CHANGING THE ODDS

COMPREHENSIVE SOLUTIONS FOR ATLANTA’S FUTURE

THE ANNIE E. CASEY FOUNDATION
ACKNOWLEDGMENTS

The Annie E. Casey Foundation thanks Sarah Torian and Gale Greenlee for their contributions to this report. The Foundation also thanks Casey Wright and Ann Packwood for providing photography. The Georgia Policy Labs provided data analysis.

ABOUT THE ANNIE E. CASEY FOUNDATION

The Annie E. Casey Foundation is a private philanthropy that creates a brighter future for the nation’s children and youth by developing solutions to strengthen families, build paths to economic opportunity and transform struggling communities into safer and healthier places to live, work and grow. For more information, visit the Foundation’s website at www.aecf.org.

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Since 2001, the Annie E. Casey Foundation — through its Atlanta Civic Site — has built public, private and community partnerships to improve education, job opportunities, health and neighborhoods for children, youth and families in low-income neighborhoods on the south side of Atlanta.

In 2015, the Foundation released Changing the Odds: The Race for Results in Atlanta, which explored systemic barriers that keep Atlanta’s kids from reaching their full potential. Exploring data on the communities where children and their families live, their educational experiences and outcomes and their access to economic opportunities, the 2015 report highlighted a racial divide between wealthier, majority-white communities to the north of Interstate 20 (I-20) and lower-income communities of color to the south. Charged with the need to identify solutions to address the barriers to opportunity revealed by the data, the Foundation convened a group of local leaders to form the Changing the Odds Network during the development of the report in December 2014. Four years later, the Foundation’s Changing the Odds: Progress and Promise in Atlanta report reexamined the data and proposed policies and approaches — several of them advanced by members of the Changing the Odds Network — that showed promise for dismantling the barriers to opportunity faced by Atlanta families.

As in many communities across the country, Atlanta residents experienced devastating setbacks during the COVID-19 pandemic, with disparate effects for Black children, young adults, families and communities. The pivot to online learning quickly revealed long-standing educational inequities, including unequal
The child tax credit slashed child poverty rates, with more than 2.2 million children eligible for the benefit in Georgia.\textsuperscript{9}

Philanthropic organizations redirected investments to support communities of color that were disproportionately affected by the pandemic.\textsuperscript{10} For metropolitan Atlanta, the federal government provided Paycheck Protection Program loans and other assistance for small businesses, with more than 106,000 loans approved for Fulton County businesses representing $6.5 billion in support.\textsuperscript{11} Unfortunately, as the challenges posed by the pandemic waned, so did efforts to ease its impact, effectively erasing critical stabilizing benefits for children, youth and families.

Atlanta is a city of great promise, but we know that opportunity isn’t evenly distributed. This 2024 report builds on the first two Changing the Odds reports, shining a light on disparities, progress and promising solutions led by organizations and coalitions to ensure all Atlantans can live in thriving communities, receive a quality education and have access to economic opportunity to realize their full potential.

\textbf{A CHANGING CITY WITH AN ENDURING DIVIDE}

As the largest city within Fulton County, Atlanta comprises 25 neighborhood planning units (NPUs). The NPU system functions as the official avenue for residents to offer opinions and suggestions, express concerns and receive information and updates from city government.

Since 2015, Atlanta’s demographics have shifted. As metropolitan Atlanta has become increasingly diverse in recent years, the city of Atlanta remains largely Black and white, though Black residents are now a plurality rather than a majority as the white population has grown. As a plurality, Black residents are the largest single racial group within the city population but no longer make up more than half of the total population. Asian and Latino populations each comprise 5\% of the city’s population. Since 2016, NPU-M, home to downtown Atlanta, shifted from majority white to having no majority race but a Black plurality. Asian and Latino residents made up 9\% and 4\%, respectively, of the NPU-M population. NPU-O, just to the north of I-20 and further to the east, became majority white. Despite these changes, data continue to show a clear divide in access to opportunity between wealthier, majority-white communities on the city’s northside and lower-income communities to the south and west, where the majority of residents are Black.

\textbf{DEMOGRAPHIC SHIFTS IN ATLANTA (PERCENTAGE OF POPULATION SHARE OVER TIME)}

DESPITE PROGRESS, DISPARITIES REMAIN

Since the first *Changing the Odds* report, the city of Atlanta has made significant progress for its residents of color. Despite these gains, progress remains uneven and disparate in household income and employment among racial groups. While on the surface graduation rates for Black and Latino students look promising, further inspection of third grade reading and eighth grade math outcomes point to a downward trend for the city’s younger students.

