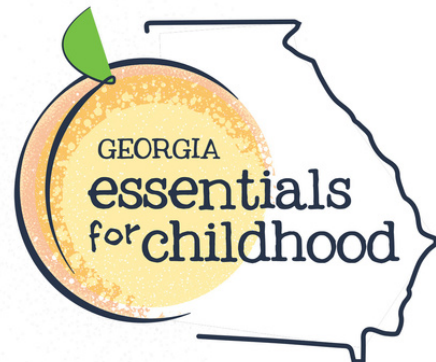




Economic Stability

Georgia Child Abuse and Neglect Prevention Plan

2020-2029



Highlights

Issues

- A significant number of children and their families in Georgia live below the poverty line.
- Children in families that struggle financially can experience additional risks for child abuse and neglect.
- Systemic racism has led to substantial income gaps between white Americans and Americans of Color.

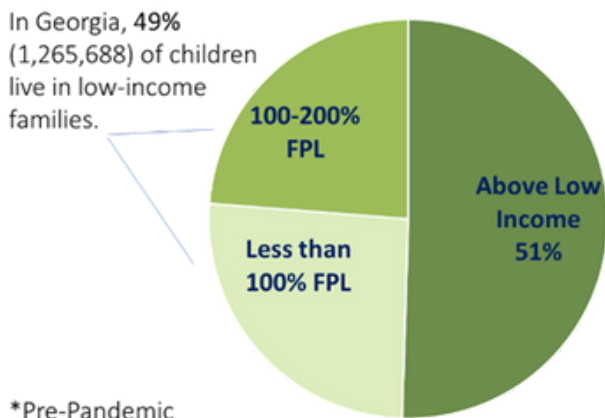
Solutions

- Ensure people have access to safe and affordable housing.
- Promote community economic development, especially within marginalized communities.
- Provide opportunities for workforce development for people of all ages and job backgrounds.
- Provide individuals with the tools and opportunities to build up their individual assets to help secure their economic futures.

Background

Experts contend that it takes an income that is twice (200% of) the Federal Poverty Level to provide for a families basic needs. Below 200% of the FPL is considered low-income and in 2022 for a family of four is an annual income of \$55,000 or less a year.(1) If we count the children in low-income households, we see that 49% of children in Georgia live in families whose income alone cannot provide for those basic and essential necessities.

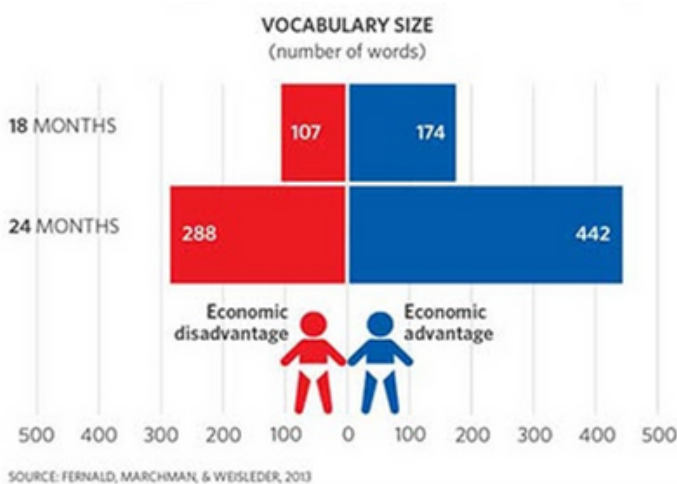
Georgia Children by Income Level



Source: National Center for Children in Poverty www.nccp.org

Even before the pandemic, about 20% of children in Georgia were living in poverty (\$25,000/year for a family of four). Although poverty does not cause child abuse or neglect, children living in low-income families are at a greater risk of child maltreatment due to lack of resources and the stressors of poverty.

Poverty has also shown to impact early child development including cognitive, language, and social emotional development as well as physical growth beginning at birth. Studies have shown that growing up in poverty can have a negative impact on memory, language, emotional control and additionally undermine a child's ability to self-regulate and learn. Think about how this child's potential in school compares to their peer's. Jumping forward, poor educational and health outcomes like these effect the future workforce and America's global competitiveness. It is clear why early childhood development has shown to have the biggest return on economic investment!



