



Partnership for Southern Equity  
TOGETHER WE PROSPER

# GROWING THE FUTURE:

*The Case for Economic Inclusion in Metro Atlanta*



"It is simply true! America's greatest untapped resource is the human capital trapped in neighborhoods of concentrated poverty... I feel confident in saying that the moral imperative and the economic imperative are one and the same."

Tom Cousins,  
Real Estate  
Development Icon and  
Philanthropist

## Partnership for Southern Equity

Partnership for Southern Equity (PSE) advocates for policies and actions that promote equity and inclusive prosperity in metropolitan Atlanta and beyond. Through forums, research, and organizing efforts, PSE brings together our regional community to lift up and encourage sustainable, civic and just practices for balanced growth and opportunity. Via its "Just Opportunity" agenda, PSE pushes for:

- 1. Connecting a “continuum of economic opportunity” for low wealth communities and communities of color**
- 2. Facilitating opportunities for place-based and regional collective impact**
- 3. Promoting equitable opportunities for asset building, entrepreneurship & ownership**
- 4. Increasing the capacity, utilization and accessibility of established data tools that encourage balanced economic growth.**

## Acknowledgements

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## TOGETHER WE PROSPER

Nathaniel Smith  
Founder and CEqO



## The Call for Action

In metropolitan Atlanta, our future competitiveness depends upon the inclusiveness of our economy. As we move toward becoming a more diverse region, every aspect of our talent pool (tapped and untapped) must be dynamically engaged in order to maintain our position as the economic capital of the American South. All of our residents – including our youth – should have the opportunity to realize their full potential if we are to reach our true potential for regional prosperity.

Unfortunately, this proposition is far from the current reality in our region. Here in the Atlanta area, a person's potential for social and economic success can still be linked to their zip code. Our imbalanced growth and development patterns – due, in part, to a myriad of factors including past policy decisions, access to resources, investment decisions, and personal circumstances – have resulted in communities of opportunity and communities of neglect throughout the region. Some areas of our region have an abundance of employment opportunities, newer infrastructure, and amenities. Other areas, while working to climb out of decades of disinvestment, continue to struggle toward reflecting the quality of life and economic opportunities found in their better-off regional peers. In many cases, these patterns reflect a divide along racial and ethnic lines.

Such patterns are found in the very heart of our region – the city of Atlanta. Recent research by The Annie E. Casey Foundation revealed that only 20 percent of the city's Black children reside in "low-poverty" communities, compared to 94 percent of White children.<sup>1</sup> In other words, there is a startling difference in the living conditions experienced by the city's Black and White children. In addition, the research showed that the city is divided by Interstate 20, with wealthier, majority-White communities to the north of the interstate and poorer, majority-Black communities to the south.

As the birth home of Martin Luther King, Jr., we cannot continue to allow levels of poverty and inequity in Atlanta's urban and suburban communities to mirror conditions we see in conflict-torn developing nations. There is hope but we must act now.

As regional stewards, economic development leaders have the exciting call to develop and implement strategies that advance the standard of living in a just manner. Measuring the economic success of our region through strictly a job creation lens is not enough. The financial well-being of community stakeholders must also be viewed as critical to the resiliency of our local economies. Our promise for reaching our full economic development potential as a region is dependent upon our ability to strengthen and leverage the talent found in communities vulnerable to poverty, blight, and crime.

"Growing the Future: The Case for Economic Inclusion in Metropolitan Atlanta" makes the case for a new way forward for our region. It details the situation we face in metro Atlanta, and identifies potential avenues to foster new opportunities for innovation, collaboration, and equity. However, it stops short of prescribing remedies as these will be identified through dynamic partnerships to come. In the coming months, PSE and its partners will work to initiate a regional economic inclusion effort that will require the engagement of both common and uncommon allies. We invite you to play your part in moving our region toward "Growing the Future" - where those at risk for being left behind are welcomed into our marketplaces and social spaces, and enjoy regional assets that have historically been beyond their reach.

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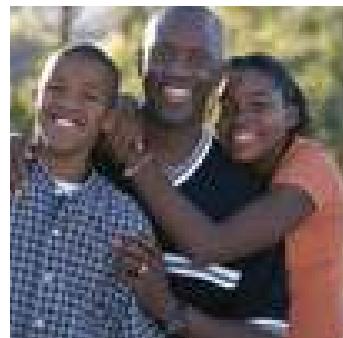
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## Informing our Efforts as Regional Stewards

The discourse on equity, economic mobility, and regional competitiveness is increasing in volume and numbers in Atlanta, the United States and around the world. As the gap between the rich and poor is growing, those who are marginalized are responding in ways that negatively impact everyone – both the advantaged and the disadvantaged. Moreover, communities with large or growing disparities are becoming less economically competitive and less able to meet the human capital and infrastructure needs of the companies and industries they wish to support. This translates into lost opportunity costs in terms of retaining, developing, and attracting businesses and dysfunctional economic development.

With this report, we seek to inform and contribute to the exchange, understanding and the “sense of urgency” regarding economic inclusion, with a focus on the metropolitan Atlanta region. Inequity and disparity exist in a number of ways in Atlanta but undergirding much of the differences are the gaps in economic areas – i.e. wealth, income, employment, and entrepreneurship. Based on the data provided in this report, the disparities in metro Atlanta and the challenges that arise from them can be observed in many urban places elsewhere. A greater understanding of what disparity looks like, who is affected, what principles can lead to greater inclusion, and some of the ways stakeholders are addressing the issue are detailed in this report.

There is much agreement around the premise that equity is “the superior growth model.” For example, researchers with PolicyLink, a leading advocate in the United States for inclusion, and the Program for Environmental and Regional Equity at the University of Southern California (PERE), discovered that reducing the unemployment rate among people of color would have profound benefits for the Atlanta area. They found that if full employment – when everyone who wants a job can find one – had been achieved in the Atlanta's surrounding southern region in 2015, the regional economy would have been **\$23.6 BILLION STRONGER.<sup>2</sup>** In such a scenario, according to the researchers, people of color would have experienced the largest increases in average household income. In addition, they report that:

- 283,500 more workers would be employed
- 175,000 fewer residents would be living in poverty
- \$4.5 billion more in tax revenues would be gained to strengthen the social safety net

*While 2015 is behind us, these impacts can be our tomorrow.*

Our hope is that the information we share in this report will raise awareness of an increasingly serious issue in our society (economic disparity) while motivating people to create change (economic inclusion). In short, we hope to foster a more prosperous future for all of our residents in the Atlanta region.

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(PSE) seeks to  
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## What is Economic Inclusion and Why is it Important?

PolicyLink defines an equitable region as one where “all residents – regardless of their race/ethnicity and nativity, gender, or neighborhood of residence – are fully able to participate in the region’s economic vitality, contribute to the region’s readiness for the future, and connect to the region’s assets and resources.”<sup>3</sup> However, this ideal is far from the norm for communities across the world.

A United Nations task force reviewed the global human condition in 2012.<sup>4</sup> They discovered that nearly one billion people in the world were undernourished and more than 200 million were unemployed at the time of their research. In reviewing past trends, they found that, since the 1980s, labor incomes have been stagnant or have fallen as a share of national income in most developed and developing countries. As a result, growing inequalities could be observed in most countries, including high-income nations. Said the task force, “The global jobs crisis reflects the human costs of these multiple crises, deepening marginalization and poverty among vulnerable groups.”

Here in the United States, it has become painfully apparent in the aftermath of the Great Recession that our country has not delivered on its promise of being the “land of opportunity” for all. Rather, research by the Economic Policy Institute has shown that the recovery following the 2001 recession saw poverty increase and then further explode during the Great Recession, citing income inequality as the largest factor contributing to higher poverty rates.<sup>5</sup> Why? According to the researchers: “As income inequality increases, poverty becomes less responsive to overall growth because too little of that growth reaches individuals and families at the lower end of the income scale.”

Research by The Brookings Institution reveals that the number of people living in distressed neighborhoods grew by five million between 2000 and 2008-2012, and that the “suburban poor” are accounting for a growing share of residents living in poverty.<sup>6</sup> Furthermore, their research shows that suburbs in the “Sun Belt” experienced some of the steepest increases in the number of suburban poor living in high poverty or distressed neighborhoods. For example, according to their data, in the Atlanta area, 44.1 percent of the suburban poor live in tracts with poverty rates of at least 20 percent.

Poverty can manifest itself in a variety of forms, from the deprivation of basic human needs and the lack of fundamental freedoms of action and choice to even living on less than \$2 a day.<sup>7</sup> Regarding the latter, it’s hard for many of us to imagine life on \$2 or less a day in the United States. However, recent research shows that the number of persons living on \$2 per day has skyrocketed over the past two decades – to 1.5 million households, including 3 million children.<sup>8</sup> Those living in poverty are not just excluded from participating in the economy of today but they are also often barred from the resources – from mainstream services and educational, training and vocational gateways to social protections and “safe life spaces” – that would enable them to participate in the economy of tomorrow.<sup>9</sup>

Looking ahead, according to a recent poll by the Pew Research Center, two-thirds of Americans believe that the next generation will be worse off financially than previous generations.<sup>10</sup> These sentiments are substantiated in a 2014 study done in support of The Equality of Opportunity Project with researchers from Harvard University, Berkeley, and the National Bureau of Economic Research.<sup>11</sup> The researchers found that intergenerational mobility is significantly lower in the U.S. than in most other developed countries. They also found that where you live in the U.S. affects your chances of being upwardly mobile. If you live in the Southeast, the chance of changing your economic status drops dramatically.



These research findings are even more striking in light of the fact that parts of the South are experiencing high levels of growth and, therefore, should ideally have more opportunities for advancement and inclusion. The authors note: “The fact that children who grow up in low-income families in Atlanta and Raleigh fare poorly is especially noteworthy because these cities are generally considered to be booming cities in the South with relatively high rates of job growth.”<sup>12</sup> Indeed, Forbes magazine ranked Raleigh 2nd and Atlanta 5th among the “Best Places for Business and Careers” in 2015.<sup>13</sup> However, these cities saw a 97 percent and 90 percent increase, respectively, in their poverty rates between 2000 and 2008-2012, according to MDC (formerly known as Manpower Development Corporation).<sup>14</sup>

A 2016 Brookings report perhaps summarizes the situation facing our nation and regions best when saying: “The lackluster economy is delivering a humbling lesson about economic development: top-line growth doesn’t ensure bottom-line prosperity.”<sup>15</sup> The report calls for adopting a broader, more inclusive vision of economic development, and states that our nation’s economic competitiveness, fiscal well-being, and social cohesion are threatened by our collective failures to do so.