Studies show that children who live in low-poverty areas have better economic, health and social outcomes than children who live in high-poverty areas. The percentage of Atlanta’s children living in low-poverty areas declined slightly between 2016 (58%) and 2021 (56%). Promisingly, the percentage of Black children living in low-poverty areas has increased by 13 percentage points since 2012. Despite this gain, white and Asian children are still more than twice as likely than Black children to live in low-poverty areas. The percentage of Latino children living in low-poverty areas decreased by eight percentage points since 2012.

Note: Low poverty is defined as under 20% of all residents being in poverty.

The incomes of Black households have grown but so too have the gaps in earnings compared to white households. While median incomes for Black households increased by more than $6,000 in inflation-adjusted dollars between 2013 and 2021, the difference in median earnings between Black ($38,854) and white ($114,195) households increased by $3,529 to reach a difference of $75,341 in 2021.


Since 2013, Atlanta’s employment rate has increased by 7 percentage points with the most growth among Black residents (12 percentage points). Despite this impressive progress, racial disparities persist with the unemployment rate for Black residents (9%) remaining three times higher than that of white residents (3%).


Since 2014, the Atlanta Public Schools (APS) four-year on-time high school graduation rate for students improved, with racial disparities shrinking for Black and Latino students — when compared to white students — by 15 and 16 percentage points, respectively. In 2023, APS (87%) exceeded the state graduation rate (84%) by three percentage points.13

Persistent housing\textsuperscript{14} and wealth inequities\textsuperscript{15} point to the need for equitable redevelopment and continued efforts to keep residents of color from being displaced amid Atlanta’s continued growth.

Long known as a city with rapid population growth, Atlanta continues to attract new residents\textsuperscript{16} seeking to take advantage of robust job opportunities, renowned higher education institutions and the culture and attractions of a large cosmopolitan city. The Atlanta Regional Commission notes that despite the pandemic, the Metro Atlanta job growth rate for 2021–2022 ranked second in the nation among large metro areas.\textsuperscript{17} In 2023, Atlanta was named the number one metro area in the nation for overall growth in entrepreneurship.\textsuperscript{18}

This thriving job market and the appeal of economic opportunities and lifestyle amenities have drawn residents to Atlanta, but the city’s available affordable housing remains in short supply.\textsuperscript{19} In 2021 alone, Atlanta fell more than 105,000 homes short of meeting existing demand.\textsuperscript{20} Meanwhile, housing costs continue to skyrocket.\textsuperscript{21} With the median price of homes in Atlanta hovering around $357,000 (compared to the nation’s median price of $372,000 and Georgia’s $302,200),\textsuperscript{22} the Atlanta real estate market is out of reach for many residents.
Private investors further limit the availability of affordable housing. In the past 10 years, investing firms have purchased more than 65,000 single-family homes in the Atlanta metro area. Research shows that these investors often buy and flip single-family homes in predominantly low-income and Black neighborhoods and then charge high home prices or rents, effectively pricing residents out. The city lost more than 9,300 units renting for less than $1,250 from 2014 to 2019. From 2017 to 2021, the median rent for Atlanta was $1,342. The lack of affordable housing presents serious challenges, as Atlanta largely remains a renter city, with an almost 55% renter-occupancy rate. Residents who live south of I-20 are more likely to rent than residents who live to the north and east of I-20. For example, over 74% of residents in NPU-V are renters. Whether they rent or own, many Atlanta residents experience a high housing cost burden, with 30% or more of their household income going to pay their rent or mortgage. Households in majority-white NPUs are least likely to spend 30% of their incomes on housing, while southern and western NPUs contain the metro area’s highest number of households spending 30% or more. Evictions are high throughout the metro area, but in neighborhoods south of I-20, such as NPU-Q, a much higher percentage of renters are being evicted.

Renters received some critical support during the pandemic. Against the backdrop of a federal eviction moratorium and the absence of a statewide moratorium, Atlanta issued its own eviction moratorium to enable families who were unable to pay rent or who lost wages to stay in their homes and slow the spread of COVID-19. The moratorium and its subsequent extensions did not prevent landlords from filing for evictions, but they did provide a critical measure to protect tenants who made 

### LESS THAN HALF OF ALL ATLANTANS OWN THEIR OWN HOMES

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<tr>
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### BLACK ATLANTANS REMAIN COST-BURDENED, SPENDING ALMOST HALF OF INCOME ON HOUSING

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<td>28%</td>
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partial rental payments or suffered loss of income. With local nonprofits, the United Way of Greater Atlanta administered the Atlanta COVID-19 Emergency Housing Assistance Program, using more than $20 million to assist residents who experienced unemployment or lost income and had fallen behind due to the pandemic. In the first two years of the Atlanta program, more than 10,000 families received emergency funds to cover rent, security deposits, utilities and even internet service fees. In 2021, Fulton County had an eviction filing fee of $75. Several Atlanta organizations are working to influence policies and are providing interventions, such as emergency rental assistance, tenants’ rights education, housing counseling and legal aid.