Poverty and the child welfare system

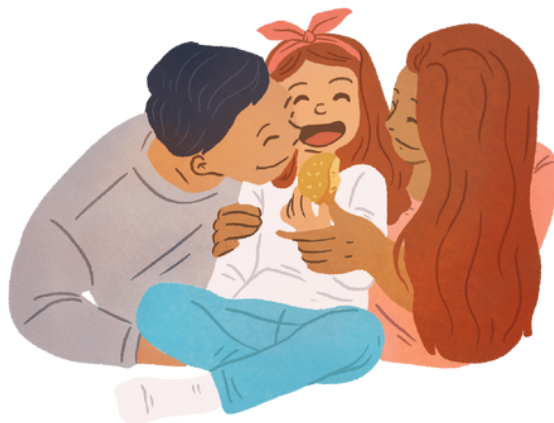
While children from all ethnicities, socioeconomic status (SES), and geographic regions experience child abuse and neglect, children living in families with a low SES have rates of child abuse and neglect that are five times higher than those of children living in families with a higher SES. Children in families with lower SES may experience additional risks for child abuse and neglect (CAN) because of their exposure to structural and social conditions that may be unsupportive of safe, stable, and nurturing relationships and environments – the essentials for healthy families and children.(2)

- Nearly half of families who have their children removed from their homes have trouble paying for basic necessities.
- Children in Families with an income below \$15,000 are 44 times more likely to have a confirmed case of neglect than those with incomes of \$30,000 or more.
- A contributing factor to the disproportionate representation of Black children in the child welfare system is the higher rate of this population's exposure to, and living in, poverty.
- The stress caused by poverty increases the risk of parenting difficulties and can affect a parent's ability to meet the needs of his or her children. (3)

Racial Wealth Disparities

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All ethnicities experience poverty and even deep generational poverty. And all people in poverty face policies and practices that are not designed to be inclusionary and perhaps create further barriers to opportunity, but we have to address the further systemic racism that has disproportionately led to substantial income gaps between Black and White Americans.



White family wealth was seven times greater than Black family wealth and five times greater than Hispanic family wealth in 2016. Despite some fluctuations over the past five decades, this disparity is as high or higher than it was in 1963. Black, Indigenous, and People of Color families have less access to important wealth building measures like homeownership families also less access to retirement savings programs/resources.(4) You can't eradicate poverty without also addressing racism. People of Color's lives are impacted by structural racism that limits their access to the safety net, health care, family-sustaining jobs and wages, housing and education. Improving family economic stability requires an examination of current policies and practices that proliferate disparities and replacing them with measures that aim to eliminate racial disparities. his video by NPR shows how the practice of redlining has detrimentally impacted generations of Black Americans from accumulating wealth: <https://www.youtube.com/watch?v=O5FBjyqfoLM>

Programs in Action

Housing

Being able to afford housing that is safe and high quality is an important first step towards living a healthy life.

- Housing First Initiatives: <https://www.usich.gov/solutions/housing/housing-first/>
- Rapid Re-Housing: The goals are to help people obtain housing quickly, increase self-sufficiency, and remain housed. The Core Components of rapid re-housing—housing identification, rent and move-in assistance, and case management and services—operationalize Housing First principals. Studies have shown that rapid re-housing helps people exit homelessness quickly—in one study, an average of two months—and remain housed. A variety of studies have shown that between 75 percent and 91 percent of households remain housed a year after being rapidly re-housed.
- Atlanta Housing serves over 2,000 families through various programs collectively called HAVEN. They provide housing assistance and other support-related services ("Housing Programs," 2019). Atlanta Housing partners with the Atlanta Continuum of Care and utilizes best practices like the Housing First model and Coordinated Entry—both are successful in transitioning and housing at-risk families ("Housing Programs," 2019).
- Purpose Built Communities- A nationally replicated model of equitable neighborhood revitalization born in Atlanta: <https://purposebuiltcommunities.org/>



Economic Development

There are several definitions for economic development, generally it is a process that effects an economy's growth and structure to improve the overall wellbeing of a community. There are many different strategies and philosophies for increasing economic development, but most center around government programs and policies that directly or indirectly effect a community's economy. (5)

- The Framework for Creating a Smart Growth Economic Development Strategy: A Tool for Small Cities and Towns, is a step-by-step guide to building a “place-based economic development strategy.” This tool is specifically intended for small and mid sized cities, that are typically characterized by limited population growth, disinvestment, and a struggling economy. The plan involves 5 steps to guide economic development, and 6 principles to guide implementation of the steps. The main areas of focus are on supporting existing business and fostering new business growth; supporting workers to ensure good pay, short commutes, and healthy working environments; and supporting a good and healthy quality of life with a green focus. Partnerships and collaboration are at the cornerstone of this community framework for improving the lives and infrastructures of small/medium towns that may be suffering from lack of development.(6)
- The “Rural Business Development Grants” in GA offer technical assistance and training for small, rural business. Eligible areas are defined as “outside the urbanized periphery of any city with a population of 50,000 or more.” There is a grant application process via the USDA Rural Development's office, and timelines and requirements are based on the GA State office. In 2020, 16 grant awards totaling over \$1.3 million were awarded to GA for business development and job creation. (7)



Workforce Development

Workforce Development can have several meanings, but essentially it is the process by which individuals receive the training, skills, and resources they need in order to obtain and keep employment and/or improve their work performance. You can read more about this definition here (<https://youtheconomicopportunities.org/resource/2864/what-workforce-development>)

