do not make enough to live above the poverty line. Anti-poverty programs help 1.4 million Georgians to live above the federal poverty line, many of whom are children.⁴⁵ Another 1.3 million Georgians, or 1 in 9 people in the state, are still below that threshold.⁴⁶ In addition, many families and individuals live just above and traverse the poverty line regularly. While our existing anti-poverty programs are critical in supporting many families, they are hardly sufficient to ensure economic stability and, by design, keep many communities from accessing programs to which they are entitled.

Cash-strapped individuals and families we spoke to cite three main difficulties and deficiencies of current programs: accessing benefits, type of benefits, and transitioning from benefits. In short, these programs and policies fail to provide direct support, choice, and agency to those most in need. By design, they keep too many families from obtaining the support they need to reach financial security.

Getting On: Overcoming the Complexity and Access Barrier

Complicated eligibility criteria, in-person interview requirements, and lengthy forms make it difficult for families and individuals to receive assistance.

Each program has separate applications and different eligibility criteria. The monthly income caps also vary

greatly, leading to confusion and difficulty in budgeting on a month-to-month basis. Savings caps also vary greatly. For example, to access TANF, a family would need to have no more than \$1,000⁴⁷ in savings but to access SNAP the savings limit is closer to \$2,001.⁴⁸ Many programs require an in-person interview or visit in order to access benefits, which can difficult potential beneficiaries, including those who are working people, parents, non-English speakers, or those with barriers to transportation or mobility.

Further, throughout the complicated eligibility criteria and long paperwork, applicants are continually reminded of the penalties of providing incorrect information. Additional eligibility criteria like “must cooperate in the establishment of paternity” to access TANF further alienates applicants.⁴⁹

Altogether, the criteria and process is not designed to support those in need of help. Rather, it dissuades potential applicants, often leaving families and individuals frustrated and without the support they need.

Beyond the listed criteria, families and individuals often report administrative errors that leave them without assistance for months. The complicated eligibility and paperwork mean many applicants are more likely to experience delays and mishandling of their applications at the time when they need help the most.

Staying On: Walking the Tightrope to Maintaining Eligibility

Work requirements and confusing eligibility to maintain benefits make it difficult for those in need to navigate and stay current on programs.

“We don’t have those kinds of resources. Even if you have a home or a job there are things that keep you back like needing a babysitter or transportation... When you do get the job, they take the resources you were using to get by, for example, food stamps. Your rent will go up. Your rent will go up and you can’t pay that. They take it away before we can even get to the next level.”

— 04W Resident

Eligibility for programs is often dependent on labor market engagement requirements commonly referred to as “**work requirements.**” Under these rules, a program beneficiary must be working or actively seeking work and show evidence of their job search in order to receive benefits.

In Georgia:

- While there are some exceptions, to be eligible for SNAP (commonly referred to as food stamps) a recipient must register for work at the time of application, provide sufficient information for the agency to determine employment status, accept a suitable job if offered, and must not voluntarily quit a job or reduce their work hours below 30 a week without “good cause.”⁵⁰
- To be eligible for unemployment insurance, recipients must submit three verifiable job contacts each week and may be terminated from benefits if they receive any earnings.⁵¹
- To be eligible for Temporary Assistance for Needy Families (TANF), “all adult recipients have a work requirement and are required to participate in work activities and training for at least 30 hours weekly. These work activities help recipients gain the experience needed to find a job and become self-sufficient.”⁵²

WORK REQUIREMENTS AND RACIAL TROPES

Strict workforce requirements emerged during the late 1990s alongside the creation of the racialized trope of the “welfare queen.”⁵³ This stereotype of a lazy Black mother “gaming” the welfare state was weaponized by anti-welfare forces to help justify efforts to reduce safety net spending and has persisted ever since. In contrast to this racist narrative, Black women have the highest labor force participation rates of any group of women and often experience financial challenges due of discrimination in the labor force, whether they are working or seeking work. As a result, work requirements are an arbitrary barrier designed to signal whether a beneficiary is allegedly hard-working or ‘deserving of help,’ rather than evidence-based approach that better supports individuals and families experiencing financial challenges.