But while eviction filings dropped to roughly 6,700 during the first year of the pandemic, they bounced back to pre-pandemic levels of more than 14,200 filings after eviction moratoria expired. Research has shown a correlation between high eviction filing fees and lower eviction filings. In 2024, Fulton County had an eviction filing fee of $75. Several Atlanta organizations are working to influence policies and are providing interventions, such as emergency rental assistance, tenants’ rights education, housing counseling and legal aid.

The Atlanta Volunteer Lawyers Foundation (AVLF) provides free legal aid for residents navigating what the organization identifies as major threats jeopardizing healthy families and communities: housing instability and domestic violence.

In 2015, AVLF’s Safe and Stable Homes Project launched its Standing with Our Neighbors initiative at three South Atlanta elementary schools. Designed to improve student success and keep students from leaving schools due to evictions or housing insecurity, the school-based program offers legal services with attorneys, know your rights clinics where advocates provide information on tenants’ rights and resources to Atlanta families in need of safe, stable and healthy housing.
In the initiative’s first year, significantly fewer students transferred schools, a statistic known as the student mobility rate. According to AVLF, the rates decreased by 51% at Thomasville Heights, 46% at Gideons Elementary School and 34% at Slater Elementary School. At Thomasville Heights, 90% of the student population lived in the same apartment complex. By navigating delicate relationships with landlords, AVLF has helped students stay in school as their parents are able to stay in the community.

AVLF’s legal services were deliberately placed in Title I schools, which receive federal funding to support a high percentage of students living in households with low incomes. “We work with people who are in trouble of losing their housing for reasons we would deem wrongful,” says Pierce Seitz, co-director of AVLF’s Safe and Stable Homes Project, which includes the Standing with Our Neighbors initiative. “When we looked at where the majority of eviction filings were happening in the city of Atlanta, they were in neighborhoods that were not reaching our office. They tend to be historically Black communities where folks are low income and have no access to legal recourse.”

When pandemic school closures prevented parents from accessing legal services in local schools, AVLF sent its teams into communities, eventually opening an office in the Westside Works building in Vine City and placing volunteer lawyers and advocates in local public libraries and other community sites.

When schools reopened, Standing with Our Neighbors expanded to a total of nine Atlanta-area public schools, which Seitz describes as “a great nexus to meet parents and families.”

With roughly 40,000 evictions filed in Fulton County each year, and fewer than 2% of tenants securing legal representation, AVLF proves to be a critical resource for families who cannot afford legal counsel. As of January 2024, AVLF has opened roughly 200 cases, affecting 400 household members through the Standing with Our Neighbors initiative. In total, AVLF’s housing efforts have won more than $386,000 for tenants in landlord-tenant cases, served 1,387 clients and helped more than 248 clients avoid eviction and forced moves. “Our volunteers and staff attorneys have been very successful at preventing evictions of our clients,” Seitz says.

HELPING RESIDENTS THRIVE IN PLACE WITH COMMUNITY OWNERSHIP AND STEWARDSHIP

While AVLF works on behalf of renters and renters’ rights, two local organizations, the Atlanta Land Trust and The Guild, are turning to new models of land and property ownership and stewardship.

As one of 250 land trusts operating in the country, the Atlanta Land Trust helps protect residents against forced moves, also called displacement, that sometimes
accompany gentrification when housing costs increase. They do this by helping people afford homes with a dual-ownership model that separates who owns the home from who owns the underlying land.

Atlanta Land Trust uses a community land trust model to support the real estate interests of community residents. A community land trust is a nonprofit organization governed by residents that owns and leases land for affordable homeownership. Using various sources of capital — including funding from foundations, financial institutions, private donors and federal, state and local entities — the organization buys and maintains permanent ownership of the land, while residents own the home. The organization then uses a resale formula that ensures affordability for the future buyers while creating a wealth-building opportunity for the current owner.