- State Opportunity Zones are a program within the GA Department of Community Affairs. This program allows for a maximum job tax credit of \$3,500 per new job created for businesses that create two or more jobs. DCA considers any area within or adjacent to a census block group with 15% or greater poverty where an enterprise zone or urban redevelopment plan exists. (8)
- QUEST was a program started in San Antonio, TX to serve individuals who wanted to attend college classes. Qualified individuals had a high school diploma or GED; to qualify for funding and supportive services, individuals' household income had to be at or below 200% FPL. The program was funded by the city, county, and other private institutions. Ultimately, this was a grassroots effort to provide comprehensive support and resources to help individuals complete training programs at community colleges as well as occupational training and professional training programs, pass certification exams, and obtain jobs. The program saw an average of a 100% increase in job salaries for participants, and 150% or higher for those that obtained certification. The program started by paying 100% of tuition for participants, and after 3 years dropped to 50%. Participants worked with counselors to connect them with help, resources, jobs, and programs that would help them complete the QUEST program, as well as report findings, etc. (9)



Individual Asset Building

Assets are sources of wealth besides an individual's paycheck, they include things like savings, ownership of real estate, retirement savings accounts, investments, education etc. Individual asset building is the process in which a person can increase their personal assets in order to grow their wealth. (10)

- Securing property rights is fundamental to just, equitable, and sustainable rural and urban community revitalization. The Georgia Heirs Property Law Center release it's first edition of the Georgia Estate Planning Handbook for Communities. This handbook is a basic estate planning information guide and highlights the role intentional Estate Planning plays in building generational wealth.
- The Equity Express program and curriculum focus on addressing two major modern crises: economy and environment. This is a program that takes 6 sessions, every other week, to address expense reduction in energy, transportation, telecommunications, and food. Together, these categories of expenses represent 40% or more of low-income budgets. (11)



Resources

1. Purpose Built Communities- A nationally replicated model of equitable neighborhood revitalization born in Atlanta: <https://purposebuiltcommunities.org/>
2. The Center on Budget and Policy Priorities and Groundwork Collaborative's webinar, Racial Equity and the Federal Reserve: Centering Black Workers for a Stronger Labor Market. Access it [here](#).
3. National Alliance to End Homelessness- <https://endhomelessness.org/resource/housing-first/>
4. GA Alliance to End Homelessness- <https://endhomelessness.org/wp-content/uploads/2019/08/GA-fact-sheet-2019.pdf>,
5. Housing Affordability Tracker- <https://www.frbatlanta.org/community-development/data-and-tools/southeastern-rental-affordability-tracker.aspx>
6. Georgia Advancing Communities Together: <http://georgiaact.net/>
7. Impact of minimum wage on child abuse and neglect: <https://www.sciencedirect.com/science/article/abs/pii/S0190740916303139>

Citations

- (1) "Federal Poverty Guidelines." Georgia Department of Community Health, <https://dch.georgia.gov/federal-poverty-guidelines>.
- (2) "Fast Facts: Preventing Child Abuse & Neglect." Centers for Disease Control and Prevention, Centers for Disease Control and Prevention, 6 Apr. 2022, <https://www.cdc.gov/violenceprevention/childabuseandneglect/fastfact.html>.
- (3) Maritn, Megan, and Alexandra Citrin . "Prevent Protect Provide Brief - First Focus." <Http://Childwelfaresparc.org/Brief-Prevent-Protect-Provide-How-Child-Welfare-Can-Better-Support-Low-Income-Families/>, 7 Aug. 2014, <https://firstfocus.org/wp-content/uploads/2014/11/Prevent-Protect-Provide-Brief.pdf>.
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- (5) The International Economic Development Council, 'Economic Development Reference Guide, <https://edpbestpractices.com/wp-content/uploads/GL-Uploads/General-ED-Resources/IEDC-ED-Reference-Guide.pdf>.
- (6) United States Environmental Protection Agency, 2016, Framework for Creating a Smart Growth Economic Development Strategy: A Tool For Small Cities and Towns.
- (7) "Rural Business Development Grants in Georgia." Rural Development, 14 Jan. 2022, <https://www.rd.usda.gov/programs-services/business-programs/rural-business-development-grants/ga>.

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- (9) Roder, Anne, and Mark Elliott. Escalating Gains: The Elements of Project QUEST's Success. May 2018, <https://economicmobilitycorp.org/wp-content/uploads/2018/06/Elements-of-Project-QUESTs-Success.pdf>
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- (11) Equity Expres Financial Education Workshops, Center for Neighborhood Technology, 2018, https://www.cnt.org/sites/default/files/publications/CNT-EquityExpress-Chicago_2018.pdf .