

POVERTY

A GUIDEBOOK FOR CITY LEADERS IN GEORGIA



2023

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I. We all know poverty when we see it...but **what is poverty?**



Poverty is not just the inability to provide for the necessities of life, but it is also the denial of choices and opportunities.

Poverty manifests as the lack of basic capacity to participate effectively in society.

13.3%

of all Georgians live below the federal poverty line

FEDERAL POVERTY LINE (2022) (Annual Income)

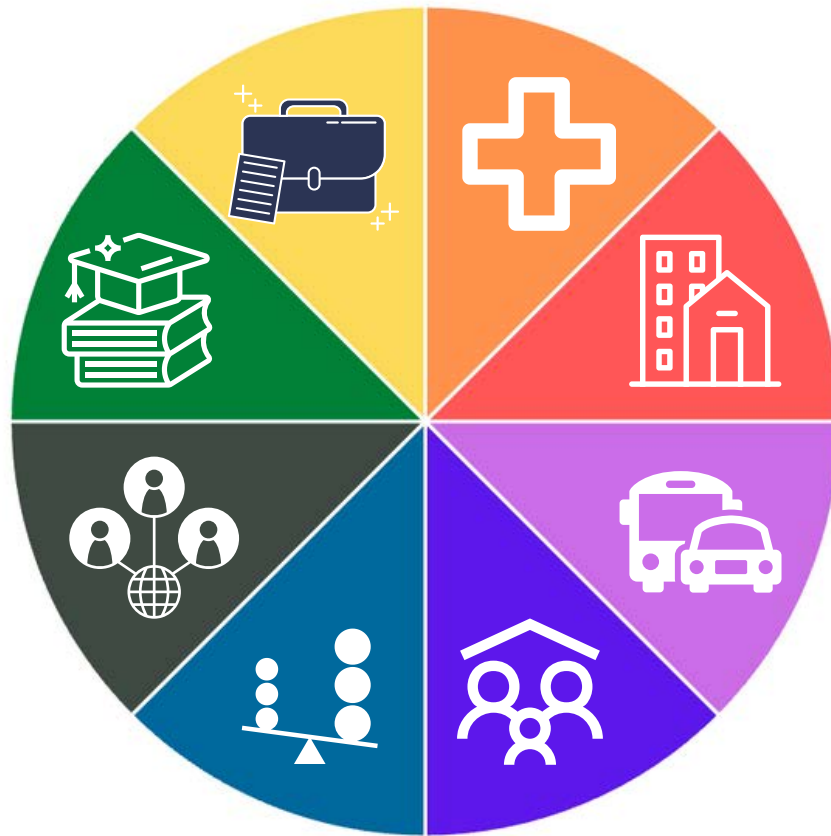
Individual	\$13,590
Family of 2	\$18,310
Family of 3	\$23,030
Family of 4	\$27,750

Who lives below the poverty line in Georgia?

- 30% of single-parent families
- 10% of seniors
- 15% of women
- 19% of children



Cycle of Poverty



Children born into poverty have to overcome enormous odds to improve their economic situation. They often do not have access to:

- **Quality education**
- **Job opportunities**
- **Essential healthcare**
- **Wealth from prior generations**
- **Connections**

This guidebook will provide context to all these challenges and offer tools for municipal leaders to tackle these issues in their communities.

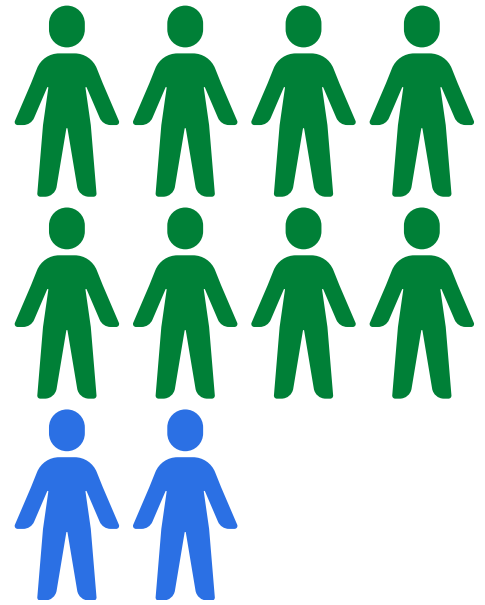
II. Education



4th Grade Reading

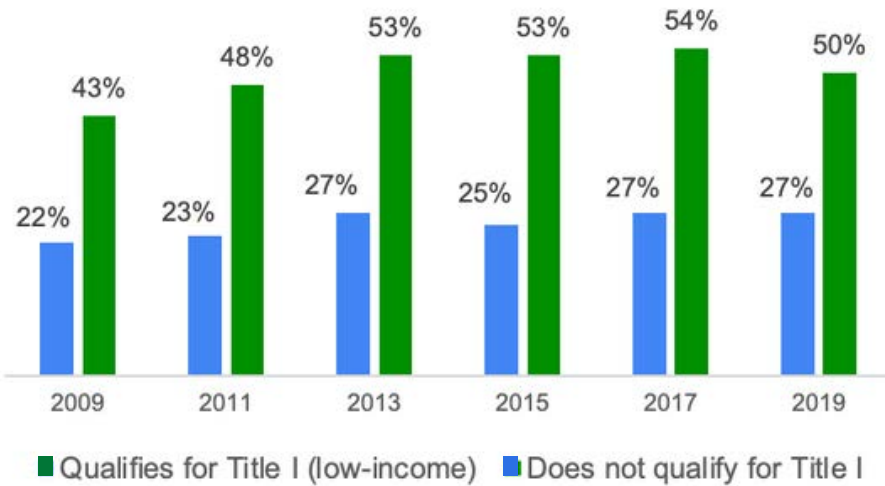
Children who can't read proficiently by 4th grade are more likely to:

- Have discipline problems
- Drop out of high school
- Experience unemployment
- Spend time in jail or prison
- Have poor health outcomes

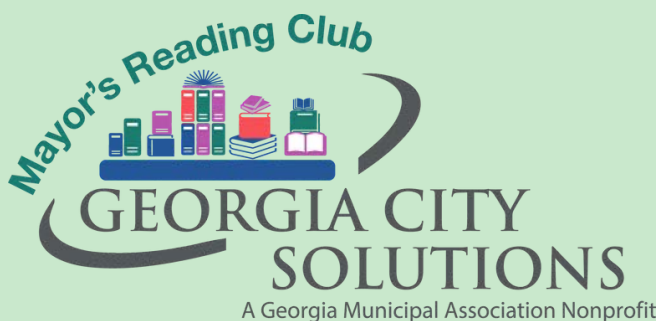


78% of Georgia 4th Graders do not read proficiently by 4th grade

Students not reading proficiently by school income



Students in Title I schools are less likely to be proficient readers in 4th grade



This program aims to promote literacy through support from city mayors. The program is flexible and promotes partnerships between the city, schools, libraries and the community.