The efforts of the Atlanta Land Trust are concentrated around the Atlanta BeltLine, a network of public parks, multiuse trails and transit along a 22-mile loop around the city expected to generate billions in economic growth. The BeltLine is one of the nation’s largest urban development initiatives and is funded by public and private entities. Atlanta Land Trust recognized early that the surrounding communities would likely experience property value increases that could displace longtime residents. “That’s a reality of what we’ve seen in real time,” says Atlanta Land Trust Executive Director Amanda Rhein. “All citizens should be able to benefit from the public infrastructure investments that we’re making as a city.”

Atlanta Land Trust serves a broad range of homeowners at 60%–80% of the area median income. In 2023, this equated to $61,260 to $81,680 for a family of four. Atlanta Land Trust has almost 100 homes at varying stages in its portfolio. This includes homes under construction and in the planning stages. Most Atlanta Land Trust homeowners stay in their homes an average of six years before purchasing a home through a traditional homeownership process. The organization’s model ultimately creates a pathway to permanent homeownership.

The Guild, a worker-owned cooperative, seeks to build community and address long-standing economic inequities through real estate development that prioritizes the interests of the community. “One of the primary goals is to stabilize space in the neighborhood so folks can stay,” says Avery Ebron, The Guild’s director of the Community Stewardship Trust. “That’s both legacy residents and business owners.”

The Guild established the Community Stewardship Trust, which focuses on building wealth for residents and business owners. With this model, residents purchase shares allowing them to co-own the property and make decisions governing its use. As property values go up, these community owner-investors will share in the financial proceeds.

The Guild’s pilot project focuses on a 7,000-square-foot commercial building at 918 Dill Avenue in Atlanta’s Capitol View neighborhood. Community members wanted to purchase the abandoned property but were unable to do so. Through the Community Stewardship Trust, The Guild broke ground in 2023 and is developing the property into a mixed-used building with affordable housing on the top floors and a grocery store and event space on the bottom. The project also will include three commercial kitchens to support local Black food entrepreneurs. When construction concludes in 2024, the Community Stewardship Trust will open for residents to buy shares, starting at $10. These shareholders will receive dividends and hold voting rights to determine how profits will benefit the community.

“We contend that you don’t have to flip,” Ebron says. “You don’t have to take the approach that leads to displacement. You can develop long-term assets in your neighborhood.”

Through its training for emerging developers of color, The Guild also addresses systemic issues, such as redlining and perceptions of Black and low-income communities as being risky, that impede those groups’ access to capital. The program connects would-be developers to community-based lenders and foundations as well as other developers of color who can offer assistance.
COMMUNITY-LED SOLUTIONS TO INTERRUPTING VIOLENCE AND CREATING HEALTHY COMMUNITIES

On the Southside, a concerted effort to address gun violence has mobilized local communities to implement a public health approach to safety. Discussions on rising gun violence in Mechanicsville and Pittsburgh led to a partnership with CHRIS 180, an organization specializing in mental health and community services that employs “credible messengers” from the community to foster trust, collaboration and ways for residents to heal from trauma. Through a pilot supported by the Casey Foundation, these residents, many of whom have had firsthand experience with violence, are employed as violence interrupters and outreach workers. The pilot creates job opportunities while enhancing residents’ well-being and ownership in their community. “They are in our community centers, in our churches and in our schools,” says Haynes Morrison, CHRIS 180’s vice president of community initiatives. “They want more for the community and want to be part of what makes their community safer and better.”

The Casey Foundation’s Atlanta Civic Site, in partnership with the leadership of NPU-V, facilitates quarterly meetings to connect NPU-V residents with community safety partners working on the Southside. Participants include credible messengers, public health researchers, city agencies, trauma response teams and afterschool youth program providers.

Atlanta’s broader safety network emphasizes youth engagement, with the Interrupting Violence in Youth and Young Adults Program at Grady Hospital playing a pivotal role. Established in 2022, the program provides bedside assistance to gunshot victims, by offering comprehensive support services. Community workers visit victims of violence in the hospital, providing connections to services such as physical therapy, food and mentorship. Within its first year, the program completed 600 consultations with more than 450 gunshot victims, and 98% of those who were eligible for services agreed to receive the support. There has been a notable reduction in re-injury rates. And the city is experiencing signs of progress: While Atlanta’s homicide numbers are still higher than they were in 2019, they declined by 22% between 2022 and 2023.44
PREPARING CHILDREN FOR EDUCATIONAL SUCCESS

ADDRESSING EDUCATIONAL ACHIEVEMENT GAPS

Atlanta’s future depends on the quality of education its children receive today. This future also depends on the city’s ability to remove the historic and systemic barriers to a quality education that children of color have experienced. While Atlanta has made progress in addressing these barriers and resulting gaps in educational achievement, setbacks from the COVID-19 pandemic threaten this progress and could affect young people for years to come.