Economic inclusion means a change in the way we think about and approach economic development, which is traditionally defined as wealth building through business attraction and retention.

**The Partnership for Southern Equity defines economic inclusion as: “Increasing equity in the distribution of income, wealth building, employment, and entrepreneurial opportunities for vulnerable populations.” In this definition, equity is a step beyond equality because it takes into account that people may not start from the same place and, therefore, “equal” treatment may not resolve the gap that exists.**

Rather than measuring growth primarily through indicators such as an increase in GDP or an increase in the number of businesses, economic inclusion measures wealth through metrics that also value human development and transformation. According to Brookings, inclusion metrics measure the extent to which the entire population is participating in growth and prosperity, with particular consideration given to key segments of the population in terms of race and ethnicity.<sup>16</sup> Example metrics include the share of educational attainment across racial and ethnic groups, the share of residents and jobs with access to transit, or the percentage of jobs in an area that are family sustaining.

*With an eye toward achieving greater inclusion, there are critical questions we must use to examine our economic development efforts. For example:*

- How do individuals or families maintain health, afford housing, purchase food and clothes when they are not paid the same wages and income as their counterparts?
- How does society create productive, trained and skilled individuals when large segments of the population do not have access to the components that are needed – good teachers, transportation, sufficient income, and job training?
- Finally, how does the U.S. remain competitive when our communities have a shortage of qualified personnel and companies cannot hire enough employees to meet their needs?

According to  
a recent poll  
by the Pew  
Research  
Center two-  
thirds of  
Americans  
believe that the  
next generation  
will be worse  
off financially  
than previous  
generations.





When asking ourselves these questions, we must keep in mind that inequity or disparity directly impacts the quality of life for the disadvantaged individual or family and also has significant impacts for the advantaged individual or family, as well. Studies show that adequate income and opportunity lead to productive participation in society and reduce society's costs for social and safety services. Studies also indicate that without economic inclusion local, regional and national economies stagnate. In 2011, the Asian Development Bank warned: "Growth with persisting inequalities within a country may endanger social peace, force poor and unemployed people into criminal activities, make women more vulnerable to prostitution, force children into undesirable labor, and further weaken other disadvantaged and vulnerable sections of population—resulting in a waste of vast human capital that could otherwise be used productively in creating economic outputs for sustainable growth."<sup>17</sup>

Economic inclusion is a win-win for society because an increase in productive citizens who can participate in the economy, purchase goods, and contribute to cultural and business innovation leads to that society's growth and sustainability.

## A Superior Growth Model

Brookings cites lagging productivity, declining new business formation and labor force participation rates, and stagnant household incomes and wages as key indicators that point to a fundamental truth – our communities need to undergo a major paradigm shift in our economic development approaches.<sup>18</sup> Says the report author: "*While 95 of the largest U.S. metro areas experienced aggregate job and output growth since 2009, smaller numbers have seen improvements in living standards, earnings, and employment, particularly for workers of color.*"

### **What would happen if disparities in wages and education were eliminated or, at least, reduced?**

In 2014, researchers with PolicyLink and PERE found that if racial differences in income were eliminated and people of color (Blacks, Latinos, Asians, Native Americans, and people of other/mixed race backgrounds) had similar average incomes and income distributions as Whites, then America would have gained \$2.1 trillion in GDP in 2012 with racial equity.<sup>19</sup> Their research shows that every region across the country would have been financially stronger and that the nation's 150 largest metropolitan regions would have together experienced a 24 percent increase in earnings and GDP. Similarly, the Altarum Institute found that closing the earnings gap by 2030 would increase the GDP by more than \$5 trillion a year, increase federal tax revenue by over \$1 trillion, and increase corporate profits by \$450 billion.<sup>20</sup> And McKinsey & Company discovered that closing the achievement gap between the performance of Black and Latino students and their White counterparts would increase U.S. GDP from \$310 to \$525 billion.<sup>21</sup>

Reducing disparities in income and educational achievement would also improve health outcomes, as those with lower socioeconomic status are highly susceptible to diseases, disabilities, and mental health problems.<sup>22</sup> In other words, closing the gap would result in bottom-line benefits such as fewer sick days, less illness and disease, and reduced medical costs. The National Urban League Policy Institute found that, in 2009, disparities in health cost the U.S. an estimated \$82 billion and \$22 billion in lost productivity.<sup>23</sup> They projected that the cost could rise to \$126 billion in 2020 and \$363 billion by 2050, if not managed. In another study on health care looking at the rates of a select set of preventable diseases between African Americans, Hispanics, versus non-Hispanic whites, researchers found that the treatment of preventable diseases cost the health care system nearly \$24 billion annually and will more than double to \$50 billion a year by 2050.<sup>24</sup>

Addressing the income and achievement gaps is good for business. Such efforts will lead to a greater availability of talent and a more diverse workforce. According to the Altarum Institute, "businesses with more diverse workforces have more customers, higher revenues and profits, greater market share, less absenteeism and turnover, and a higher level of commitment to their organization."<sup>25</sup>

Simply put, addressing disparities across a variety of indicators pays an "**equity dividend**" which can be experienced by all.

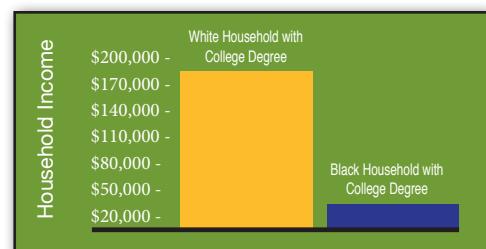


## Economic Inclusion – A New Path Forward

Early efforts to create economic inclusion focused on access to financial services and stimulating growth. It was thought that fostering greater community prosperity would enable vulnerable populations to have greater participation in the economy. However, disparities in access to financial services persist and economic growth has not translated into benefits for those who are left out. Therefore, the goal is no longer redistribution of wealth but structural transformation, that is, the reallocation of economic activity so that all populations can participate. Instead of hoping that prosperity gets shared as the economy grows, as pointed out through Brookings, the goal should be: “To put the regional economy on a trajectory of higher growth (growth) that increases the productivity of firms and workers (prosperity) and raises the standard of living for all (inclusion), thus achieving deep prosperity – growth that is robust, shared, and enduring.”<sup>26</sup>

Education and training are key components for helping people move from being marginalized to being participants in the economy. Yet, education alone doesn't necessarily translate into inclusion.

Black Americans with a college education still suffer significant gaps from their White counterparts. According to a recent study by researchers with The New School, Duke Center for Social Equity, and INSIGHT Center for Community Economic Development: “Black families whose heads graduated from college have about 33 percent less wealth than White families whose heads dropped out of high school.”<sup>27</sup> In undertaking a comprehensive view of wealth – “the difference between what you own and what you owe” – the researchers observed a worsening disparity between Black and White families. For example, they found that in “families with household heads that have a college degree, the typical White household has \$180,500 in wealth, while the typical Black household has \$23,400” – a difference of nearly \$160,000.



Source: “Umbrellas Don’t Make it Rain: Why Studying and Working Hard Isn’t Enough for Black Americans” (2015)

Gaps exist between Whites and Hispanics as well although the disparities are not quite as stark as between Whites and Blacks.<sup>28</sup> As noted by a journalist covering this issue: “Gaps in wealth, not in education, between Black and White families may be the most powerful force locking Americans into their social class.”<sup>29</sup>

Nationwide, wealth (assets minus debts) for each group dropped from 2005 to 2009, and the data revealed significant disparities.<sup>30</sup> Specifically, in 2009, the median net worth of households was as follows:

<b>Blacks</b>	<b>\$5,677</b>
<b>Hispanics</b>	<b>\$6,325</b>
<b>Whites</b>	<b>\$113,149</b>

In other words, White households have 18 and 20 times the wealth of Hispanic and Black households respectively.

PolicyLink defines an equitable region as one where “all residents – regardless of their race/ethnicity and nativity, gender or neighborhood of residence – are fully able to participate in the region’s economic vitality, contribute to the region’s readiness for the future, and connect to the region’s assets and resources.”





Education and training are important mainstay components of bridging the gaps, but more needs to be done. Five key actions are recommended through Brookings:<sup>31</sup>

1. **Set the right goals:** Expand the scope and metrics of economic development to reflect a more foundational and holistic understanding of how to expand the economy and opportunity
2. **Grow from within:** Prioritize established and emerging firms and industries, invest in ecosystems of innovation, talent, trade, infrastructure, and governance to support globally competitive firms and enable small businesses to start and grow in the market
3. **Boost trade:** Facilitate export growth and trade with other markets in the United States and abroad in ways that deepen regional industry specializations and bring in new income and investment
4. **Invest in people and skills:** Incorporate skills development of workers as a priority for economic development and employers so that improving human capacities results in meaningful work and income gains
5. **Connect place:** Catalyze economic place making and work at multiple geographic levels to connect local communities to regional jobs, housing, and opportunity

## A Look at the Atlanta Region

The Atlanta region is characterized by magnificent diversity! With more than half of the region's population characterized as non-White, it is home to an exciting mix of people of color representing many races, nationalities, and cultures. Among the non-Whites, Black or African American residents are the largest population group, followed by Hispanic or Latino residents and Asian residents. The region has benefited especially from what demographers refer to as the "New Great Migration" with the influx of African Americans who have moved to the South from the northern and Midwestern regions.<sup>32</sup> This is largely due to Atlanta's excellent reputation for quality living and decades of success in job growth.

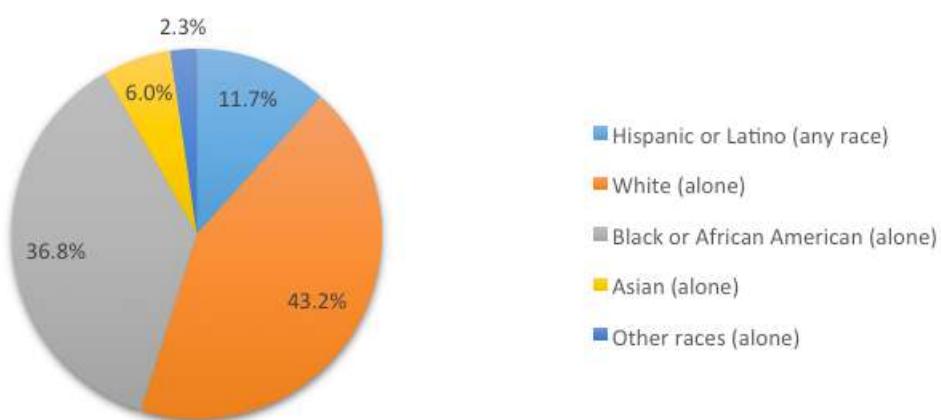
However, while the Atlanta region has experienced significant job growth and has become a place of choice for new residents, according to recent research by a Lehigh University professor, the region ranks behind nearly all other large metropolitan statistical areas for "providing its poorer residents with access to opportunities for upward mobility."<sup>33</sup> This research also found that Atlanta's African American population, in particular, still faces segregated housing patterns which "undercut the ability to build wealth through homeownership" and that "largely segregated schools hamper black students' educational experiences and possibilities."