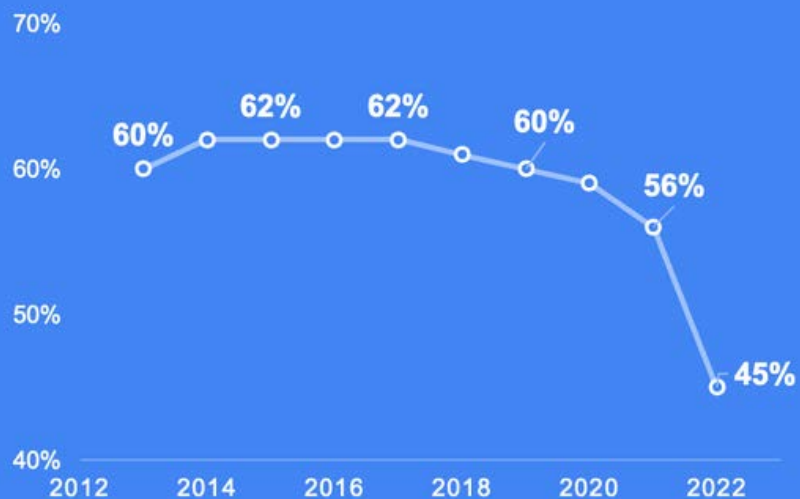


In 2022, just over 45% of Georgia K-12 public school students qualified for free or reduced-price lunch.

Why this matters...

The number of students that qualify for free or reduced-priced lunch (FRPL) determines if a school is eligible for Title I funds.

GA Students Qualifying for FRPL



What is Title I?

Title I is a federal program that supports low-income students. If over 40% of a school's students qualify for FRPL, a school is eligible for Title I funds.

Funds can be used for many purposes, including hiring more teachers.

How can we better understand student poverty?

The National Center for Education Statistics says a "school is high-poverty" if over 75% of students qualify for FRPL.

<https://nces.ed.gov/blogs/nces/post/free-or-reduced-price-lunch-a-proxy-for-povertytext>

As of FY22, 79.4% of Georgia's schools are "high-poverty."

https://oraapp.doe.k12.ga.us/ows-bin/owa/fte_pack_fri001_public.entry_form





Actions cities can take to meet Education challenges:

- Host meetings between city and school leaders to cultivate and build strong relationships.
- Provide opportunities for the school community (students, parents, teachers, administrators) to share how the city can support educational needs.
- Implement or support actions to help improve underperforming schools in the community, keep students in school, receive a diploma or GED, encourage literacy, address learning gaps and provide out-of-school time (summer, afterschool, etc.) opportunities.
- Strengthen partnerships between schools and businesses to address workforce needs.
- Target disconnected and at-risk youth with educational and engagement programs and opportunities.

While Georgia cities typically do not play a direct role in providing education, city leaders can play a vital partnership role by exerting meaningful influence and recommending policies that improve student outcomes, strengthen schools, and ensure that their cities actively address education challenges.



III. Employment & Job Training



Unemployment and underemployment lie at the core of poverty. For the poor, a job is often the only asset they can use to improve their well-being.

2.8%

GA Unemployment Rate, August 2022

Many are still seeking job opportunities despite the state's low unemployment rate.

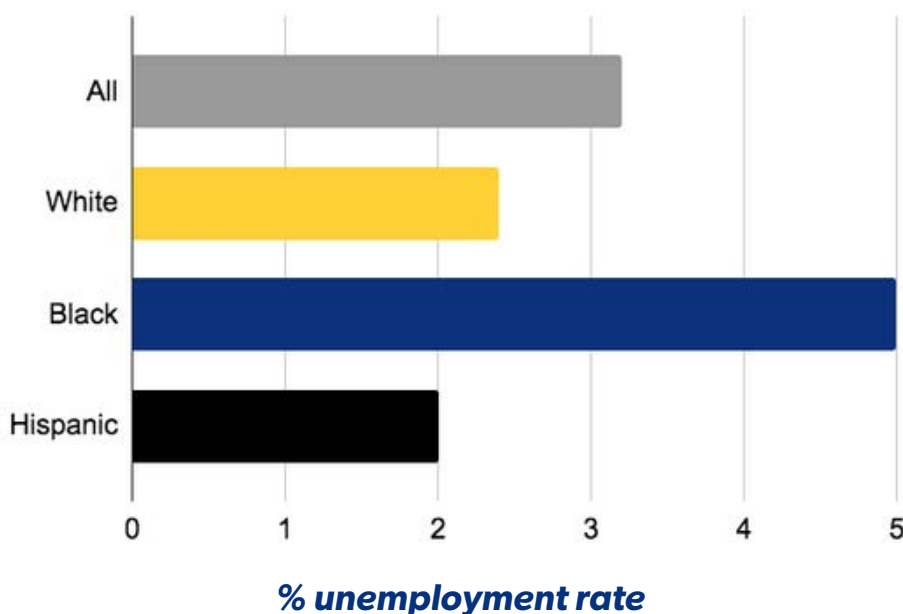
Learn more about occupation data in your county including:

- Growing industries
- Declining industries
- In-demand jobs

<https://www.gadoe.org/Curriculum-Instruction-and-Assessment/CTAE/Pages/workforce.aspx>



Unemployment Rate by race (Q1, 2022)



There are over 178,000 jobs listed online at EmployGeorgia.com, resulting in approximately 235,000 unfilled positions.