In Atlanta, to be eligible for housing assistance one household member must maintain continuous employment of at least 20 hours per week.⁵⁴

Work requirements do not take into account barriers like transportation access, digital access, or proximity to job opportunities that make work difficult to access for populations that have experienced strategic divestment or underinvestment, including Black communities and other people of color.⁵⁵

“Buses don’t run on our street anymore and some people are having trouble getting to work. We’re making a decision, ‘Do I take an uber? Do I walk? Is it worth it?’” – 04W Resident

Work requirements are one of many mandates that keep program enrollment lower than the maximum uptake. They can be particularly insidious because they embed discrimination within the labor market into our safety net programs, compounding the impacts of unemployment and underemployment within communities of color and other historically marginalized communities. Similarly, conditioning access to benefits on a criminal record further layers the racial discrimination in the criminal justice system into the benefits structure.

In the current economic crisis, we have increasingly seen how attaching benefits to work is particularly faulty as the availability of work has declined.

While some of these criteria have been eased, many communities have experienced perpetual financial crisis even before the COVID-19 pandemic and, absent dramatic policy intervention, will continue to suffer undue economic hardship even after the health crisis ends.

Off-Ramping: The Problem of Manufactured Dependence through Indirect Support and Low Asset

“In-kind” benefits and low-asset limits make it difficult for individuals and families to transition off of benefits.

“I’ve always stayed where I am (Section 8 housing) because I know I can afford it. If I were making more money, not just \$7, \$8, \$10, \$12, but real money to cover bills and not questioning which bills I will and won’t be able to pay – I’d move. But I don’t want to move to a place and have to worry about it. That’s why I’ve stayed where I am, and I’ve been here over 17 years in low-income housing. It’s not that I don’t want to move, it’s because I know that I can afford it here.”

– O4W Resident

Shortage of Direct Cash Support

An “in-kind” program provides resources that can only be directed to a specific category of spending (e.g., food, housing, etc.), instead of direct cash. While

these programs provide essential relief, they have limited effectiveness for cash strapped individuals and families. This includes SNAP, the largest U.S. program that provides assistance for families to spend on food. However, families we spoke to often cited their need for **direct cash** to more flexibly spend on transportation, childcare costs, school supplies, clothing or other daily essentials as needed, noting that spending on even these basic necessities is often unpredictable yet comprise significant expenses. **Because “in-kind” benefits dictate how the beneficiary can use the cash, they often fail to meet the most pressing or changing needs of families facing financial hardship.**⁵⁶

At the federal level, the only major anti-poverty program that offers direct cash to individuals who are not elderly or disabled is TANF. However, Georgia TANF has largely been eroded over the past 30 years. A study conducted by the Georgia Budget and Policy Institute found that states with higher share of Black residents are more likely to have barriers

ECONOMIC INSECURITY IS SIMPLY A SHORTAGE OF CASH, NOT A FAILURE OF CHARACTER.

Existing policies and program features perpetuate two false narratives:

First, that only those who are able to secure a job or successfully navigate complex application processes are deserving of help and resources, regardless of the underlying discrimination or unjust barriers they might face. This idea perpetuates the concept that a person’s or community’s economic mobility is primarily linked to their hard work, grit, or savviness, rather than underlying systems of racism or manufactured inequality.

“Hustling is not enough; resources and income are too inconsistent.” – O4W Resident

Second, that those who need help do not know how to manage their needs and are simply experiencing insecurity because of a failure of character. However, people with low- and middle-incomes generally make good decisions financially given their cash constraints. There also is evidence to suggest that people experiencing scarcity make not only rational decisions but better decisions, suggesting that cash constrained families and individuals manage their limited finances better than their higher-income counterparts.⁵⁶

“Whenever people ask about budgeting classes for low-income families, I ask them, ‘How much does milk cost?’ People often don’t know because we don’t need to know. Not only do our mothers know how much milk costs, they know the price at three different stores. They don’t need financial counseling, they need money. Mothers have been figuring out how to raise families on \$7 an hour—they know about budgeting. They just need more cash.”

– Aisha Nyandoro, Magnolia Mother’s Trust

If we wish to avoid repeating the missteps of our currently ineffective safety net structures, meaningful reform should not only seek to change policy but also challenge the existing narratives about deservingness and why people experience economic insecurity.

to access TANF than states with a high proportion of white residents.⁵⁷ Moreover, Georgia has some of the strictest benefit eligibility rules in the country, restricting access and limiting the size of benefit payments to a very small number of individuals.