Similarly, in the Metro Atlanta Equity Atlas report, the prevailing inequity in the Atlanta region was noted.<sup>34</sup> Said the report authors: "Atlanta has a history of isolation based on race and income. In 1980, Atlanta had the highest rates of Black-White segregation and incidences of Black isolation in the South. Racial segregation was accompanied by an uneven distribution of power and wealth with vestiges of both the separation and inequity in community wealth remaining even today. **In 2012, Atlanta had the highest ranking of any major city in the U.S. for income inequality.** This is a sign that to some degree, the historical roots of segregation still exist and may help explain the development and distribution of business locations, jobs and wealth in the region."

A spatial-based analysis of data on unemployment, job location, income, and education from the U.S. Census Bureau, reveals particularly telling insights.



## Atlanta 10-County Region Population by Race and Ethnicity, 2010 to 2014

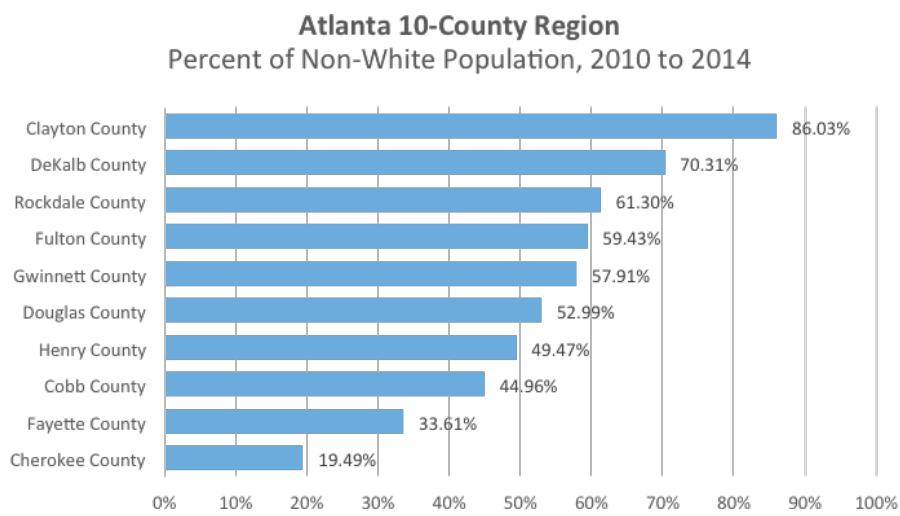


Source: U.S. Census Bureau, American FactFinder

### Racial Concentrations

Among the 10 counties in the region, Clayton County has the highest percentage of non-White residents, followed by DeKalb and Rockdale counties. Among the majority White counties, Cobb and Henry counties could very well become majority non-White counties by the next census.

With people of color representing more than half of the Atlanta region's population, the region is home to an exciting mix of races, nationalities, and cultures.



Source: U.S. Census Bureau, American FactFinder



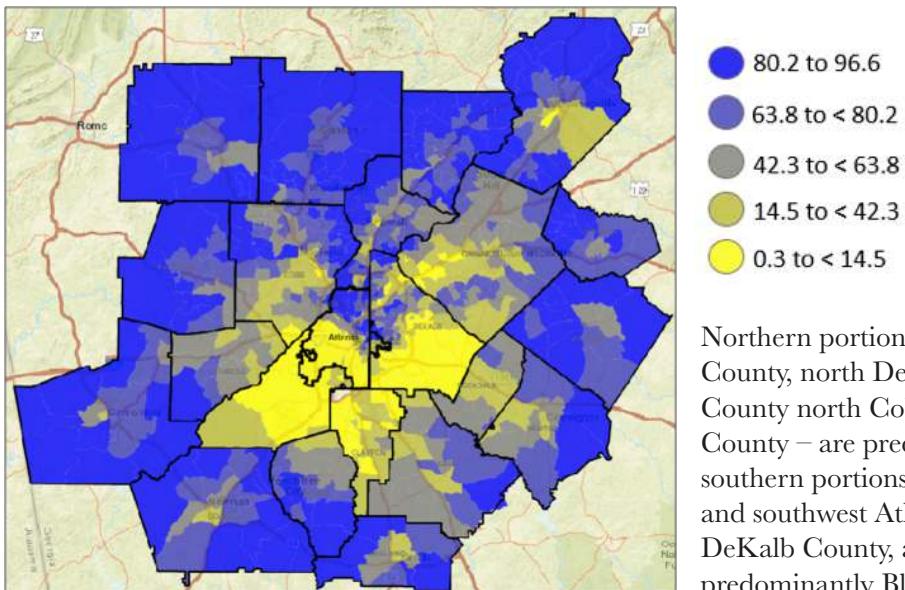
<sup>1</sup> In this report, the "Atlanta region" is defined as including 10 counties: Cherokee, Clayton, Cobb, DeKalb, Douglas, Fayette, Fulton, Gwinnett, Henry and Rockdale.



When one views the distribution of White and non-White populations in the Atlanta region on a map, a tale of two regions emerges. Like a doughnut, the census tracts that have White populations of 80 percent or higher (in bright blue) surround the census tracts that have high non-White populations (in yellow). (See Map 1.)

#### Map 1:

Percent of White Population in Atlanta 10-County Region and Beyond, 2010



Source: U.S. Census Bureau, via Neighborhood Nexus

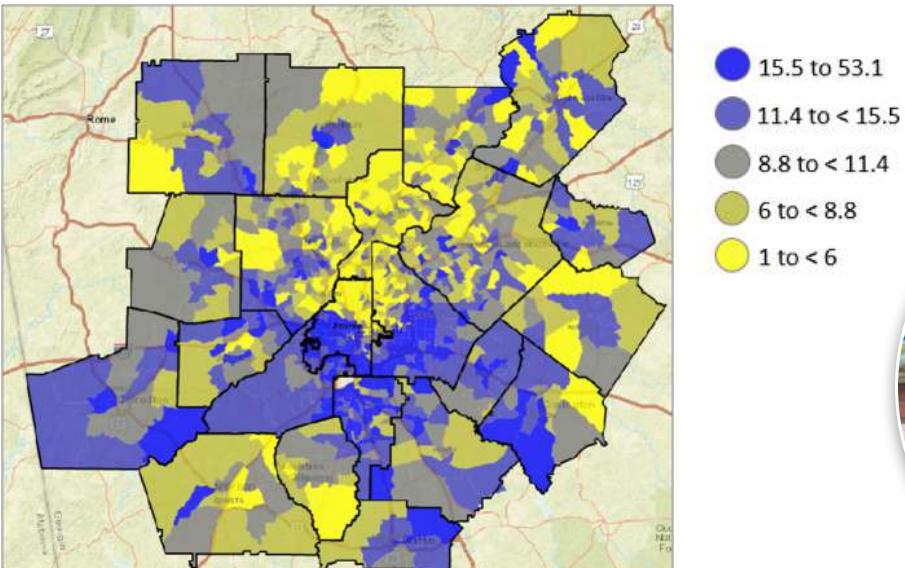
Northern portions of the region – e.g., north Fulton County, north DeKalb County, parts of Gwinnett County, north Cobb County, and Cherokee County – are predominantly White. In contrast, southern portions of the region – e.g., southeast and southwest Atlanta, south Fulton County, south DeKalb County, and north Clayton County – are predominantly Black or African American or Hispanic or Latino.

#### Unemployment and Jobs

Unemployment patterns in the Atlanta region continue to show the stark contrast between northern and southern communities. (See Map 2.) Northern portions of the region have relatively low levels of unemployment (6 percent or under), compared to the very high levels of unemployment in the southern portions of the region (greater than 11 percent). More than 50 percent of the residents in some of these areas were unemployed from 2010 to 2014. This concentration of unemployment leads to the question of where the jobs are located.

#### Map 2:

Percent Unemployed in Atlanta 10-County Region and Beyond, 2010 to 2014



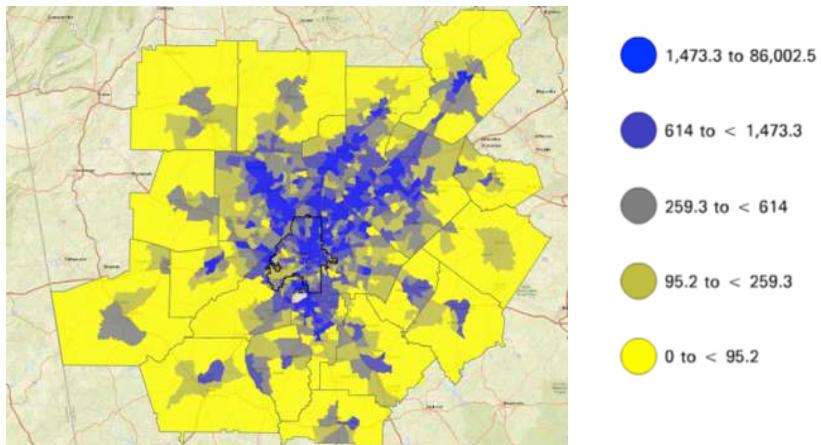
Source: U.S. Census Bureau, 2010-2014 Community Survey, via Neighborhood Nexus





Map 3 clearly demonstrates where the jobs are located. In the southern portions of the region, there are many census tracts with where there are 0 to 259 jobs per square mile (yellow areas). While there is a dearth of jobs in these areas, many of the census tracts in the northern region, particularly north Atlanta, north Fulton County, parts of Cobb County, and northern DeKalb County, contain from 1,473 to 86,002 jobs per square mile (bright blue areas).