Market salary range for the jobs listed on EmployGeorgia.com



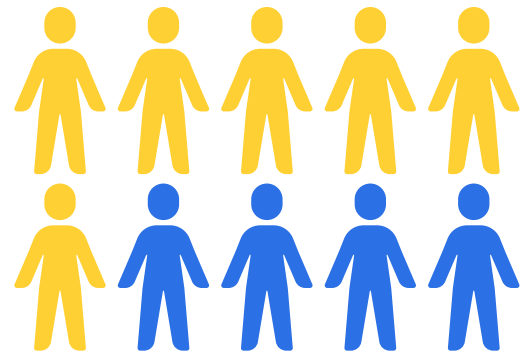
Employment & Job Training



Workforce development includes activities, policies, and programs to create, sustain and retain a viable workforce that can support current and future workforce needs.

Why this matters...

Individuals, businesses, and the surrounding community all benefit from a skilled workforce. By increasing the skills and income of their residents, communities build wealth.



40% of Georgians 25 and older have no credential or degree beyond high school

Georgia's College and Career Ready Performance Index (CCRPI) is a school improvement and accountability tool that promotes a smooth transition from high school to college or career for all Georgia public school students.

Stakeholders can use this tool to examine high school graduation rates, content mastery, and other insights that can inform workforce development strategies.



*Hiring in your city?
Consult GMA's Municipal Workforce Development Playbook*



Actions cities can take to meet Employment & Job Training challenges:

For the City

- Set workforce development goals for the city.
- Implement inclusive recruitment policies and practices and ensure employment policies are inclusive and non-discriminatory.
- Offer internships, community learning programs, school career events, job fairs and other events as a pipeline for city government employment and career opportunities.

For the Community At-Large

- Meet with local stakeholders to discuss local workforce needs.
- Collaborate with economic and community development partners to address identified challenges.

Employers across the state including city governments are struggling to attract and retain skilled workers. For cities, this presents a significant challenge to providing high-quality services and completing critical infrastructure projects.

IV. Health



Georgians in poverty face several barriers to obtaining healthcare, including insurance access, cost, and availability of doctors.

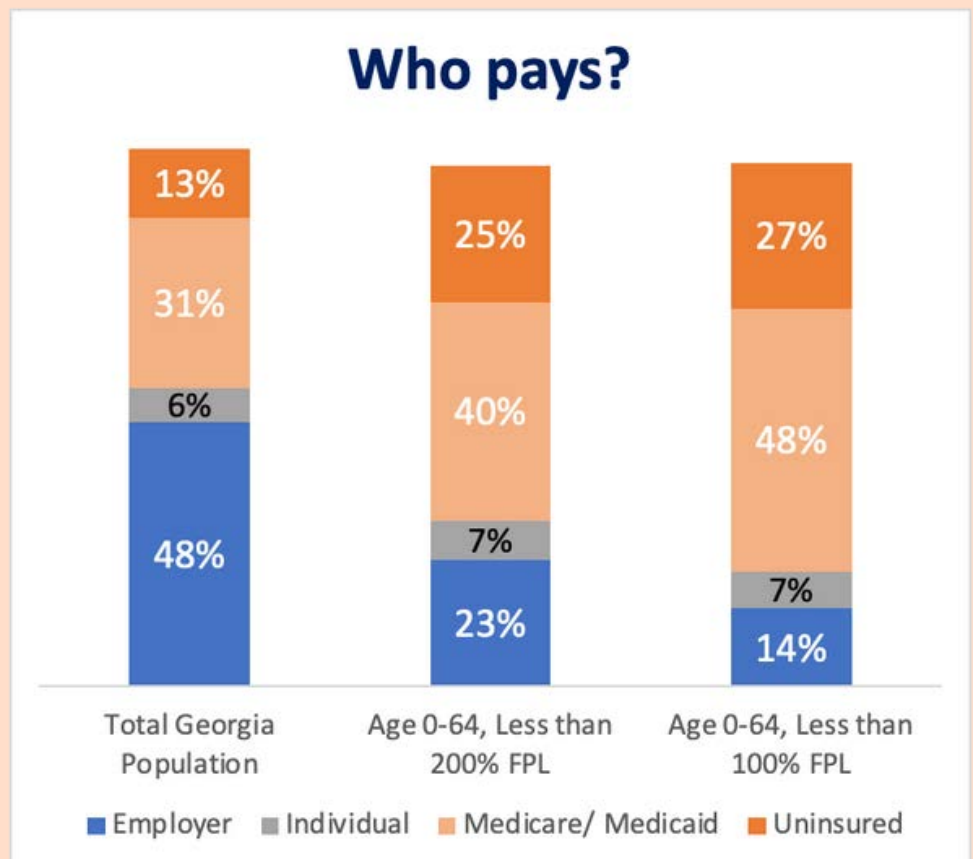
Counties without....	
Psychiatrist	84
General Surgeon	78
OB/GYN	75
Pediatrician	63
ER Doctor	54
Any Physicians	8

Rural Georgians experience greater health disparities than their urban and suburban counterparts.

In 2018, 1.4 million Georgians were uninsured

Lower-income Georgians are more likely to be uninsured

408,000 low-income Georgians do not qualify for Medicaid





Limited access to supermarkets or grocery stores creates **food deserts** where it is harder for residents to have a healthy diet.

Do you know if there are food deserts in your city?

Turn to the USDA's [Food Access Atlas](https://www.ers.usda.gov/data-products/food-access-research-atlas/) to identify the areas in your community with low access to safe and healthy food.

<https://www.ers.usda.gov/data-products/food-access-research-atlas/>

Food insecurity is...

a household-level economic and social condition of limited or uncertain access to adequate food.

721,000

of Georgia's children receive food stamps (SNAP)



10.9%

of Georgians were food insecure in 2020

33% of food insecure households in Georgia do not qualify for federal nutrition assistance programs



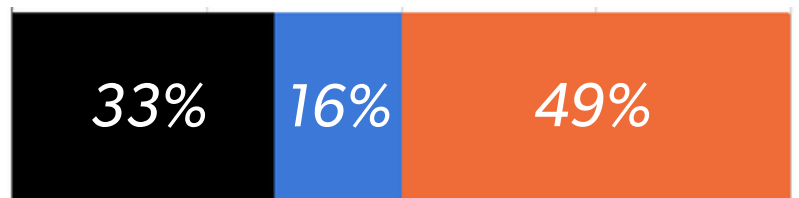
Do Not Qualify



Qualify for WIC* only



Qualify for SNAP & WIC



*WIC = Nutrition program for women, infants, and children



Actions cities can take to meet Health challenges:

- Assess community health and wellbeing outcomes and convene community meetings to discuss and address identified health and wellbeing challenges.
- Implement or support city-wide health and wellbeing initiatives to include programs that address mental health, homelessness and substance abuse.
- Promote federal, state and local programs that address food insecurity such as farmer's markets and initiatives that double SNAP/EBT benefits.