The on-time high school graduation rate for Atlanta Public Schools has steadily climbed since 2014, reaching a high of 87% in 2023. During that time, the disparity in graduation rates between Black and white students narrowed by half — dropping from a 27 percentage-point gap to 12 points. For Latino students, graduation rates grew nearly 30 percentage points. While these numbers reflect remarkable progress for students, post-pandemic data from the Georgia Milestones assessments on third grade reading and eighth grade math scores reveal academic challenges experienced by elementary and middle school students today that could jeopardize future progress.
Reading proficiency by the end of third grade is a major predictor of whether a student will graduate from high school. Meeting this milestone also reduces differences in graduation rates by race, ethnicity, income and language. Students who are proficient in eighth grade math also are more likely to complete high school. Proficiency in both milestones is correlated with earnings as an adult. While reading and math scores fluctuated during the pandemic and have since gained some ground, the data show wide racial disparities in Atlanta.

School and city leaders, policymakers, philanthropic organizations and program providers must recommit to addressing educational achievement gaps to ensure disparities in achieving these fundamental milestones don’t cause setbacks in graduation gains and life outcomes for students of color. Beginning in the earliest years and continuing through graduation, leaders should:

- embrace strategies that increase access to affordable, high-quality early education;
- offer targeted resources to boost children’s early literacy and math skills; and
- provide all students with access to rigorous academic courses and high-intensity tutoring that prepare them for college and career.

**STABILIZING AND IMPROVING EARLY CARE AND LEARNING**

Children go through two immense periods of brain growth and development — first in early childhood and later in their adolescent years. The first period, from birth to age 3, lays the groundwork for educational success. Providing all Atlanta children with access to affordable, quality care and support during these critical early years can help close the city’s educational gaps.

Even before the COVID-19 pandemic, Atlanta’s child care system struggled to meet the demands of children and families in need of care. Responding to the pandemic-driven child care crisis, Promise All Atlanta Children Thrive (PAACT) — a citywide alliance of public and private partners supporting the learning, health and well-being of children — successfully advocated to repurpose previously committed grant funding to stabilize child care programs. The collaborative also secured $21 million from the city of Atlanta, Atlanta Public Schools, private foundations and business leaders. PAACT used the funds to support the repair and renovations of child care facilities, child care scholarships for children of school employees and families with low incomes, business coaching for child care program directors, literacy training for early educators and workforce stabilization bonuses to encourage early learning educators to stay in their roles. PAACT’s financial and programmatic resources, coupled with public pandemic-response funding, allowed Atlanta providers to retain and slightly expand child care capacity between 2019 and 2022.

While there was a slight increase in the number of child care center slots, many neighborhood and home-based child care programs were still forced to close. This result was due to these programs’ long-standing lack of resources, training and support. As overall child care capacity held steady during this period, citywide demand outpaced supply resulting in child care gaps.

Complementing these PAACT and public pandemic-response investments, state policy changes made before the pandemic helped ensure that the gap was much smaller in Atlanta’s Southside neighborhoods. To increase access to high-quality child care for low-income families, in 2016 Bright from the Start: Georgia Department of Early Care and Learning mandated that child care providers enroll in Quality Rated, the state’s voluntary quality improvement system, to receive child care subsidies. To access these subsidies, more Southside providers enrolled in Quality Rated, resulting in child care capacity now exceeding demand in the geographies that feed into three Southside high schools while capacity is...
PROMOTING CONDITIONS FOR SUCCESSFUL K–12 EDUCATION

For academic success, children need to attend school regularly, receive instruction and support from trained educators and build strong relationships with adults and peers. Children are also more likely to succeed in school when they can complete the academic year without school transitions and disruptions.

ADDRESSING CHRONIC ABSENTEEISM

Chronic absenteeism surged in Georgia and nationwide in the wake of the pandemic. During the 2021–2022 school year, nearly four out of every 10 Atlanta Public Schools students missed 10% or more school days—including excused, unexcused and disciplinary absences—with the greatest disparity between Black
and white students. Black students were five times more likely to be chronically absent than white students.

In 26 APS elementary schools during this period, more than 40% of the students were chronically absent, reflecting a concerning nationwide trend in urban school districts. Such high rates of absenteeism affect both the children who are absent and those who are in attendance. When students are not in school, they cannot benefit from the district’s efforts to support academic recovery in the wake of the pandemic. When students are frequently absent, teachers often have to slow down their instruction to catch the absent students up when they return and keep the class on track.