Low Asset Limits

Low asset limits also make it hard for people to transition off benefits, making it nearly impossible for families to accumulate even modest levels wealth without having support pulled out from under them. In Georgia, the highest total assets an individual can hold and still qualify to receive SNAP and most public benefits is \$2,001.⁵⁸ However, the average rent for an apartment in Atlanta is \$1,500 a month.⁵⁹ If a

current beneficiary wanted to save for a car or move from subsidized housing, they would risk losing their current benefits.

The existing benefits and qualification structure disincentivizes savings, making it almost impossible for individuals to improve their financial and material circumstance. As a result, beneficiaries are placed in a precarious position on the brink of financial crisis, lest they lose the safety net currently keeping them from homelessness or economic disaster.

Although millions of Americans rely on our existing safety net programs, our current policy approaches fail to provide financial stability for far too many.

The Costs of Being Cash Constrained

Cash-strapped families and individuals face added burdens that make it hard to get ahead.



Financial Costs

In the absence of a robust safety net, many individuals are forced to turn to debt traps in order to afford basic living expenses, including taking out so-called payday loans and auto title loans. A 2016 study found that lenders of these two types of loans extract nearly \$200 billion per year in fees in the state of Georgia, often in low-income and economically distressed neighborhoods of color.⁶⁰ These predatory products will often charge exorbitant, triple-digit interest rates, a phenomenon that the Center for American Progress describes as “drowning families in debt and sinking them into financial ruin.”⁶¹



Physical and Mental Health Burden

Emerging research has also drawn attention to the mental cost of immense economic stress. In 2013, psychologists at Princeton University

described a “mental tax” or bandwidth overload that makes concentration difficult for individuals experiencing poverty, as they use much of their mental capacity on figuring out how to survive day-to-day.⁶² Meanwhile, not only do low-income individuals have shorter life expectancies, but poverty is linked to higher death rates for the top 14 causes of death in the United States.⁶³



Feeling of Economic Insecurity and Security

In our community survey and listening sessions with residents of the Old Fourth Ward, we heard similar concerns. Members of the community told us what economic security or being financially safe looks and feels like – perhaps better than any data can convey – and shared with us the heavy emotional, physical, and mental toll of being economically insecure.

We heard responses that demonstrate the shared values that so many Americans hold: a desire to live with security and dignity as we strive for a better life for ourselves and our families.

We asked residents what they would do if they had access to more cash:

“I’d get a different dresser – I got [this one] from the thrift store. Every morning the drawer’s jammed and that’s how I start the day. I got a lot of hand-me-downs and thrift stores items here. So, I would buy my kids a new dresser! Everything in my house is hand-me-downs except the mattresses.”

“There are times when I can’t buy the hair bows for my daughter. I’d like to be able to buy her hair bows without having to think about it.”

“Financial security looks like being able to save money. Right now, I am not making enough money to save.”



We must explore bold solutions that change policy and challenge how economic insecurity and racial inequality are understood. No single public policy will upend inequality or uproot structural racism; however, the most effective policies will apply principles of racial equity and challenge the idea that hard work alone is enough to ensure economic security.

“The dignity of the individual will flourish when the decisions concerning his life are in his own hands, when he has the assurance that this income is stable and certain and when he knows that he has the means to seek self-improvement.” — Martin Luther King, Jr., *Chaos or Community?*

THE OPPORTUNITY: ADDRESS ECONOMIC INSECURITY DIRECTLY

The members of this Task Force represent diverse experiences and perspectives on financial stability. Some task force members are national stakeholders, while others have lived most of their lives in the Old Fourth Ward. Some own homes in the Old Fourth Ward; some live in Section 8 housing. Some are academics, while others are activists. Some have significant savings and economic security; others are currently feeling the weight of financial hardships in their lives. Nonetheless, we all agree that new approaches are necessary for progress.

The Task Force identified agency, choice, and shared prosperity, as key values to advance economic security and racial equity in Atlanta.

As such, the Task Force recommends five paths to further a dignified, decent life for our Old Fourth Ward community, Atlanta neighbors, and beyond.