While cities are not direct providers of health care, municipal leaders play an important role in understanding the needs of all members of the community and advancing policies and initiatives that address issues of inequity in residents' physical and mental health.



V. Housing & Homelessness

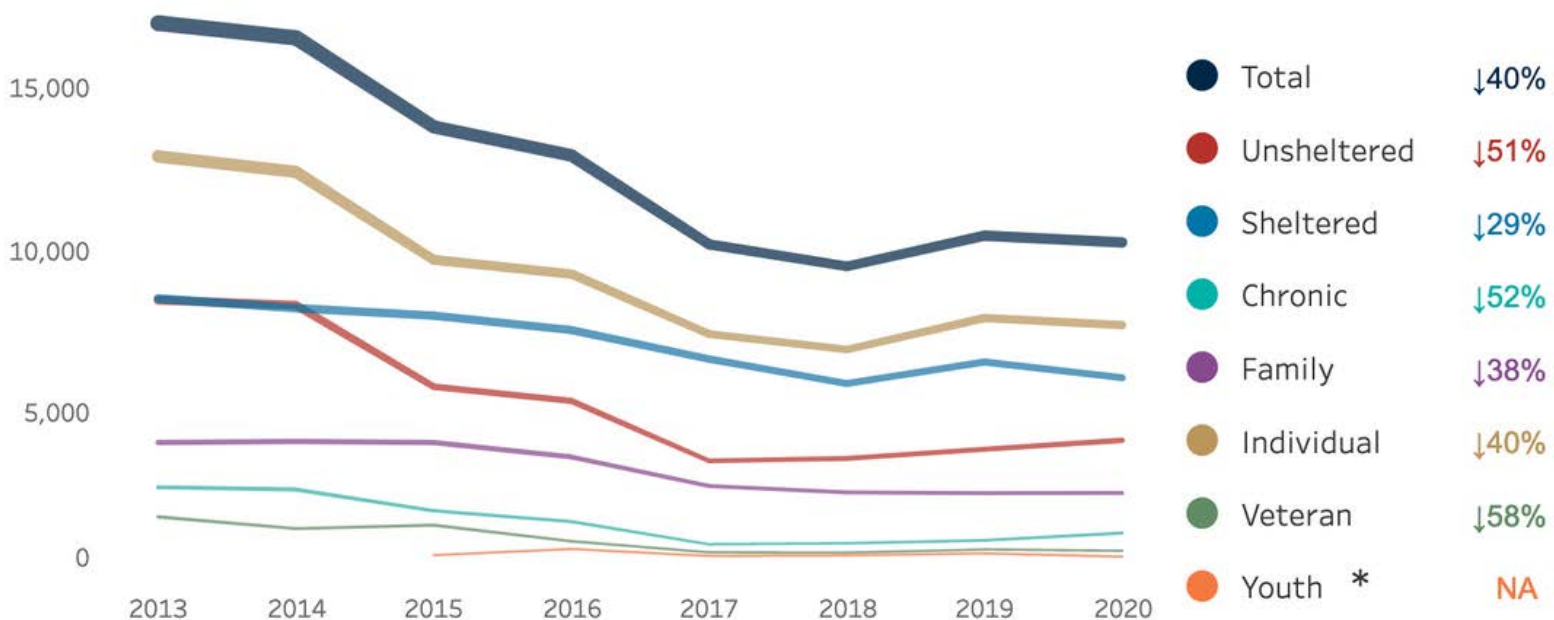


Saying someone is "experiencing" homelessness implies it is a temporary circumstance rather than who they are.

An average of
10,234
Georgians per night
were experiencing
homelessness in 2020

Family	2,583
Individual	7,696
Veterans	764
Youth	583
Unsheltered	4,156
Sheltered	6,078

Homelessness in GA, 2013-2020



Housing & Homelessness



Q: How do we talk about housing affordability?

A: Cost-burden

Cost-burdened: housing is more than 30% of expenses.

Severely-cost burdened: housing is more than 50% of expenses.

Rural renters and low-income renters experience the highest cost burden.

Cost-burdened households may have difficulty affording necessities like food, transportation, and medical care.

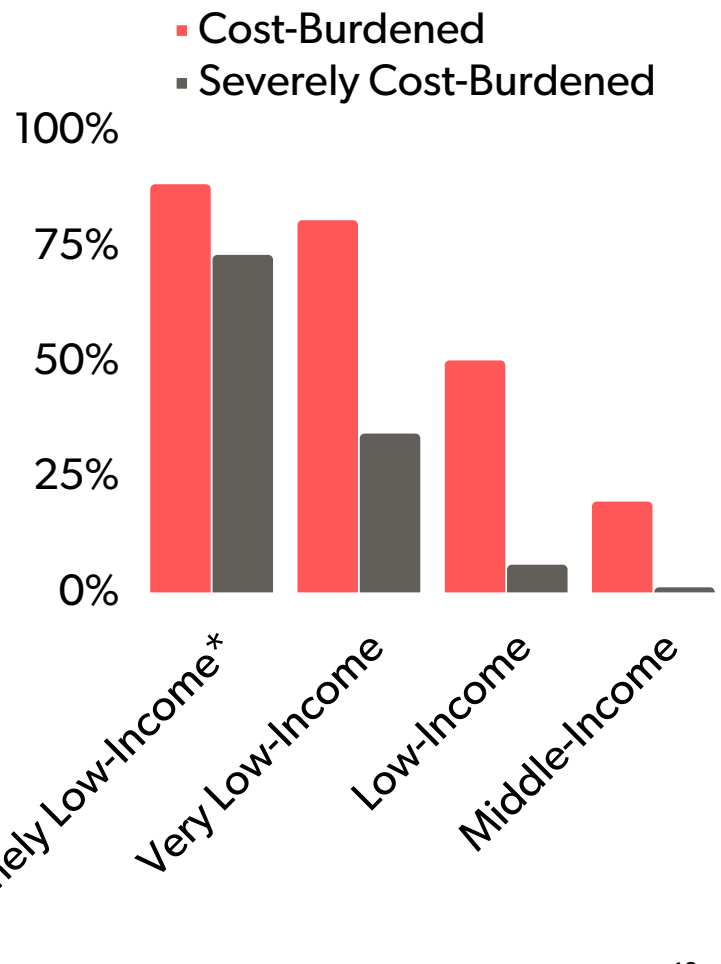
*Extremely Low-Income = 0-30% of area median income (AMI)

Very Low-Income = 31-50% of AMI

Low-Income = 51-80% of AMI

Middle Income = 81-100% of AMI

Who is cost-burdened?