Schools can address chronic absenteeism by taking a data-driven comprehensive approach that engages students and families and identifies the barriers they are facing and the community partners to help schools address them. Recognizing that unaddressed vision problems can cause children to struggle in school and become disengaged, APS is partnering with Vision To Learn, which sends mobile vision clinics to schools to provide free vision screenings, eye exams and glasses to students. With support from the Atlanta Hawks Foundation and Georgia’s Own Credit Union, Vision To Learn served 5,000 metro Atlanta students during the 2022–2023 school year.

Disparities in out-of-school suspensions contribute to the disparities in chronic absenteeism, which includes disciplinary absences. After trending downward before the pandemic, out-of-school suspensions returned to being the most frequently used disciplinary outcome in APS during the 2021–2022 school year. Sixty-eight percent of disciplinary incidents resulted in 8,507 out-of-school suspensions that school year. The overwhelming majority of those suspensions (94%) were given to Black students.

To address the impact that absenteeism has on both the parents in today’s workforce and the students of tomorrow’s workforce, city leaders can also play a key role in reducing chronic absenteeism. Leaders can:

- promote community-wide strategies to boost awareness of the importance of everyday attendance;
- support high-quality afterschool programming;
- advocate for full-service community schools; and
- ensure public transit routes and schedules align with school schedules, among other strategies.

“We know that teachers are experiencing cumulative levels of stress to unsustainable levels. The number one reason teachers are leaving the profession is burnout,” says Ken Zeff, Ed.D., executive director of Learn4Life, the metro Atlanta regional education partnership. “To deescalate a tense situation, our teachers need additional support and oxygen to fully meet kids where they are. If we invest in teachers, they are more likely to find a solution to conflict that does not result in a student being sent home and further separated from academic progress.”

### MINIMIZING CHANGES AND DISRUPTIONS IN SCHOOL

Studies have found that student moves during the school year, also called student mobility, are associated with a lower level of school engagement, worse grades (especially in math) and a higher risk of dropping out of school. Research has found that students generally lose about three months of reading and math learning each time they switch schools. (Voluntary transfers, more likely to happen during the summer, cause less academic disruption and could even boost academic achievement if they lead to better services for the student.) The impact of moving to another school can be greater in the early grades when children are learning foundational skills.

Overall student mobility in Atlanta Public Schools has fallen in recent years, but district-wide data can obscure disparities inside the system. Although mobility district-wide had decreased to 20% in 2022, rates in 17 schools exceeded 30% and 21 schools had mobility rates below 10%. Charter schools with citywide attendance zones, allowing students to remain in the same school if their families have to move during the school year, represented two-thirds of the schools with lower student mobility rates.

Economic conditions, including evictions, can contribute to school changes and disruptions. In four Southside NPUs, more than 10% of housing units likely experienced an eviction in recent years, representing more than 800 evictions. (These numbers are based on eviction filings in 2021. The eviction outcome is not made explicit in the data, but likely eviction actions are those in which the case was not marked as dismissed and either the case was marked as closed or the judgment was positive.)

Housing resources, coupled with policy changes that allow students to remain in a traditional public school for the rest of the school year when their families are forced to move, could reduce student mobility and its negative effects on student achievement.
Success in elementary, middle and high school prepares students for positive transitions into higher education and careers. Disparities in access to rigorous coursework can limit opportunities for APS students seeking to pursue college and other postsecondary opportunities.

BUILDING PATHWAYS TO EDUCATIONAL SUCCESS

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Success in elementary, middle and high school prepares students for positive transitions into higher education and careers. Disparities in access to rigorous coursework can limit opportunities for APS students seeking to pursue college and other postsecondary opportunities.
The Changing the Odds Network, spearheaded by the Casey Foundation, has focused on helping Atlanta children, families and communities by using data to understand problems identified in this report series and find solutions. The group of local thought and practice leaders has grown to 61 organizations, covering a variety of sectors including workforce, arts, education, youth, advocacy, early education and community college.

The network’s initial approach was for individual teams to address specific issues, but members soon realized that the root causes of these barriers to opportunity were deeply interwoven and required a more comprehensive approach. Consequently, in 2020, the network shifted to focus its work where barriers intersect — for example, ensuring that high-quality, affordable early learning is available for children in their communities so their parents can work and advance in their careers. In 2024, the network is expanding its strategy for advancing economic mobility to include pilot programs that help adults in South Atlanta learn new skills to get better jobs.