1. **Establish the “O4W Dividend Fund”** as a guaranteed income pilot program to support to financially vulnerable residents and ensure long-time residents and their community, who have been integral in creating the value of the O4W, are able to enjoy the shared prosperity of the neighborhood.
2. **Adopt a state EITC or “Georgia Work Credit”** to put more cash in the pockets of Georgia’s working families.
3. **Increase direct support at the federal and state level** by strengthening the social safety net and providing direct stimulus payments.
4. **Overtake state preemptions restricting minimum wage increases and affordable housing** that hold back working families.
5. **Go beyond cash** and invest in strategies to support Black communities building wealth.

1. Establish the “O4W Dividend Fund”

Old Fourth Ward is central to building a more equitable Atlanta and South. The neighborhood’s unique history coupled with rapid gentrification pressures and stark inequality beg us to ask two questions: How is inequality so deep in Dr. King’s own historic neighborhood? What must we do now about inequality here? A guaranteed income pilot is the first step and fittingly begins in a neighborhood that is a cornerstone to this Atlanta and country’s fight for justice.

The Simplest Approach

Cash offers direct cash offers choice, affirms agency, and asserts dignity. In a market-based economy, cash can provide individuals greater certainty, peace of mind, and dignity to care for their families and pursue meaningful work.

Cash is the simplest approach to promote financial security for cash strapped individuals and families. Guaranteed income carries the inherent recognition that families and individuals experiencing a shortage of cash should be able to lead self-directed lives and share in the prosperity of their communities, cities and the county. This is where policies should beheading, and a pilot program in the Old Fourth Ward can help drive policy in new ways

Shared Prosperity

Cash is a powerful tool to promote financial stability and ensure members of a community are able to share in the gains and value added to their community. From Stockton, CA to Jackson, MS, there are promising examples of the effectiveness of guaranteed income pilots and programs in the U.S. One example that emphasizes shared prosperity is The Alaska Permanent Fund.⁶⁴ Fund provides a yearly dividend to Alaska residents from the state revenue on oil sales since 1976, one of the oldest guaranteed income payments in the U.S. The fund provides a dividend to residents for the natural resource under their feet that holds value and of which they are shareholders.

Similarly, residents of the Old Fourth Ward live in a resource rich area: the location, historic assets, and culture hold value that long-time residents and their community been fundamental to create. This resource that has been under the feet of long-time residents for generations is drives wealth throughout the entire city.

The O4W Economic Security Task Force pilot design recognizes the residents of the Old Fourth Ward should be able to enjoy in the shared prosperity of the neighborhood of which they and their community have built for decades.

The O4W Economic Security Task Force pilot design recognizes the residents of the Old Fourth Ward should be able to enjoy in the shared prosperity of the neighborhood of which they and their community have built for decades but they may be least likely to access because of structural barriers.

Equity

While many in America experience material hardship and cash shortfalls, as we have discussed in this paper, Black women are among one of the groups most likely to experience these challenges because of structural inequalities in pay, access to wealth, financial buffers, and predatory financial products.

Across the country and in the O4W, there is tremendous diversity in the experiences and economic circumstances of Black women and their families. However, the following groups of Black

mutually exclusive) may be of particular interest in an O4W based pilot program that centers the value Black women contribute to the neighborhood and city:

- Households headed by or co-headed by Black women with children below above the benefits cliff
- Households headed by or co-headed by Black women with children who earn income sufficient to place them just above the eligibility level to receive public benefits (the so-called “benefits cliff”)
- Black women that are experiencing material hardship according to the U.S. Census Bureau’s Supplemental Poverty Measure, which captures both benefits and costs not included in the official measure.
- Young Black women with no children, who are struggling to establish financial security

A pilot may look to measure some or all of the following outcomes:

- financial stability or volatility
- emotional well-being, psychological distress, and physical functioning
- intergenerational outcomes of beneficiaries’ family and children
- agency over one’s future, measured by an individual’s sense of ability to make choices
- wealth building, including through savings, erasing debt, and access to wealth-building instruments