Actions cities can take to meet Housing & Homelessness challenges:

- Complete a community housing assessment to assess local needs.
- Increase workforce housing through inclusionary land use and zoning policies and partnerships with businesses and advocacy groups to address homelessness, eviction risks and other challenges that create housing insecurity.
- Develop a housing affordability plan with a focus on workforce housing.
- Offer or support homeowner readiness courses, financial literacy and credit counseling workshops.
- Ensure that municipal resources, such as Community Home Improvement Program (CHIP), Community Development Block Grants (CDBG) and tax credits, are being used to support affordable housing development.
- Preserve existing affordable homes through rehabilitation and address substandard properties.
- Evaluate whether transportation and housing options can meet the needs of a growing workforce.

When sustainable housing is available to serve residents of all income levels and generations, opportunities for economic prosperity develop community-wide. Local governments have a role to play by making good housing decisions that create positive outcomes for residents and communities.

VI. Transportation



The average Georgian spends 27% of their annual income on transportation.

Why this matters...

Transportation is the 2nd biggest expense for Georgians, behind housing.

Regardless of what mode you use, transportation is essential for people to get to work, school, doctor's appointments, and more.



Those in poverty that can afford a car are often forced to spend a disproportionate percentage of their income on car payments, insurance, maintenance, fees, and gas.



Actions cities can take to meet Transportation challenges:

- Invest in alternative modes of transportation for pedestrians, cyclists, and non-vehicle travelers with safety and mobility as top priorities.
- Ensure transportation and housing options meet the needs of a growing workforce.
- Pool federal, state, and local resources such as the Bipartisan Infrastructure Law (BIL), Local Maintenance Improvement Grants (LMIG), and local sales taxes for transportation-related capital needs.
- Expand connectivity with regional public and private partners.
- Apply an equity lens to transportation planning by assessing past impacts, analyzing resource distribution, and reviewing plans to benefit economically disadvantaged residents.

Transportation often lies at the forefront of public service delivery, and city leaders have in their hands the power to invest in safe and sustainable roads, public transit and innovative solutions to enhance mobility and accessibility.



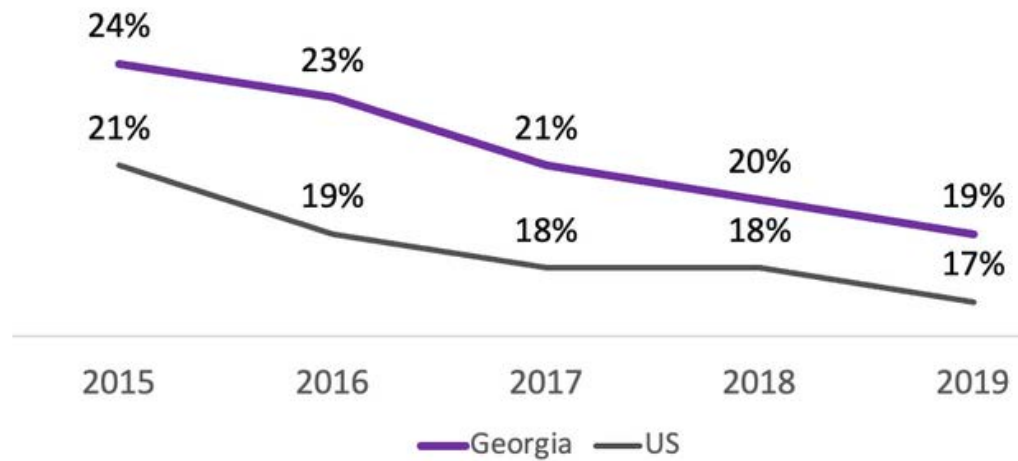
VII. Children & Families



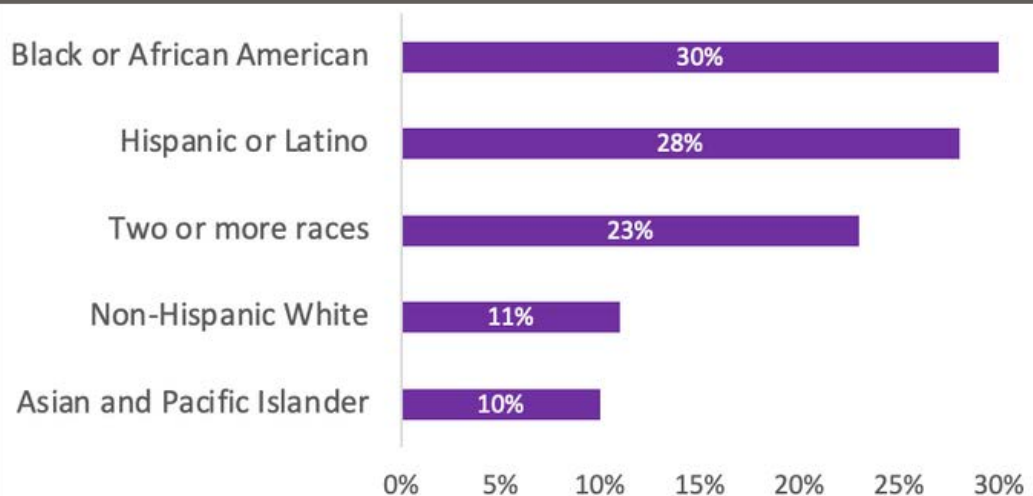
Currently, nearly 1 in 5 children in Georgia are living in poverty.