One of the network’s new ideas is enDAO — a neighborhood-based Decentralized Autonomous Organization — which uses new technology to engage young adult residents from the Southside and help them come up with their own solutions to neighborhood problems. Village Micro Fund and the other network members that developed this pilot are seeking additional funding from philanthropy and local businesses to invest in resident-driven efforts.

The group’s work is now reaching beyond Atlanta. Georgia Watch, an organization that stands up for consumers, is using the Changing the Odds approach to improve health and well-being in other parts of Georgia. Liz Coyle, from Georgia Watch, notes that working with the Changing the Odds Network has made the organization think more about how everything is connected. “We had a focus on being a trusted and relentless advocate for Georgians and we were doing that,” she says. “But we were working in silos.”
The good news: Employment in Atlanta has grown steadily for all racial and ethnic groups since the first Changing the Odds report in 2015. Black Atlantans have seen the greatest gains. But as these employment gaps narrowed, income disparities widened, cementing Atlanta’s status as one of the most unequal large cities in the United States. Black Atlantans face a wide range of enduring barriers to economic opportunity, including historic redlining policies that prevented Black families from building savings and assets over generations to modern disparities related to debt, emergency savings, hiring, income, mortgage lending, and access to capital for small businesses.

Employment in Atlanta reached 94% from 2017 to 2021. This progress reduced the gap in employment rates between Black and white workers from 15 to 6 percentage points since 2013. But the gap in inflation-adjusted median household income between white and Black households grew from almost $72,000 from 2009 to 2013 to more than $75,000 from 2017 to 2021. The median income of Atlanta’s Black households headed by a college degree holder ($73,269) is only slightly higher than that of white-headed households with only a high school diploma ($70,000), while white households headed by someone with a college degree earn nearly $60,000 more ($130,880).
These lower earnings translate into lower rates of savings and higher rates of delinquent debt (60 days or more past due). Financial experts recommend that households have savings and liquid assets sufficient to cover expenses for at least three months to weather a financial crisis such as a job loss, reduction in hours, medical emergency or unexpected car repair. In 2020, more than half of Black Atlantans lacked this basic financial cushion, compared to 14% of white residents. In 2022, communities of color in Fulton County had nearly three times the level of delinquent debt as white communities, with the largest portion from medical expenses (19%) followed by student loans (11%).

With lower household earnings, savings and wealth, Black college students are more likely to rely on loans to finance their education. Between 2010 and 2020, the number of student loan borrowers and the average student loan balances in Atlanta nearly doubled, with 14% of Atlanta’s Black student loan borrowers owing more than $100,000. These higher levels of student debt, coupled with the lower wages noted earlier, place Black borrowers at higher risk of delinquency and default while also standing in the way of building savings and assets such as homeownership.

Atlanta’s disparities in income, savings and delinquent debt have produced the second-lowest economic mobility numbers in the country. Black children in Atlanta whose parents’ earnings place them at the 25th percentile of income in the city have just a 28% chance of reaching a higher-income group in adulthood, compared to 41% of white children. Economic mobility varies significantly across the city. Black (42%), white (47%) and Latino (43%) children growing up in NPU-A are much more likely to earn more than their parents in adulthood than are Black (26%), white (27%) and Latino (28%) children who grew up in NPU-Y.

When the pandemic struck in 2020, 28% of Atlantans reported being laid off, terminated or furloughed. Across the 10-county metro region, Black workers were significantly more likely than white workers to experience a job loss (29% of Black workers vs. 19% of white workers) and were also much less likely to be able to work from home (29% of Black workers vs. 38% of white workers). The federal government implemented multiple rounds of economic relief assistance payments, expansion of the child tax credit and earned income tax credit, moratoria on eviction, enhanced food assistance benefits and pandemic unemployment insurance and paycheck protection loans. In 2021, these programs, most notably the child tax credit, slashed the national child poverty rate nearly in half to an all-time low of 5%. In Atlanta, child poverty fell by 11 percentage points between 2019 and 2021, with 10,000 children temporarily moving out of poverty as the families of more than 2.2 million children in Georgia were eligible to receive the child tax credit. This progress was largely eradicated when the expanded credit expired at the end of 2021, with child poverty rates rebounding to 12% nationwide and 28% in Atlanta in 2022. Georgia is not among the 14 states that provide a state-funded child tax credit or the 31 states that offer an earned income tax credit.