TABLE 2:
O4W Dividend Fund - Concept A: Income Stabilization

	Option 1: RCT	Option 2: Qualitative Evaluation
Scale	600 participants	200 participants
Intervention	Group 1: 300 participants receive \$800 a month for 36 months Group 2: 300 participants receive \$200 a month for 36 months	Group 1: 130 participants receive \$800 a month for 36 months Group 2: 70 participants receive \$200 a month for 36 months
Budget	\$12,960,000 Includes cash transfer cost and 20% for evaluation and administration.	\$5,100,000 Includes cash transfer cost and 20% for evaluation and administration.
Evaluation Method	Randomized control trial, Mixed-Method Evaluation	Qualitative Evaluation

TABLE 3:

O4W Dividend Fund - Concept B: Income Stabilization and Saving Support

	Option 1: RCT	Option 2: Qualitative Evaluation
Scale	500 participants	200 participants
Intervention	<p>Four way random assignment:</p> <p>Group 1: 175 participants receive \$700 a month for 36 months</p> <p>Group 2: 175 participants receive \$700 a month for 36 months plus have \$200 a month invested in an index fund</p> <p>Group 3: 75 participants have \$200 a month invested for them in an index fund for 36 months with a payout of approximately \$9,000</p> <p>Group 4: 75 participants receive \$200 a month for 36 months</p>	<p>Four way random assignment:</p> <p>Group 1: 70 participants receive \$700 a month for 36 months</p> <p>Group 2: 70 participants receive \$700 a month for 36 months plus have \$200 a month invested in an index fund</p> <p>Group 3: 30 participants have \$200 a month invested for them in an index fund for 36 months with a payout of approximately \$9,000</p> <p>Group 4: 30 participants receive \$200 a month for 36 months</p>
Budget	<p>\$13,390,000</p> <p>Includes cash transfer cost and 20% for evaluation and administration.</p>	<p>\$5,360,000</p> <p>Includes cash transfer cost and 20% for evaluation and administration.</p>
Evaluation Method	Randomized Control Trial, Qualitative Evaluation	Qualitative Evaluation

While the research design may vary based on the population, we consider these two concepts as potential starting points for a pilot.

The Task Force recommends a pilot program with the understanding that it is a powerful tool to shift the paradigm on why people experience financial insecurity, and in the hopes that it will substantively shift policy conversations in Atlanta and throughout the South.

In addition to the O4W Dividend pilot program, the Task Force recommends continued exploration and research of place-based, neighborhood options in to fund guaranteed income in the long-term. There could be a variety of funding mechanisms that enable long-term residents and their community to enjoy the economic gains in their community.

We believe this place-based, value-add model may provide a path to for other neighborhoods across the country to consider a neighborhood dividend approach.

2. Adopt a State EITC: Georgia Work Credit

Working families across Georgia need greater support. A state-level Earned Income Tax Credit (EITC), also called the Georgia Work Credit, would put cash back in the hands of 1.1 million working families. The EITC functions as a cash transfer, returning tax-dollars back to working families and offering greater financial security. Twenty-nine states, the District of Columbia, and Puerto Rico have established a state EITC. Georgia is one of the 21 states that has not adopted a state EITC.⁶⁵

At the federal level, the EITC is one of the most effective tools to support low and middle-income working families. The EITC is a negative income tax, meaning a worker receives a fixed percentage from their earnings up until the credit reaches a maximum.⁶⁶ In 2019, a household with a single head of house and one child could receive a maximum benefit from the federal EITC of \$3,526.⁶⁷

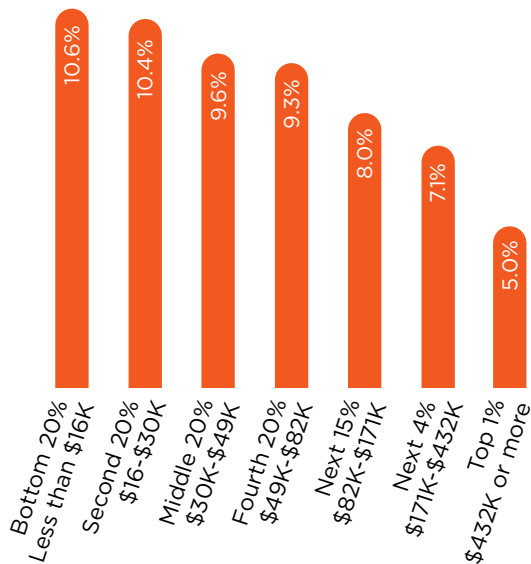
The benefits of EITC policies are well-documented. Both state and federal EITCs:

- Help working families make ends meet;⁶⁸
- Reduce poverty rates, especially among children;⁶⁹
- Improve long-term outcomes for children;⁷⁰ and
- Help close racial and gender income disparities.⁷¹

Low-income Families are Burdened by Georgia's Regressive Tax Code

Georgia's current tax code places an excessive burden on the low and middle earning families. Low and middle-income families pay greater percentages of their income in taxes, with the bottom 60% of households paying approximately a tenth of their income in taxes.

FIGURE 5
Georgia State and Local Taxes as a Share of Family Income



Source: Georgia Budget and Policy Institute via the Institute on Taxation and Economic Policy, 2015 income levels⁷²

A State EITC Creates a More Equitable Tax Code

Georgia Budget and Policy Institute (GBPI) has done significant research on the benefits of the Georgia Earned Income Tax Credit. A 2017 report by GBPI estimates that a state EITC set at just 10 percent of the federal EITC would cut taxes up to \$630 a year, the largest value goes to families earning from about

\$10,000 to \$24,000 a year, though families making up to about \$39,000 to \$54,000 (depending on number of children) still benefit.⁷³

According to GBPI analysis, a state EITC would benefit about 1 million Georgia families, 770,000 working mothers in Georgia, and more than 80,000 veterans, while lifting 250,000 Georgians out of poverty.⁷⁴

Considerations for All Workers and Full Refundability

In keeping with the values of the Task Force, a Georgia Work Credit should be as inclusive as possible and include workers without children, contract and gig economy workers, and self-employed workers. Like the federal EITC, the credit should be fully refundable, meaning that if a family's tax liability is lower than their EITC credit, the remaining amount is provided as a cash refund.

The Movement for a Georgia Work Credit

A coalition of 20 organizations have led the charge for the Georgia Work Credit.⁷⁵ While other states are expanding EITC eligibility, Georgia can begin by first implementing a state program. The Georgia Work Credit inherently recognizes it is harder and harder for many working families to thrive in Georgia and initiates dialogue on a more racially just and inclusive tax code.

3. State and Federal Advocacy

Provide emergency cash relief and ongoing cash relief

The CARES Act Economic Impact Payment or stimulus check helped many individuals and families who desperately needed cash to afford basic necessities throughout the early months of the pandemic and recession. Payments were used to buy groceries or pay rent, utilities, and other critical household expenses.⁷⁶ Not surprisingly, 88% lower-income households with incomes of \$25,000 or less reported using the checks immediately,⁷⁷ stimulating economic activity in their communities. Despite the effectiveness of these payments, only \$216 billion of the \$2 trillion spent on the CARES Act, about 10%, went to direct-cash relief for families and individuals.⁷⁸

As this report is being released, Congress is considering a second round of direct relief for individuals and families. The Task Force recommends

direct cash payments to ensure all Americans, especially those facing the greatest economic challenges, receive the support they need and deserve. Furthermore, cash relief demonstrates the clear value and contributions of everyday workers that contribute to the prosperity of our economy and country.

Strengthen the Social Safety Net and Remove Barriers that Perpetuate Racial Tropes

The existing social safety net fails to provide basic economic security and keeps out too many financial vulnerable individuals and families. The Task Force recommends reforms to strengthen the Georgia's social safety net and ensure it is more accessible by:

- Removing draconian conditionality to access benefits, including work requirements.
- Broadening eligibility and removing complicated processes to access benefits.
- Investing in direct programs, like TANF, that provide cash assistance relief to families.

Strong anti-poverty infrastructure is essential in times of crisis, when programs need the resiliency to expand.

4. Overturn State Preemptions on Minimum Wage Increases and Affordable Housing

Overturn State Preemptions on Local Government Minimum Wage Increases

Georgia is one of 25 states where the state government has preempted local level increases to the minimum wage. Since 2004, the Georgia Minimum Wage Law has prevented any local or municipal government from increasing the minimum wage.⁷⁹ Local governments are barred from mandating employers pay a wage or provide benefits that are not already required by state or federal law. Workers in urban areas where the cost of living is higher are most negatively impacted.