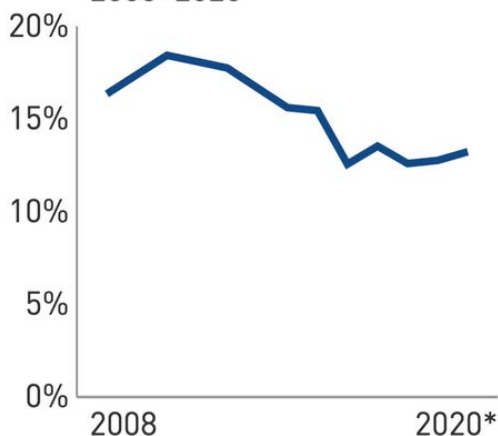
Children Living in Poverty, 2015 - 2019



Children living in poverty by race/ethnicity, 2020



Georgia Youth Disconnection 2008-2020



Youth growing up in poverty are more likely to be disconnected.

Disconnected youth are young people between the ages of 16 and 24 who are not in school and not working.

13.2% of Georgia's youth are disconnected.



Child care is one of the most significant financial burdens for low-income families.

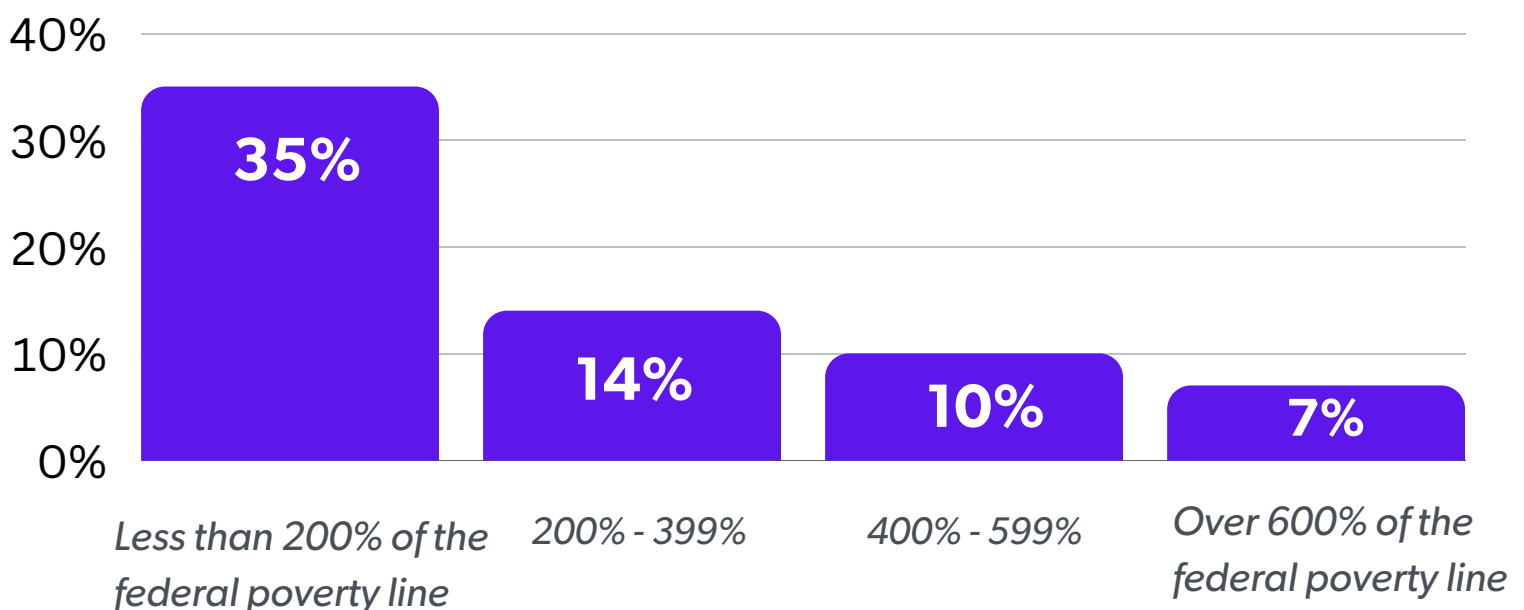
\$7,644

**average annual cost
of infant care**

The U.S. Department of Health and Human Services says that child care is affordable if it costs less than 10% of a family's annual income.

By this standard, only 37.7% of Georgia families can afford infant care.

Percentage of Income Spent on Child Care



A minimum-wage worker in Georgia would need to work full-time for 26 weeks to pay for child care for one infant.



Actions cities can take to meet Children & Families challenges:

- See Actions Statements in the Education, Employment and Job Training, and Health sections that may apply here.
- Develop a city sponsored youth council or youth leadership program.
- Organize or support literacy programs in the community for children and adults.
- Organize or support childcare programs to support working parents/guardians.
- Provide equity and inclusion awareness programs in the community.
- Create or support programs targeting disconnected and at-risk youth and, where appropriate, integrate crime and violence prevention efforts.
- Encourage and support other local health and wellbeing initiatives, early childhood education, community days of service for home repairs, and quality-of-life initiatives (parks, recreation, environment, walkability).

Families living in poverty face difficult tradeoffs that other families do not when it comes to decisions that add financial burden, like enrolling children in school, being able to afford childcare, putting food on the table and more. Poverty is also often the root cause of crime, and cities must facilitate effective engagement between law enforcement and the community to deter violence, especially among juveniles.

VIII. Inequality & Economic Mobility

Intergenerational poverty is defined as families living in poverty for two or more generations.



3 out of 5

households of color

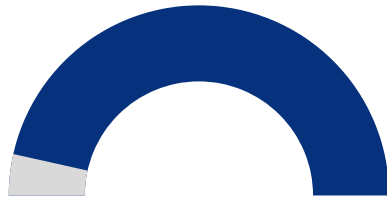
do not have enough savings for three months of living expenses

Who lives in poverty in Georgia?

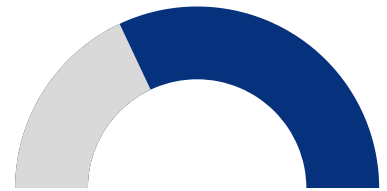
- 1 in 5 children
- 1 in 5 Black families
- 1 in 10 elderly residents
- 1 in 10 single parents

Who inherits wealth?

7% of Black families



36% of white families



How do people generate wealth?