**Map 3:**  
Jobs Per Square Mile in Atlanta 10-County Region and Beyond, 2014



Source: U.S. Census Bureau, Local Employment-Household Dynamics, via Neighborhood Nexus

What is the impact of these patterns? The lack of access to jobs means residents will not have sufficient income to sustain homes, pay taxes, afford transportation, or pay for other necessities. These families must also travel further to reach jobs and schools.

The spatial dynamics of where people live, where the jobs are, and unemployment in the Atlanta region point to disparities among Blacks and Whites. Data for metro Atlanta as a whole confirms this observation. For example, in third quarter 2014, the metro area's overall unemployment rate was 7.73 percent.<sup>35</sup> Notably, unemployment rates among Whites (4.64 percent) and Hispanics (6.02 percent) were lower than the overall rate for the area. However, for Blacks, the opposite was true as their unemployment rate was nearly double at 13.67 percent.

#### Income

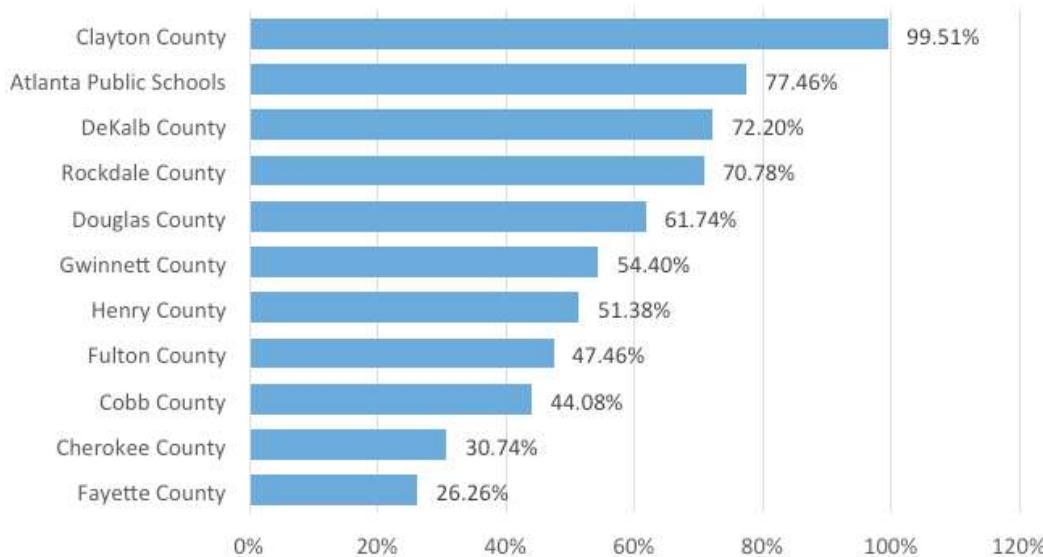
The trends of disparity and inequity continue when analyzing income levels across the Atlanta region. One key measure to consider when reviewing geographic disparities in the well-being of families is the percentage of students, from pre-K to 12th grade, who participate in the free and reduced price school meal program. Students are eligible if deemed by the federal government to meet very low-income guidelines. In addition, in Georgia, school systems that serve high poverty areas – such as Atlanta Public Schools, Clayton County Schools, DeKalb County Schools, and Fulton County Schools – receive free meals for all students wishing to benefit. Of note, every county in the Atlanta region saw an increase in their percentage of students participating in the program from October 2010 to October 2015. Nearly 100 percent of the students in Clayton County participate in the program. Clayton, DeKalb, and Rockdale have the highest percentage of participating students among the 10 counties. As noted earlier in this report, all three counties also have the highest percentage of non-White residents, an observation which corresponds to research showing the wealth disparities among Blacks and Whites.

In 2012, Atlanta had the highest ranking of any major city in the U.S. in income inequality. This is a sign that to some degree, the historical roots of segregation still exist and may help explain the development and distribution of business locations, jobs and wealth in the region.





## Atlanta 10-County Region Students Eligible for Free and Reduced Price Meals, October 2015

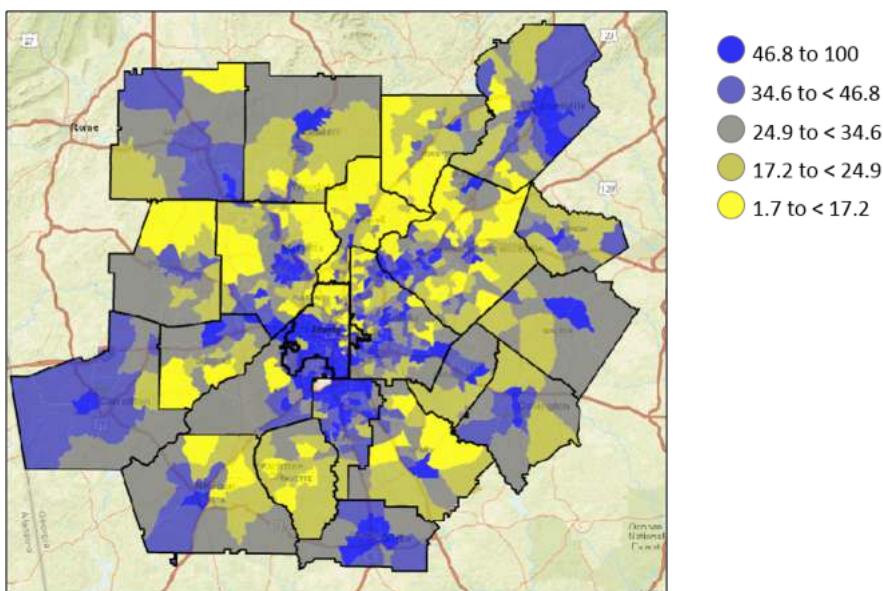


Source: Georgia Department of Education

Corresponding with this data, Clayton and south Fulton counties have a significant proportion of households earning less than \$35,000. (See Map 4). The same is true for south Atlanta.

### Map 4:

Household Income less than \$35,000 in Atlanta 10-County Region and Beyond, 2010 to 2014



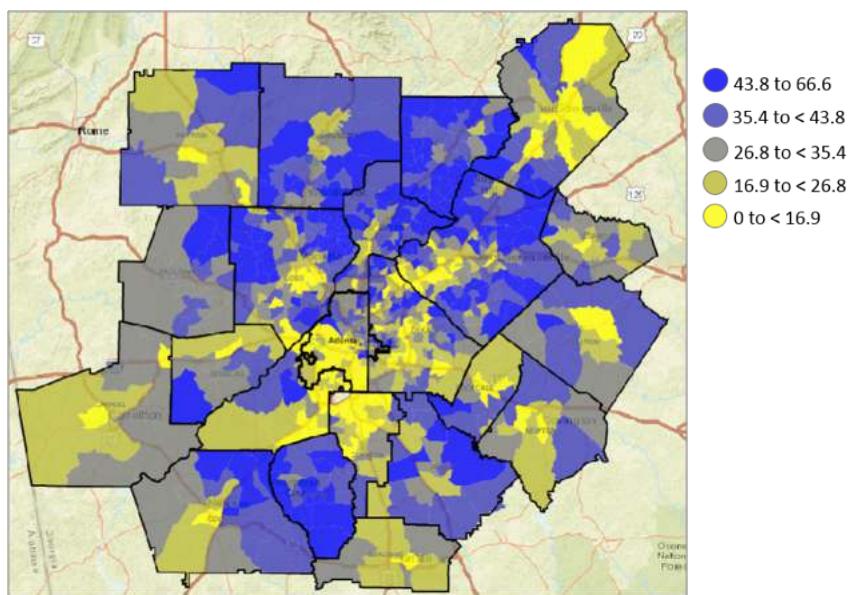
Source: U.S. Census Bureau, 2010-2014 American Community Survey, via Neighborhood Nexus



While the southern portions of the region, with the exception of Fayette and Henry counties, have had a high percentage of households with low incomes and few households with high incomes, this is largely not the case for the northern portions of the region. North of Atlanta, there has been a concentration of census tracts where at least 35 percent of households have incomes ranging from \$75,000 to \$200,000. Specifically, in north Fulton, north Cobb, and Cherokee counties, there are a significant proportion of households that have earned above \$75,000 in income. (See Map 5.)

#### Map 5:

Household Income \$75,000 to \$200,000 in Atlanta 10-County Region and Beyond, 2010 to 2014



Source: U.S. Census Bureau, 2010-2014 American Community Survey, via Neighborhood Nexus

The differences in household income stems in part from the wages paid to workers. The average monthly earnings in Atlanta in 2010 were.<sup>36</sup>

White workers	\$3,435 per month
Asian workers	\$3,138 per month
Hispanic workers	\$2,547 per month
Black workers	\$2,450 per month

In the Atlanta area, 21 percent of households lived in poverty in 2011, but nearly twice as many households (40 percent) were considered “liquid asset poor.”<sup>37</sup> They did not have roughly \$6,000 saved to live above the poverty level for just three months if they lost a job, faced a medical crisis, or suffered another income disruption. According to research by Brookings, Atlanta was among the top 10 metropolitan areas to see a recent increase in its percent of suburban poor living in poverty tracts with of least 20 percent.<sup>38</sup>

Inequity or disparity directly impacts the quality of life for every individual in our region, regardless of race, income, or background.





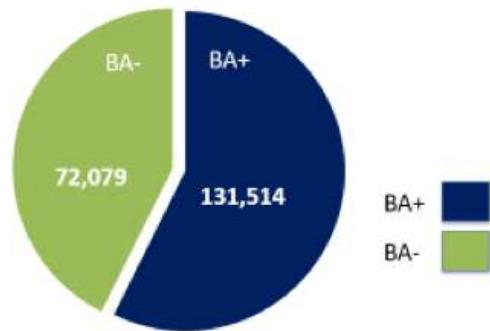
## Education

The Atlanta area recorded over-the-year employment gains each month from July 2010 to February 2016, and has experienced job growth that exceeds that of the nation.<sup>39</sup> However, indicators regarding poverty, income, and unemployment raise questions about whether these gains are translating into opportunity for many of our local residents. A recent look at educational attainment by Neighborhood Nexus provides some explanation why job creation may not be translating into lower poverty rates, reduced income disparities, and greater employment. ***Their research shows that while the majority of job postings for metro Atlanta for 2014 to 2015 required a bachelor's degree or higher, almost two-thirds of the area's population did not have a bachelor's degree as of 2013.*** Given these dynamics, it is likely that some of these jobs were filled by people other than already established Atlanta residents.