In 2017, GA House Bill 243 expanded the reach of these preemption laws, barring local governments from increasing local minimum wage on a predetermined schedule.⁸⁰ This is the wrong direction. We should be doing **more** to support working individuals and provide stability, not making it **harder** to make ends meet.

The Task Force recommends the state legislature overturn the preemption on local government increases to minimum wage so that local leaders can support the people living and working in their cities.

Overturn State Preemptions on Affordable Housing Policies

Residents and Task Force members shared concerns over the affordability of housing in the short and long-term that could not be separated from a conversation on economic security. As the Old Fourth Ward is gentrifying, housing is becoming more unaffordable and placing a strain on long-term and low-income residents to making ends meet. But gentrification is not just about economic factors, it is inherently linked to displacement and erasure of culture, people, communities because of their race. After years of weathering the storm of living in the city and experiencing decades of divestment from their communities, long-term residents should have affordable housing options.

Like nearly every Southern state, Georgia has preemption laws that make it nearly impossible for local governments to move the needle on affordable housing.⁸¹

The Task Force recommends the repeal of rent control preemptions and the removal of limitations that prevent inclusionary housing policies at the local level.

State preemptions to prevent common-sense policies to promote economic security are a reflection of tactics like gerrymandering that suppress the votes of Georgians and, in turn, suppress economic stability.

5. Go Beyond Cash: Create Policies to Close the Black-White Wealth Gap

While income stabilization through a guaranteed income program or implementation of EITC is significant, it is not insufficient to close the Black-White racial wealth gap. For communities of color who have been economically disenfranchised, the goal is not just to subsist but to thrive. Cash can help individuals and families make choices beyond the immediate term with the potential for wealth-generating outcomes. Rather than being 'race-blind,' policies should specifically target the racial-wealth gap and invest resources through race conscious policies and programs like baby bonds.

APPENDIX

APPENDIX A

O4W Community Survey on Financial Well-Being Methodology

The 26-question multiple-select and open-ended survey was completed by 403 respondents living in the Old Fourth Ward and surrounding in-town neighborhoods from July to August 2020.

With the support of local community organizations, 326 survey responses were completed online, and 77 responses were completed using a paper version.

To measure economic security, the survey asked respondents several questions about changes in their work, earnings, and finances before and after March 2020, which was used as the inflection point for the economic downturn from the COVID-19 pandemic.

Given our approach to survey dissemination and safety guidelines in light of the COVID-19 pandemic, participants do not necessarily constitute a random sample of the community. While survey participants provide a wide range of perspectives in the Old Fourth Ward, certain demographic groups were inevitably undersampled, including men, non-Black residents of color, and higher-income renters who have more recently joined the community. Whenever possible, however, the diverse identities and backgrounds of the respondents are taken into consideration in the findings and analysis throughout this report.

APPENDIX B

O4W Community Survey on Financial Well-being Methodology Respondents Profile

Age	% of Respondents
18 to 25	5%
26 to 35	29%
36 to 45	20%
46 to 55	15%
56 to 65	15%
66 to 75	15%
76 or above	1%

Gender	% of Respondents
Woman	70%
Man	30%
Non-binary or Other	0%

Race and Ethnicity (Select all that apply)	% of respondents	O4W, 2018 Census (for comparison)
Black or African American	59%	43%
White	38%	46%
American Indian or Alaska Native	2%	0%
Asian	2%	5%
Latinx or Hispanic	2%	5%
Middle Eastern or North African	0%	(N/A)
Native Hawaiian or Other Pacific Islander	0%	0%
I use another term	1%	0.2%

APPENDIX B (CONTINUED)

O4W Community Survey on Financial Well-being
Methodology Respondents Profile

Number of Individuals Respondent is Financially Responsible For (Including themselves)	% of respondents
None	4%
1	39%
2	26%
3	19%
4	8%
5 or more	5%

Years Living in O4W	Black resp.	White resp.	All resp.
Mean years	9.33	7.65	8.55
Standard deviation	10.07	5.16	8.58
Median years	6	6	6

ENDNOTES

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- 22 <http://documents.atlantaregional.com/NN/Profiles/AtlantaProfiles/MO2.pdf>
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Thank you to our cosponsors:



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