- Homeownership
- Business ownership
- Inheritance
- Higher incomes
- Savings

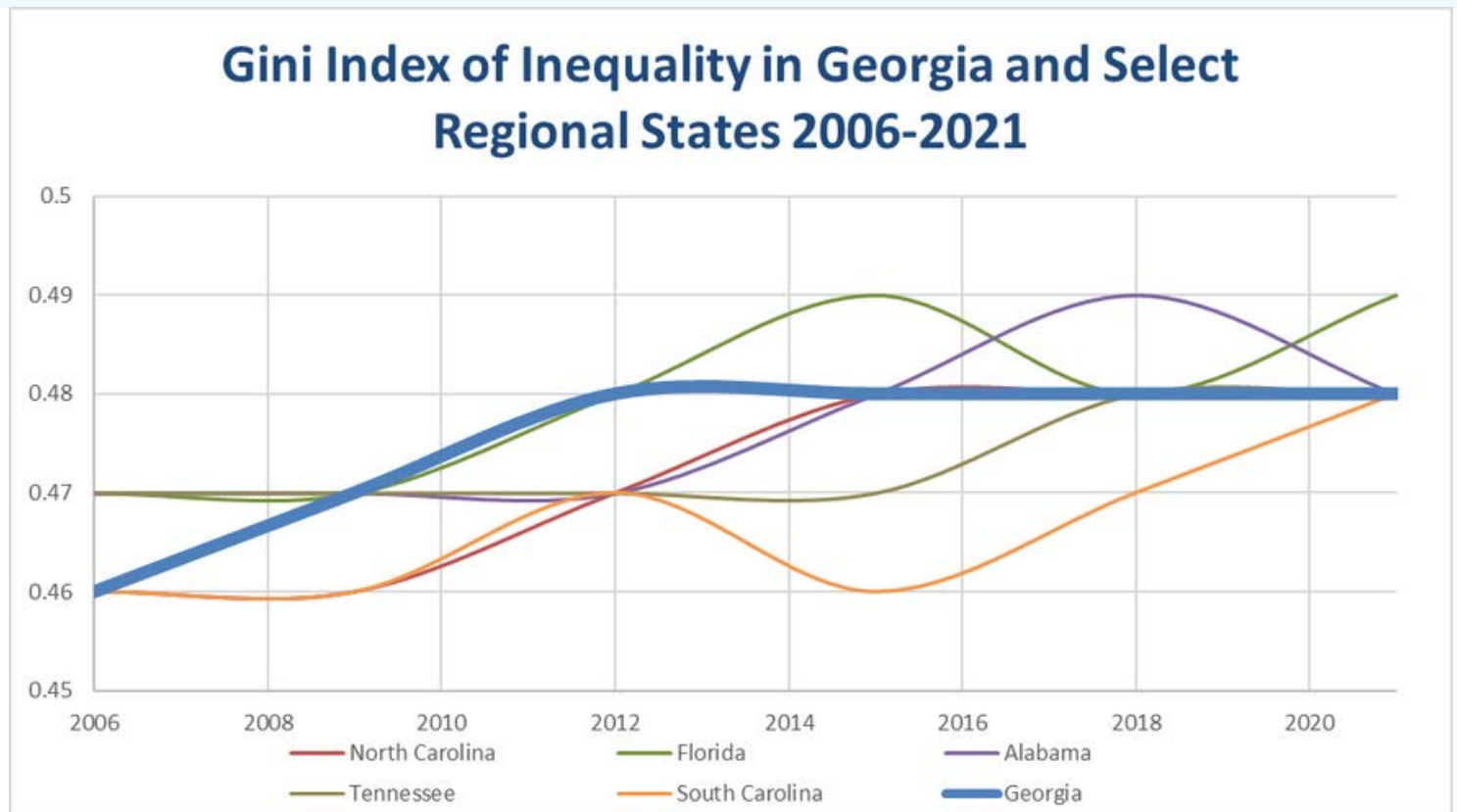
Types of Economic Inequality

- Income
- Liquid assets
- Retirement savings
- Wealth



Currently, the earnings of those in the top 20% comprise 62% of all income generated in Georgia, while the bottom 40% of workers make less than 10%.

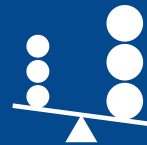
Disaggregated by race and ethnicity, white Georgians claim 64% of all earned income, while Black Georgians claim 24%, Asian workers claim 4%, and Hispanic Georgians claim a 6% share.



The Gini Index measures income and wealth inequality.

A Gini Index of 0 represents perfect equality, while a Gini Index of 1 indicates extreme inequality.

Georgia's Gini Index is currently 0.48, which is the same as the Gini Index for the U.S. as a whole.



Actions cities can take to meet Inequality & Economic Mobility challenges:

- See Actions Statements in the Employment and Job Training and Housing sections that may apply here.
- Work with economic and community development organizations to identify barriers to equality and economic mobility.
- Develop with local partners a guide and website for how to start a business in the city.
- Address community internet access and affordability gaps as barriers to career advancement and remote work opportunities.
- Promote diversity in city leadership and internship programs.
- Advance racial equity in government contracting and procurement.

By connecting individuals and businesses to available resources and providing technical assistance and guidance along the way, cities can empower residents to invest in their future through homeownership, business ownership, higher education, skills training and other wealth-building opportunities.



IX. Social Capital



Social capital refers to the network of relationships a person develops over their lifetime.

What are examples of social capital?

- Asking a parent or friend to babysit.
- Getting involved in a community organization to improve your neighborhood.
- Getting an introduction to a potential employer.
- Asking a neighbor to get your mail while you are out of town.

Types of Social Capital

Linking

Creating relationships with leaders to leverage their power and influence.

Bridging

Creating relationships between people of different groups.

Bonding

Deepening relationships you already have.



Social Capital



How does social capital manifest across these dimensions of poverty?

Youth from disadvantaged backgrounds have fewer social relationships to facilitate their educational success.



Lower-income individuals may work more hours. This decreases the opportunity to engage in civic activities.



Lack of social support can increase negative health behaviors and reduce access to health services.



Non-homeowners move more often which correlates to fewer opportunities to build relationships.



Those with longer commutes have less access to social capital, as indicated by fewer socially-oriented trips.