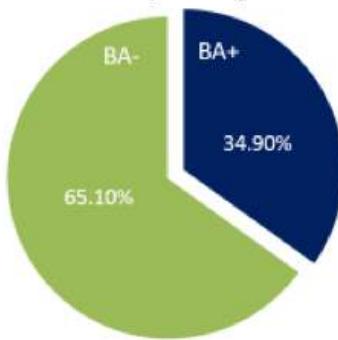
### Metro Atlanta

#### Job Posting Requirements vs. Educational Attainment

Total Job Postings, 2014-2015



Educational Attainment in Metro Atlanta  
for Population Age 25+, 2009-2013

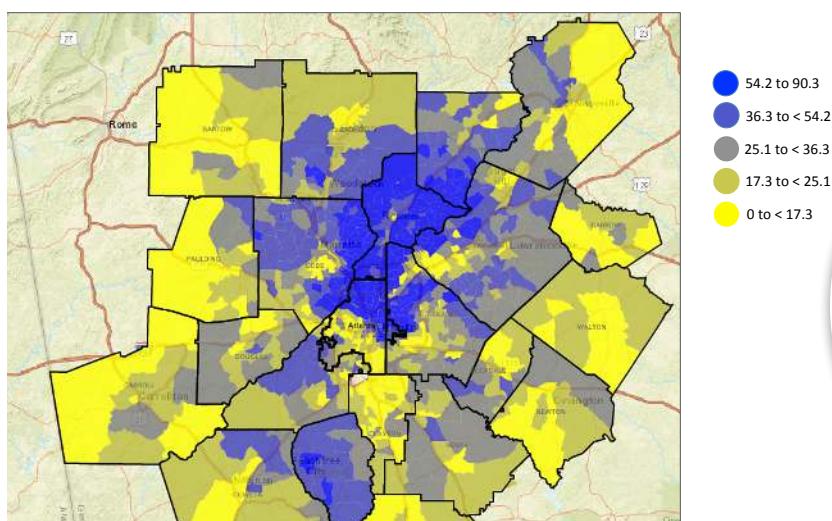


Source: U.S. Census Bureau, American Community Survey (educational attainment) and Burning Glass Technologies (job postings), via Neighborhood Nexus

Coinciding with income, unemployment, and job patterns, there appears to be higher educational attainment among residents in northern portions of the region (red areas) when compared to those living in the southern portions. (See Map 6.)

#### Map 6:

#### Percent of Population with Bachelor's Degree or Higher, 2014



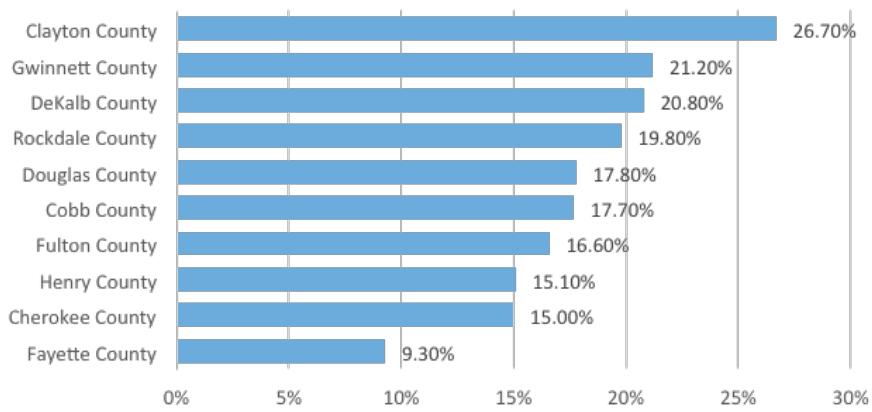
Source: Esri via Neighborhood Nexus



## Health Insurance Coverage

In recent years, nine of the 10 counties in the Atlanta region had a percentage of its population with no health insurance coverage that exceeded the percentage for the United States as a whole. This signals an above-average lack of coverage among residents in the region. Among these counties, Clayton, Gwinnett, and DeKalb counties have the highest percentage of residents without insurance, with Rockdale close behind. As noted earlier in this report, Clayton, DeKalb, and Rockdale also have the highest percentage of students who are eligible for free and reduced price school meals.

**Atlanta 10-County Region**  
Percentage of Population with No Health Insurance  
Coverage, 2010 to 2014



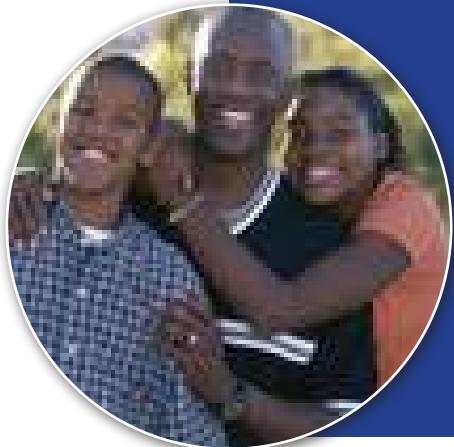
Source: U.S. Census Bureau, American FactFinder, 2010-2014

## Learning from Atlanta Stakeholders

As illustrated in the previous section, data confirms the disparities that exist among those living in the northern and southern portions of the metro Atlanta region. But numbers do not tell the whole story. Interviews were conducted with approximately a dozen stakeholders who represent diverse interests and have different viewpoints on the issue of economic inclusion. The people interviewed represent banks, foundations, non-profit organizations, community of color organizations, as well as public sector and business interests.

Geographically, those interviewed hailed from five counties in the Atlanta region: Clayton, Cobb, DeKalb, Douglas, and Fulton. In addition, an interview was conducted with one expert outside the state of Georgia. All the interviewees hold key decision-making positions in their organizations and are highly familiar with the metro Atlanta environment.

Says an Atlanta stakeholder: "Look at economic inclusion not as a deficit model but as an opportunity model. Don't talk about a person having a handicap if they have disadvantages or don't have skills; they have assets but their skills may need to be improved or modified because society is changing so quickly."





## Defining Economic Inclusion

The definition of economic inclusion was provided to each interviewee in order to ensure that respondents operated from a comparable conceptual framework. Stakeholders were asked if they agreed with the following definition of economic inclusion: “Increasing equity in the distribution of income, wealth building, employment, and entrepreneurial opportunities for vulnerable populations.” Most of those interviewed stated that they agreed but many also wanted to include education when considering its impact on the other factors included in the definition. Others questioned whether the definition should refer to “all populations” since economic inclusion should result in greater prosperity for all. Several respondents brought up the need to, in some way, address different populations (urban, rural, immigrant, low-income, etc.) since one approach cannot be applied to everyone.

One stakeholder clarified that inclusion is not about everyone having an equal stake. Instead, as the interviewee put it: “If someone starts from a different place, then adding the same levels of salt to the recipe doesn’t yield the same outcome if a lot of ingredients are missing in the first place.”

## What Are the Disparities?

Interviewees were asked about their knowledge of economic disparities at work or home. All the respondents were aware of disparities. Several respondents described institutional, structural, or systemic limitations. For example, according to the stakeholders:

- In **south DeKalb County**, there is limited access to transportation, a lack of job mobility, and a lack of quality in education.
- In **north Douglas County**, where there is the highest concentration of families below the poverty line within the county, the income disparity has resulted in a lack of home ownership and low home values.
- In **north Clayton County**, families with high income and high levels of education have left the area or sent their children to private schools. In addition, residents from Atlanta’s public housing have migrated to the county. Combined, these developments have resulted in a public school system with almost all low-income children.
- In the **Old Fourth Ward in the city of Atlanta**, the opposite is occurring. Gentrification has followed the departure (or, as some would call, displacement) of lower income residents and renters. While the area is part of two tax allocation districts that are intended to foster a mixed-income community, and while private developers and philanthropies have hired local residents for project-based jobs and job training opportunities, managed and intentional gentrification with inclusive policies is not happening at a rate that is commensurate to the growth of the area
- In **southeast Atlanta**, there is an economic divide within the same racial group. The area is home to lower-income residents (e.g., working class, unemployed and underemployed) as well as those earning within the top income rungs (e.g., creative class, upper class, executives, those with generational wealth).



Overall, the region's disparities were viewed as not only linked to race but also socioeconomic realities. It was observed how two people can "look the same" but have different means, as one might be debt-free with a trust fund while the other may have heavy debt burdens. These realities are tied to neighborhood conditions and seen to impact access to transportation, jobs, and certain services. For immigrant communities, in mostly DeKalb and Gwinnett counties, it was shared how there is the added challenge of dealing with multiple languages. Summing up what is viewed as a job-skills spatial mismatch in the region, said one stakeholder: "There are places where there are not enough jobs and other areas [where] the skill sets are not sufficient [for] the jobs [available]."

While education alone is not the answer, the stakeholders agreed that providing better educational opportunities is as an imperative for helping people develop the capabilities to participate in the economy. "If Atlanta is to be a world class area, the workforce has to have an adequate education level," shared an interviewee. An observation was shared about how a low income can block one's access to resources to become work ready, and how it is therefore critical to ensure that youth in low-income school districts are able to have the same enriching experiences as do youth in higher income districts. In addition, the importance of attracting and retaining highly skilled workers, especially millennials, was also voiced.

While disparities may appear in different ways, the common themes of poverty and race were clearly echoed during the interviews. Moreover, with inequities occurring within the same racial groups, it would seem the most powerful theme is poverty. "Education, playing by the rules, and doing what you're supposed to be doing is not mounting to a lot of progress," stated a stakeholder. When considering the high percentage of residents living in poverty, the stakeholder noted inhibiting factors such as taking on more debt, jobs not paying enough, rising cost of living, and certain tax policies as playing a role.

## Summary

Insights provided by the interviewees provided further understanding regarding the inequities evident within our region. Access to transportation, job mobility, gentrification, displacement and other issues contribute to regional disparity. The stakeholders agree, addressing these issues is an imperative for our region. At the end of the day, they believe our region's economic development future rests on seeing people as our chief assets. Therefore, if exclusion and the impacts of exclusion are affecting minorities (African Americans, Latinos, and the poor) disproportionately, then the issue of inclusion must be addressed. As one interviewee shared: "Look at economic inclusion not [as] a deficit model but as an opportunity model. Don't talk about a person having a handicap if they have disadvantages or don't have skills; they have assets but their skills may need to be improved or modified because society is changing so quickly." The challenge is to find the means and models to transform people that are at a disadvantage and give them a hand-up so they can become productive citizens of society.

Disparities inhibit growth and lead to a stagnant economy by creating groups or communities who are not able to fully participate as the productive consumers and contributors to society they could have been.