Poorer children typically have fewer school-class friends, thus decreasing chances for social participation.



Differing access to social capital is an enduring feature of social inequality. This powers intergenerational poverty.



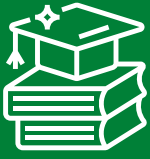


Actions cities can take to meet Social Capital challenges:

- Engage with community stakeholders to identify barriers to civic engagement and to address identified challenges.
- Offer transparent information and feedback options for citizens on city strategic priorities, and budget and resource allocation.
- Ensure city communications have clarity, consistency, and are representative of the community.
- Pursue certifications and designations to demonstrate commitment to diversity, equity, and inclusion.
- Support community anchor institutions such as libraries, churches and schools in their community and civic engagement.
- Host community-wide events such as job fairs, farmer's markets, festivals and recreation events.
- Support neighborhood-based and other civic engagement groups or partnerships.
- Utilize public spaces for multi-use purposes.

While relationship building isn't an overnight act, city leaders can foster those connections through effective community engagement and city planning that is inclusive of all. Thoughtful planning should address barriers in transportation, housing, health and education that create social and physical divides in the community.

Links to Resources



Education

Data Sources

- [Free and Reduced Price Meal Eligibility](#), Georgia Department of Education
- [Measuring Student Socioeconomic Status](#), Learning Policy Institute
- [4th Grade Reading Levels in Georgia](#), Annie E. Casey Foundation KIDS Count Data Center
- [Double Jeopardy: Reading Skills and Poverty Influence Graduation](#), Annie E. Casey Foundation

Additional Resources

- [Mayor's Reading Club](#), Georgia City Solutions
- [Georgia Partnership for Excellence in Education](#)
- [Georgia Governor's Office of Student Achievement Resources](#)
- [Georgia Public Broadcasting Education Resources](#)



Employment & Job Training

Data Sources

- [Georgia Unemployment Rate](#), Georgia Department of Labor
- [Georgia Education Beyond High School](#), Southern Regional Education Board
- [Unemployment rate by race](#), Economic Policy Institute
- [Quote on unemployment](#), United Nations

Additional Resources

- [Georgia College and Career Ready Performance Index \(CCRPI\)](#), Georgia Department of Education
- [Jobs With Purpose Municipal Workforce Development Initiative](#), Georgia City Solutions
- [Campus Connections](#), Georgia City Solutions
- [Defining Workforce Development](#), United Nations Department of Economic and Social Affairs



Health

Data Sources

- [Counties Without Primary Care Practitioners](#), Georgia Board of Healthcare Workforce
- [Rural Access](#), Georgians for a Healthy Future
- [Rates of Health Insurance](#), Georgia Budget and Policy Institute
- [Number of Families in SNAP](#), Spotlight on Poverty & Opportunity
- [Georgia Food Insecurity Rates](#), Feeding America

Additional Resources

- [Help with Health Insurance in Georgia](#), Georgians for a Healthy Future
- [Women and Children Nutrition Program \(WIC\)](#), Georgia Department of Public Health
- [Rural Health Innovation Center](#), Mercer University School of Medicine
- [Mental Health Resource Finder](#), National Alliance on Mental Illness



Housing & Homelessness

Data Sources

- [Georgia State of Homelessness Dashboard](#), National Alliance to End Homelessness
- [Georgia: National Low-Income Housing Coalition](#)
- [Talking About Homelessness](#), Atlanta Mission

Additional Resources

- [Southeastern Rental Affordability Tracker](#), Federal Reserve Bank of Atlanta
- [Home Ownership Affordability Monitor](#), Federal Reserve Bank of Atlanta
- [Metro Area Eviction Tracker](#), Georgia Tech
- [Georgia Dream Down Payment Assistance Program](#), Georgia Department of Community Affairs



Transportation

Data Sources

- [Costs of Transportation, Annual Car and Transit Costs in Georgia](#), Center for Neighborhood Technology
- [Transit as a Tool to Lower Unemployment and Poverty](#), Greater Cleveland Regional Transit Agency
- [Commuter Survey](#), Atlanta Regional Commission
- [Georgia Transit Availability Map](#), Georgia Transit Agency

Additional Resources

- [Programs to Assist with Alternatives to Commuting in a Car Alone](#), Georgia Commute Options
- [The WalkUP Wake-Up Call Atlanta](#), George Washington University



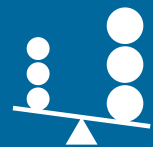
Children & Families

Data Sources

- [Cost of Childhood in Georgia](#), GEEARS
- [KIDS COUNT Data Center](#), Annie E. Casey Foundation
- [Opportunities Lost: How Child Care Challenges Affect Georgia's Workforce](#), GEEARS
- [Advancing Opportunities](#), GEEARS
- [Youth Disconnection in America](#), Measure of America

Additional Resources

- [Support for Providers - Becoming a Quality Rated Child Care Center](#), Quality Care for Children
- [Prevent Child Abuse Georgia](#)
- [ENGaGE Initiative](#), Georgia City Solutions



Inequality & Economic Mobility

Data Sources

- [Generational Poverty Definition](#), National Community Action Agency
- [Savings for 3 months of Expenses](#), Prosperity Now
- [Poverty Rates for Certain Demographics](#), Social Explorer: American Community Survey 2016-2020. 5-Year Estimates
- [Inheritance Percentages by Race](#), Institute on Assets and Social Policy
- [Income Disparities in Georgia](#), Georgia Budget and Policy Institute
- [Gini Index](#), Social Explorer: American Community Survey 2006, 2009, 2012, 2015, 2018, 2021. 1-Year Estimates

Additional Resources

- [Alliance for Opportunity](#), Georgia Center for Opportunity
- [Atlanta Wealth Building Initiative](#)
- [Equity and Inclusion Commission Report](#), Georgia Municipal Association



Social Capital

Data Sources

- [Defining Social Capital](#), Institute of Social Capital
- [Disadvantaged Youth](#), Youth & Society
- [Social Capital & Health](#), Global Health Action
- [Non-homeowners & Social Capital](#), The Economic Journal
- [Commute Time & Social Capital](#), American Journal of Preventive Medicine
- [Adolescent School-Class Friendships](#), Children & Youth Services Review

Additional Resources

- [Social Capital Index](#), United States Joint Economic Committee

Acknowledgements

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