Economic inclusion accounts for the financial well-being of families throughout the region.

Low income communities and communities of color are untapped economic assets.

Access to equitable educational opportunities with support systems are key to successful economic development efforts.

Increased workforce and soft skills development for vulnerable communities allow engagement for a stronger economy.

The human assets found in under-resourced communities must be positioned to inform and benefit from positive market outcomes.

Place-based approaches for economic inclusion will revitalize underdeveloped areas and invigorate metropolitan economies.

## Growing the Future – Principles of Economic Inclusion

### The Principles

Metropolitan Atlanta must focus its efforts on the development of human and social capital that will build wealth for individuals and families. Towards that end, PSE offers the following principles to guide the development of economic inclusion policies in Atlanta and beyond:

**Principle 1: Economic inclusion accounts for the financial well-being of families throughout the region. This means deploying people-based strategies that build financial skill and decision-making, creating access to financial products, savings, and assets, and advancing policies that protect consumers.**

A viable economic development effort must work to strengthen the financial well-being of communities of color throughout the region. Eliminating the racial wealth gap will lead to a stronger economy that will end up benefiting all residents across the income streams.

**Principle 2: Regional business communities and key decision makers must recognize that low income communities and communities of color are untapped economic assets.**

In a competitive economy where every person counts, more effectively engaging people living within low income communities and communities of color is the key difference-maker in whether a region will reach its true potential for economic prosperity for all in the 21st Century.

**Principle 3: Access to equitable and diverse educational opportunities with appropriate support systems are central components of a successful regional economic development effort.**

Inclusive approaches to education and appropriate interventions are essential and should begin at the earliest possible age. These measures are key for enabling these individuals to achieve their productive potential for contributing to the society around them. They also help ensure local businesses have the talented and skilled workforce necessary to grow the regional economy.

**Principle 4: Improved workforce training and soft-skills development for low income communities and communities of color enable these populations to more fully participate in the surrounding economy.**

Ongoing workforce development that addresses employer needs and trains people for in-demand jobs is needed for individuals to meet the changing needs of employers today and tomorrow. Furthermore, employers, training providers, and workforce intermediaries should be aligned to make sure that the regional training system is efficiently and effectively helping people access available jobs.

**Principle 5: The leadership, wisdom and innovation found in under-resourced communities must be positioned to inform and benefit from positive market outcomes.**

Community leadership models are based on the premise that the community knows its environment better than others, and, therefore, residents should be involved and engaged in a leadership role to better effect their own goals and desires.

**Principle 6: Place-based approaches for economic inclusion, enabled by authentic public-private-community partnerships, will revitalize underdeveloped areas and invigorate metropolitan economies.**

Stronger local economies are the building blocks for more economically competitive metropolitan regions. Helping individuals in underdeveloped areas participate in the marketplaces and social spaces around them is vital for fostering resilient local economies. Ensuring access to reliable transportation, affordable housing, and quality supportive services (education, child care, health care, and so on) is an imperative.



## Realizing an Economic Inclusion Agenda for Metro Atlanta

To achieve the principles for “Growing the Future” as described in the previous section, a typology of models addressing economic inclusion is provided in this report for organizations seeking guidance on approaches that will move the region toward a more balanced economy. The typology was developed to:

- help frame and organize the discussion on economic inclusion;
- act as a guide for organizations who are interested in taking action but don’t know what to do or where they fit in;
- provide a framework so that research can be done on which approaches are more effective and for what uses; and
- be a precursor to the development of local, regional, or national policy solutions.

The classifications presented are drawn from insights shared through the following vehicles: interviews with key stakeholders on questions about economic inclusion (as summarized earlier in this report), PSE’s “Growing the Future” work session with partners on economic inclusion at the Federal Reserve Bank in Atlanta, and research done by others (as cited in this report). On the following pages, each model is briefly discussed and some examples of programs benefiting residents in the Atlanta region are provided. As illustrated by these examples, our region is already served by a number of highly impactful programs. In order to realize greater economic inclusion in our region, more needs to be done. The continued strengthening and engagement of these and other key players is an imperative. In addition, some examples of innovative practices elsewhere in the nation are also featured.

### Financial Training and Access Models

Financial education is critically important, and must be paired with access to safe and affordable financial products as well. Access to banks and bank accounts are important to individuals for stability. Access to capital, credit, and loans are critical for entrepreneurs.

Created by the Federal Reserve Bank of Chicago in 2002, Money Smart Week® is a public awareness campaign designed to help consumers better manage their personal finances.<sup>40</sup> With the help of community-based partners, the program operates in Georgia and several other states across the country. Operation HOPE Atlanta also offers financial coaching and counseling throughout the year in Georgia and has had notable results.<sup>41</sup> For example, according to HOPE partner, SunTrust Bank in Atlanta, client credit scores increased by an average 10 points during the third quarter of 2015.

In partnership with the U.S. Consumer Finance Protection Bureau and American Bankers Association and Protective Life, Operation HOPE’s Project 5117 empowers individuals who earn less than \$50,000 a year and low-to-moderate income youth.<sup>42</sup> This program provides diverse services to help people improve their financial circumstances. These services include homeownership counseling, credit card debt management, credit score assistance, and a comprehensive entrepreneurship training course.

The United Way of Greater Atlanta has been offering individual development accounts (IDA) for years.<sup>43</sup> These accounts can help persons with low-to-moderate incomes reach their post-secondary education or job training goals or start a business. Program participants receive financial literacy training, asset goal specific training, and an IDA savings account at a partnering financial institution. The program provides matching funds for deposited savings. More than 800 people have been served through the program.

Some employers are also working to help their employees with long-term financial wellness. For example, Staples created a robust financial wellness program which included offering a simple, affordable starter retirement account for workers, by partnering with the Treasury Department’s MyRA program.<sup>44</sup>

Another advocate empowering and protecting consumers, Georgia Watch works to safeguard consumer protections in matters of personal finance.<sup>45</sup> In 2015, the organization trained 300 service providers to identify, prevent, and report identity theft and scams.



### Elsewhere In The Nation

The Federal Deposit Insurance Corporation (FDIC) is establishing broad-based coalitions of federally insured financial institutions, community-based organizations, and other partners to “help bring unbanked and underbanked individuals and their families into the financial mainstream.”<sup>46</sup> The Boston Alliance for Economic Inclusion is an example of a coalition formed through this national initiative. The coalitions benefit from the FDIC’s data and economic expertise as well as ability to draw key stakeholders together.

### Inclusive Employment Models

Programs that encourage employers to be more inclusive in their hiring practices help adults - as well as youth who may not be college-bound - get experience and exposure. By getting experience, they may be able to translate their learned skills into becoming entrepreneurs, productive team members, innovators, leaders, and so forth. In addition, there are employers that are quite intentional about being inclusive in their employment.

Boston-based Year Up is an example of a program that helps more than 250 corporate partners be more inclusive in their hiring practices.<sup>47</sup> The program, which has an operational site in Atlanta, provides inclusive training that aligns with the workforce needs of emerging industries. Like its counterparts, Year Up Greater Atlanta provides young adults, ages 18-24, with a combination of hands-on-skill development, college credits, and corporate internships. The national results since the program’s inception in 2000 are impressive: 85 percent of the program graduates are employed or attending college full-time within four months of completing the program, and employed graduates earn an average of \$18.00 per hour (\$36,000 per year). Due to the program’s proven impact, over 90 percent of its corporate partners would recommend the program to a friend or colleague.<sup>48</sup>

Goodwill of North Georgia, Inc. is working to foster inclusive employment in the Atlanta area and beyond by partnering with private sector employers.<sup>49</sup> Some of these employers serve as “transitional job sites” for Goodwill training participants. In doing so, they not only provide individuals with on-the-job training and work experience, but also often open the door to more permanent employment arrangements. The agency also works to connect Goodwill participants with employers offering competitive positions. In 2015, the organization connected 16,809 job-seekers into employment.

Georgia Power is an example of a major employer that has adopted a corporate vision for diversity and inclusion.<sup>50</sup> The company diligently seeks to engage people from diverse backgrounds and perspectives. For example, Georgia Power’s Amigos Employee Resource Group was formed to assist in the recruiting, retention, and development of Hispanic/Latino employees. Likewise, the company’s VOICE (Valuing Openness, Inclusion, Community, and Education) group supports the recruitment, retention, and development of African American employees. Georgia Power also has an Asian Pacific American Employee Resource Group with a similar mission; more than 40 countries are represented by this group.

Another example of a major employer that is attentively working to foster diversity and inclusion is the Georgia Institute of Technology.<sup>51</sup> Through Georgia Tech’s Office of Institute Diversity, the university works to recruit faculty and staff with varied backgrounds, perspectives, interests, and talents. The mission of the office is to “support and advance the attainment of a diverse, inclusive, and equitable community by promoting inclusive excellence strategies in Georgia Tech’s teaching, research, recruitment, hiring and promotion, and service endeavors.”

### Elsewhere In The Nation

DiversityFIRST™ Jobs is an online portal that helps connect people seeking jobs with employers interested in creating a diverse workforce.<sup>52</sup> Employers and recruiters from across the United States and Canada can post open positions in real time and job seekers can post their resumes for free. Examples of employers using this service include AT&T, Walmart, Capgemini, Cigna, and WellPoint. The job board ([www.diversityfirstjobs.com](http://www.diversityfirstjobs.com)) is administered through the National Diversity Council (NDC), a nonprofit that works to “foster an understanding of diversity and inclusion as a dynamic strategy for business success and community well-being through various initiatives.” NDC is made up of several state councils across the U.S. including the Georgia Diversity Council.



## Entrepreneurship and Business Development Models

Programs that foster entrepreneurship and small business development among minorities and low-income individuals build their capacity to successfully engage in the marketplace. Such programs may foster social enterprise development and/or provide access to management, technical, and financial assistance.

The Atlanta Wealth Building Initiative, launched by The Community Foundation of Greater Atlanta, supports the creation of environmentally sustainable, community-based businesses in underserved neighborhoods.<sup>53</sup> This is done through leveraging the spending by anchor institutions such as area governments, hospitals, schools, and universities. After it was learned that area hospitals and colleges were buying the majority of their lettuce from out of state, BetterLife Growers became the first business created to both improve a regional production gap (lettuce) while at the same time build and develop the local economy. By 2021 BLG is projected to produce half of the lettuce used in food production for metro area anchor institutions, creating a sustainable source of produce for the community at competitive pricing and employ more than 25 employees who will eventually assume ownership of the enterprise.

The Center for Civic Innovation (CCI) in Atlanta is a community-driven research and development lab for local governments, nonprofits, and social entrepreneurs.<sup>54</sup> CCI's mission is to "find, test, and invest in outcome-driven solutions to local social challenges." The organization houses an incubator, Civic Labs, and hosts regular workshops for community-based social entrepreneurs. CCI also works to connect the entrepreneurs with early stage investors.

The Morehouse College Entrepreneurial Center provides education and outreach to encourage college students and youth in the Atlanta area to consider entrepreneurship as a career choice.<sup>55</sup> The center also assists existing small business owners achieve sustained growth by partnering with larger companies through their mentor-protégé program. In addition, the center provides technical assistance to other historically Black and minority-serving institutions working to foster small business development.

Georgia Tech's MBDA Business Center works to promote the growth and competitiveness of minority-owned businesses in the Atlanta region.<sup>56</sup> Center staff provide business assessments, capital and finance management, domestic and global market assistance, and strategic business consulting. In a recent 10-year period, the center's clients secured over \$1 billion in contracts and finance, and created and retained over 4,000 jobs in the U.S. and abroad.

To provide opportunities for small and diverse businesses to grow, Georgia Power and Southern Company have award-winning initiatives in place to engage them as suppliers.<sup>57</sup> Both companies have a goal of promoting economic growth in the communities through the widening of their supplier base. They are especially focused on encouraging participation by small businesses that are minority-owned, HUBZone, veteran-owned, woman-owned, and disadvantaged in their procurement process.

### Elsewhere In The Nation

Better Futures Minnesota is a coalition of workforce, health care, housing, community corrections, and human services practitioners that operates several social enterprises.<sup>58</sup> Their aim is to help high-risk adults, largely black men, living in chronic poverty with histories of incarceration, homelessness, persistent unemployment, behavioral health issues, and untreated physical health conditions. Through Better Futures, social enterprises have employed more than 550 men and have earned close to \$3.4 million.

Can we move the needle with addressing disparities and ensuring that all of our people have the means to become productive citizens of society? A review of best practice models from across the country confirms the answer to this question is "yes, we can!"





## Education Models

The importance of having access to quality pre-K-12 education cannot be understated. Such programs seek to help students be more successful in their educational pathways and improve their readiness for college or career. Great Promise Partnership™ is a nonprofit affiliated with the Georgia Department of Economic Development, Workforce Division that works to help at-risk students complete their high school education while gaining real world job skills.<sup>59</sup> The program is modeled after the successful 12 for Life™ program which was started by Southwire Company in Carrollton, Georgia. The promise offered to the students is that if they continue their education, the program will support their efforts and help them prepare for further education, military service, or the workforce after graduation. The program, held in partnership with private companies, allows teens 16 years and older to spend part of their day at school and the other part of their day at a job site. Students not only benefit from on-the-job training for real entry level jobs, but also from mentoring, life and career skill sessions, and service learning projects. The program has current sites in DeKalb and Gwinnett counties and plans to develop sites in other counties in the Atlanta region.

The Future Foundation is working to level the playing field for metro Atlanta's youth by providing quality education, health, and life skills programs.<sup>60</sup> For example, through the Real Talk ATL program, teens are given a safe place to talk about things they are dealing with and encouraged to envision a life beyond poverty. The foundation provides rigorous academic coaching to 6th through 12th graders through its afterschool program centers. The foundation also works with parents to help them in strengthening their families and helping their children.

Westside READY is a collaborative working group and think tank organized by Raising Expectations and Georgia Tech's Westside Communities Alliance to support Booker T. Washington Cluster Schools and Westside Atlanta neighborhoods.<sup>61</sup> Westside READY hosts the Westside Education Forum to convene a diverse group of stakeholders and facilitate collective efforts in reshaping and redefining strategies for making an impact through the cluster schools. The organization hosts other meetings (e.g., local school governing teams, cluster principals) to help further the dialogue.

Georgia Tech has partnered with Gwinnett Public Schools to provide the GoSTEM program which promotes academic achievement in the STEM fields among Hispanic K-12 students.<sup>62</sup> Through the program, Georgia Tech faculty mentor K-12 teachers, Georgia Tech undergraduate and graduate students mentor and tutor high school students, and high school students mentor and provide support to middle school students. The program also fosters student participation in summer camps, research internships, and STEM competitions such as FIRST® LEGO® League or the junior chapters of the Society of Hispanic Professional Engineers and the National Society of Black Engineers.

Georgia Power is also focused on preparing the future STEM workforce to go to work whether at Georgia Power or another company.<sup>63</sup> For example, the company partners with the State of Georgia to train teachers across the state to work in science and technology classrooms. Georgia Power also has a partnership in place with the Ron Clark Academy, a highly acclaimed nonprofit middle school in southeast Atlanta, to train its teachers in the STEM fields. In addition, the company works emphasize the importance of math and science among elementary school students and to build awareness about real world careers in energy among middle school students. Georgia Power, working in partnership with the National Energy Consortium to develop curriculum, has helped Georgia become the second state in the nation to have an energy career pathway cluster offered through high schools across the state.

### Elsewhere In The Nation

The long-term research by HighScope on the Perry Preschool Project in Ypsilanti, Michigan demonstrates the efficacy of early childhood educational interventions.<sup>64</sup> From 1962 to 1967, the program provided high-quality preschool education to three-and-four-year-old African American children living in poverty and deemed to be at high risk for school failure. When following up with program participants at age 40, researchers found that they had higher earnings, were more likely to hold a job, had committed fewer crimes, and were more likely to have graduated from high school than adults who did not have preschool.



## Workforce Development Models

Programs that help individuals prepare for high demand jobs are essential for enabling them to participate meaningfully in the economy. Such programs are largely provided through colleges and universities, nonprofit organizations, or the employers themselves. Whatever the case, employer engagement is critical for such programs to be successful in serving as a meaningful route toward economic inclusion. In addition, programs that help individuals overcome barriers to take advantage of training or employment opportunities are also critical. These programs may provide training in soft skills, life skills, hard skills, and other job readiness skills; entry into the workforce; and methods for finding and maintaining employment.

According to the White House, community colleges play ever-important roles in preparing the workforce as jobs requiring at least an associate degree are projected to grow twice as fast as those requiring no college experience in the coming years.<sup>65</sup> Indeed, some estimate that 65 percent of jobs in 2020 will require postsecondary education, training, and credentials, and the vast majority of those jobs will require sub-baccalaureate training. These largely middle-skill jobs will offer wages and earnings above some of the jobs that require a bachelor's degree.<sup>66</sup> Throughout the nation, community colleges work to ensure that individuals have access to the education needed to participate in the 21st Century workforce. There are five such colleges in the Atlanta region: Atlanta Technical College, Chattahoochee Technical College, Georgia Piedmont Technical College, and Gwinnett Technical College.

Recognized by President Obama as a national model for job-driven training, the Atlanta BeltLine Workforce Partnership in Healthcare is a dynamic partnership among The Atlanta Beltline Partnership, Atlanta CareerRise, Grady Health System, New Hope Enterprises, The Center for Working Families, Inc., and Atlanta Technical College.<sup>67</sup> Initial funding support for the program was provided by Atlanta CareerRise, a nonprofit managed through the United Way of Greater Atlanta. Through the program, participants receive job readiness training, technical training, and coaching support required to secure full-time, entry-level healthcare employment as a first step towards a healthcare career. Specifically, program partners are working to prepare unemployed people in the Atlanta BeltLine neighborhoods for entry into clinical or administrative careers at Grady.

Regarding programs to help individuals overcome barriers, Atlanta-based Literacy Action provides adult basic education in reading and writing, mathematics, computer training, and GED preparatory classes.<sup>68</sup> The organization also provides training in English-as-a-Second-Language, workplace literacy, workforce literacy, and family literacy. Founded in 1968, it is the oldest, largest, and leading adult education nonprofit in the southeastern United States.

Also serving adults, New Hope Enterprises, through its STRIVE program which is modeled after STRIVE International, helps men and women, between the ages of 18 and 62, who have suffered hardship and major setbacks, find and retain meaningful employment.<sup>69</sup> The soft skills training program is specifically geared to address the “poverty of spirit” that is associated with a lack of purpose in life. It is followed by New Hope’s two-week digital literacy training program and hard skill training programs.

Goodwill of North Georgia Inc. and The Center for Working Families are further examples of nonprofits that focus on helping individuals who face significant barriers to entering or re-entering the workforce.<sup>70</sup> They provide training to help them attain their GED and learn job readiness, customer service, digital literacy, and other skills needed to be successful in the workplace. Both organizations link individuals with job coaches to help them develop personal plans for career development and growth, and prepare for a successful job search.

Focused on serving troubled youth and young adults, Hearts to Nourish Hope, Inc., located in Clayton County, Georgia, has achieved notable success.<sup>71</sup> The organization offers an “on-ramp” entry program for educational, training, and employment opportunities for low skilled youth and young adults, between 16 and 24 years old, in Clayton, Fayette, and Gwinnett counties. HNHI provides internships, ongoing support, a coach to go on interviews with the youth, and career pathways.



As a result of their social support, the organization has seen significant impacts among their participants: a 92 percent graduation rate, 89 percent GED pass rate, an 87 percent non-recidivism rate, and 85 percent rate of individuals who don't return to homelessness.<sup>72</sup>

Each of these programs can be tied to wider economic development strategies, as the Federal Reserve Bank of Atlanta documented in its recent book *Models for Labor Market Intermediaries*. The book offers case studies on successful workforce development partnerships across the country, including efforts led by the private sector, governments, and non-profits.<sup>73</sup> The Metro Atlanta eXchange for Workforce Solutions is a local example of a workforce development partnership that is working to improve data sharing among training organizations, intermediaries, and employers.<sup>74</sup>

#### **Elsewhere In The Nation**

In Cleveland, the Cleveland Foundation, Cleveland Clinic, Case Western Reserve University have created what they call Evergreen Cooperatives.<sup>75</sup> Through this program, three worker-owned businesses employ 115 people. As of 2015, nearly half of these workers purchased previously foreclosed homes in blighted areas within the community.

#### **Community Leadership Models**

Community leaders can play an active role in ensuring healthier, more inclusive growth that benefits people throughout the community. Through community benefit agreements and other policy provisions, they can negotiate the terms and standards for their community in return for their support of new developments.

Atlanta-based Georgia STAND-UP (Strategic Alliance for New Directions and Unified Policies) is an alliance of leaders representing community, faith, academic, and labor organizations.<sup>76</sup> With a goal of alleviating poverty and encouraging regional equity through the empowerment of leaders, Georgia STAND-UP promotes economic justice and smart growth strategies through research, education, and advocacy. The organization uses community benefits agreements and policies to help community residents, developers, and development agencies create successful economic development projects.

The recently formed Turner Field Community Benefits Coalition is helping residents and community organizations (faith-based organizations, PTAs, social service organizations, advocacy groups, etc.) in Summerhill, Mechanicsville, Peoplestown, and beyond advocate for inclusive planning, transparent development, and other benefits for their communities.<sup>77</sup> Members of this coalition hope to work collaboratively with the developer of Turner Field in “promoting short and long-term economic development and security” that guarantees good jobs for residents, fosters business contract opportunities for local businesses, and builds community capacity through training, education, placement and other programs. The coalition also seeks to achieve other outcomes such as, for example, preventing the displacement of community residents, fostering affordable and diverse housing options, and increasing the amenities in the area.

#### **Elsewhere In The Nation**

In San Francisco, economically disadvantaged individuals are connected with entry-level jobs that are generated by the city's investment in contracts or public works, by business activity that requires approval by the city's planning department, or by permits by the city's building inspectors.<sup>78</sup> For example, companies that receive a city contract, grants or loans in excess of \$50,000 are required to offer the city the first opportunity to refer qualified candidates for the positions.

Boston recently implemented a similar policy with a focus on ensuring that “minority and women entrepreneurs are afforded fair and equitable opportunities when competing for city contracts.”<sup>79</sup> The measure is part of a more encompassing economic inclusion agenda launched through an executive order by the city mayor. The agenda is focused on achieving trackable outcomes in four areas: income and employment, wealth creation, business development, and economic mobility.



## Anchor Institutions

Collaborative partnerships where at least one of the partners is an organization deeply rooted in the community can be especially impactful for fostering economic inclusion. The most well-known model is called the Anchor-Tenant model. A long standing institution that is unlikely to leave its current location, such as a university, hospital, or large corporation, is motivated to attract other tenants that will commit money, time, and resources to work with the anchor in improving the environment, community, and economy. Other models include efforts led by others that leverage anchor institutions to achieve economic inclusion outcomes.

The Atlanta Regional Commission's (ARC) efforts to foster transit-oriented development around Metro Atlanta Rapid Transit Authority (MARTA) stations is an example of leveraging MARTA as an anchor institution to achieve desired outcomes.<sup>80</sup> These developments increase access to transit for residents and workers and provide relief from totally automobile-dependent lifestyles. ARC has also worked to foster a coordinated network of transit options between MARTA and three other transit providers. Also seeking to leverage MARTA, the TransFormation Alliance is also working to foster mixed-income community development around transit.<sup>81</sup>

On the eastside of Atlanta, the East Lake Foundation has turned one of the nation's most violent public housing projects into a national model for community redevelopment.<sup>82</sup> The foundation focuses on three goals for the East Lake community: mixed-income housing, cradle-to-college education, and community wellness. It has accomplished this by leveraging small anchor institutions including the Charles R. Drew Charter School, East Lake Family YMCA, East Lake Sheltering Arms Early Education, and a number of other institutions and programs.

### Elsewhere In The Nation

In Baltimore, Johns Hopkins University, an anchor in the community, along with The Annie E. Casey Foundation, invested money, resources, time, and influence to solicit other businesses, organizations, and investors to help transform East Baltimore from a decaying community to a revitalized area with ways that benefited vulnerable residents.<sup>83</sup> Johns Hopkins and other partners adopted economic inclusion practices such as using their purchasing power to engage small, new, and local entrepreneurs. Johns Hopkins, as a responsible anchor, worked diligently to ensure equitable development. Residents who moved were paid three times the value of their home and received family support services for five years.

## Models Leveraging Supportive Research Partners

Research is needed to continue building the case for equity, particularly economic equity. Through collaborations with supportive research partners, shared insights and knowledge can be developed and leveraged for collective impact. Supportive partners include those with place-based missions to serve the communities of interest.

In the Atlanta region, organizations that specialize in such research – including colleges and universities, the Federal Reserve Bank of Atlanta, Atlanta Regional Commission, Georgia Power, other utilities, banks, and private sector companies – should be tapped and utilized. There are other services and resources these types of organizations can provide. These partnerships are critical to moving an economic inclusion agenda forward in metro Atlanta.

### Elsewhere In The Nation

A group of national research partners – Forward Impact, Friends of New Orleans, the Aspen Institute, the Urban Institute, and Issue Media Group – are engaged in a national learning collaborative known as “Forward Cities.”<sup>84</sup> Inclusion Councils in four cities (Detroit, Cleveland, New Orleans and Durham NC) are working together to “identify ways to develop/support more business entrepreneurs, social innovators, and neighborhood change-makers from low-income communities of color.” The coalition is also working to explore issues of inclusive innovation, to ensure that entrepreneurial efforts do not leave people behind.



## Typology of Economic Inclusion Program Models

### Principle 1

Economic inclusion accounts for the financial well-being of families throughout the region.

#### FINANCIAL TRAINING AND ACCESS MODELS

Financial education is important, but must be paired with access to safe and affordable financial products as well. Access to capital credit and loans are critical for small businesses to make larger purchases or investments and grow. Access to banks and bank accounts are important to individuals for stability.

### Principle 2:

Low income communities and communities of color are untapped economic assets.

#### INCLUSIVE EMPLOYMENT MODELS

Practices that encourage employers to hire locally will help residents get experience and exposure. By getting experience, they may be able to translate their learned skills into becoming entrepreneurs, productive team members, innovators, leaders, and so forth.

#### ENTREPRENEURSHIP AND BUSINESS DEVELOPMENT MODELS

Programs that foster entrepreneurship and small business development among minorities and low-income individuals build their capacity to successfully engage in the marketplace.

### Principle 3:

Access to equitable educational opportunities with support systems is key to successful economic development efforts.

#### EDUCATION MODELS

The importance of having access to quality pre-K-12 education cannot be understated. Such programs seek to help students be more successful in their educational pathways and improve their readiness for college or career.



## Principle 5:

The leadership, wisdom, and innovation found in under-resourced communities must be positioned to inform and benefit from positive market outcomes.

### Principle 4:

Increased workforce and soft-skills development for vulnerable communities allow engagement for a stronger economy.

#### WORKFORCE DEVELOPMENT MODELS

Programs that help individuals with significant barriers to employment are essential for enabling them to participate meaningfully in the economy. These programs may provide training in soft skills, life skills, hard skills, entry into the workforce and methods for finding and maintaining employment.

#### COMMUNITY LEADERSHIP MODELS

Community leaders can play an active role in ensuring healthier, more inclusive growth that benefits people throughout the community.

#### ANCHOR INSTITUTION MODELS

Collaborative partnerships where at least one of the partners is an organization deeply rooted in the community can be especially impactful for fostering economic inclusion.

## Principle 6:

Place-based approaches for economic inclusion will revitalize undeveloped areas and invigorate metropolitan economies.

#### MODELS LEVERAGING SUPPORTIVE RESEARCH PARTNERS

Research is needed to continue building the case for equity, particularly economic equity. Through collaborations with supportive research partners, shared insights and knowledge can be developed and leveraged for collective impact. Supportive partners include those with place-based missions to serve the communities of interest.



## Conclusion: Growing the Future

Equity is the ideal, yet we find disparity in many of our communities. Disparities inhibit growth and lead to a stagnant economy by creating groups or communities who are not able to fully participate as the productive consumers and contributors they could have been. Economic inclusion efforts grounded in equity are the solution to entrenched inequality. Economic inclusion is important because participation in quality education, transportation, jobs, and financial services builds people and increases opportunity and productivity for that individual and for society, whereas, exclusion is an opportunity lost and an opportunity cost.

In the Atlanta region, there is clear evidence of spatial segregation along socioeconomic and racial lines. The data shows marked differences between the certain northern and southern portions of the region in terms of unemployment, job centers, income, and education. Income inequality among racial populations in metro Atlanta is evident. Based on the data, it appears that the vestiges of “Separate but Equal” continue into the 21st century. Therefore, policy prescriptions need to address income, race, and space.

Qualitative data was sought to get the “stories” behind the data. Interviews were conducted with a diverse group of stakeholders. They described structural barriers such as lack of transportation, job immobility, low housing values, poor education systems, and lack of opportunity. The insights shared by stakeholders shed further insight into where and why disparities occur and supported the quantitative data reviewed for the region. Disparity exists and it has implications that have the ability to slow down or halt metro Atlanta’s economic growth if actions are not taken to change the disparity dynamics.

“What to do?” became the next question to address. The Partnership for Southern Equity (PSE) has a vision for economic inclusion in metro Atlanta and for metro “Atlanta-like” areas across the American South that are similar in demographics and dynamics. This vision is grounded and guided by the Principles of Economic Inclusion crafted by PSE with the support of its local, regional, and national partners.

Interestingly, as a result of the large number of minorities succeeding in different sectors, Atlanta is seen by some outside of Georgia as a place that has “figured it out.” Yet, economically, in terms of income, wage differentials, jobs, education, and other economic related factors, metro Atlanta has much to address. In order to support an increased understanding of all the programs directly and indirectly fostering economic inclusion, a typology of the different approaches was provided based upon information received from different sources. We have examples of programs in Atlanta, a number of which are mentioned in this report, achieving stellar results in each of these approaches. But we have much more work to do.

Opportunities exist to realize economic inclusion in metro Atlanta. The maintenance and expansion of physical infrastructure, the emergence of the clean energy economy, and the daily procurement needs of local anchor institutions provide opportunities for local populations to engage and benefit in the growth of our regional economy. There are tactical actions and policies such as creating “on-ramps” for educational, training, and employment opportunities, supporting community regional leadership involvement, and fostering entrepreneurship and small businesses. PSE believes, if fully implemented, these actions and policies would lead to a more inclusive and competitive region. PSE advocates for a collective focus on the priorities and endeavors that can play a catalytic role in fostering shared prosperity and growth.

If we want to provide a vibrant economic future for Atlanta, those reading this report must take the information presented and use it as a catalytic call to action. There is no one more responsible for growing our future than the sectors and government who rely on our talent to ensure our long-term competitiveness. The destiny of metro Atlanta’s economy lies in our ability to engage all in “Growing the Future.”



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## Notes





## Notes



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