Note: The average household income for white communities is $175,353 compared to an average household income of $88,479 for Black communities in Fulton County.
BLACK CHILDREN ON THE SOUTH SIDE OF ATLANTA HAVE FEWER OPPORTUNITIES TO IMPROVE INCOME MOBILITY

The average income rank (out of 100) achieved by the adult children of parents at the 25th income percentile at child’s birth

Business ownership can enable Black Atlantans to build wealth faster than traditional employment and create an asset to be passed down. Fostering business creation in Atlanta’s majority-Black communities also can increase access to employment opportunities for Southside residents. In 2019, 57% of Atlanta jobs were located in one of the nine majority-white NPUs, while just 13% of jobs were located in one of the 15 majority-Black NPUs. Many Southside households do not have access to a car, further limiting access to job opportunities — as well as child care, food, health care and other common necessities — in a car-centric city.

A recent survey of Atlanta youth showed a strong interest, particularly among Black youth, in starting their own businesses. But many perceive significant roadblocks, including a lack of access to capital, transportation, mentorship and guidance from other successful entrepreneurs.

The Atlanta Wealth Building Initiative (AWBI) and The Ke’Nekt Cooperative are working to address these barriers and foster business development in Atlanta’s Southside neighborhoods. AWBI — with diverse partners from public, private and philanthropic sectors — is working to identify and address policies that perpetuate the racial wealth gap and to provide capital that helps small Black-owned businesses scale and expand to generate income for the employees on the payroll. As businesses grow and hire employees, they build community wealth. While Black businesses constitute 34% of all firms in the Atlanta area, only 3% of those businesses have employees.
“The research is clear; wealth begets wealth,” says Janelle Williams, Ph.D., co-founder and CEO of AWBI. “When we think about wealth, we need to think about it as an intersecting variable that affects multiple domains — economic, climate, health and democracy.”

AWBI is working with communities, conducting policy research and strategically pooling and deploying capital through exploratory and planning grants that focus on building a community’s wealth. One such investment is in the Village Micro Fund, a grassroots microfinance organization providing community-based cooperative investing in under-resourced communities. AWBI has outlined a set of policy recommendations that include public investments in a variety of ways to help generate financial stability and savings for families. For example, universal child trust accounts, which are established during a child’s infancy and can be used to support college enrollment, home purchase or the launch of a small business.

The Ke’Nekt Cooperative — a retail incubator — connects and supports established Black businesses, creatives, small startups and individual entrepreneurs in southwest Atlanta to strengthen their community through shared economic efforts, including funding, technical help and mental health counseling. Launched in 2020, the cooperative seeks to respond to research that shows Black communities often do not receive a proportionate share of local funding by increasing resources for Black-owned nonprofits and businesses. While many Black-owned businesses nationwide closed in the first months of the pandemic, 90% of the businesses in Ke’Nekt’s first group of participating businesses remained open in 2020. The following year, all members of the second group remained open through their first year of operations. “The businesses were able to design the programming and technical assistance that they needed,” Ke’Nekt’s Co-Founder Kiyomi Rollins says. “The technical assistance was literally led by and designed by the community. They outlined the problems, and we provided access to capital.”

ADDRESSING THE BARRIER POSED BY CRIMINAL RECORDS

Georgia has the highest rate of carceral control in the country, which includes incarceration, probation, parole and monitoring. Due to an influx of police officers in Atlanta’s predominantly Black neighborhoods, more of the city’s Black residents are arrested by the Atlanta Police Department. Making up 48% of the city’s population, Black Atlantans represent 90% of all arrests made. In a 2003 research study, only 5% of Black job applicants with a criminal record received a call back. Even Black job applicants without a criminal record were less likely to receive a call back compared to white job applicants with a criminal record.
Located on the Southside, Pittsburgh Yards showcases the difference that can be made when community members shape development. Developed on land purchased by the Annie E. Casey Foundation in 2006, this 15-acre site aims to boost the local economy and provide opportunities for the community. From the start, residents helped shape the project, from naming the site to deciding its use through market studies and developer proposals. The site now features The Nia Building®, a hub for small businesses, coworking spaces and community events, all rooted in the Kwanzaa principle of “Nia” or purpose. This entrepreneurial hub offers affordable office spaces, with monthly rents starting at $350, and membership for those needing access to coworking spaces and resources for $50 a month. More than 80% of the spaces are filled, and 40% of tenants are from South Atlanta. The Nia Building has become a catalyst for success stories such as Jayida Ché, a Black woman-owned loose leaf tea company that expanded thanks to the resources and space provided.

In addition to business opportunities, Pittsburgh Yards will soon add a shared-use commercial kitchen to support food entrepreneurs. The site hosts more than 50 events monthly, including art exhibitions, workshops and community gatherings. Future plans include adding retail businesses in shipping containers and land for developers to create more businesses and living-wage jobs in line with community input.

“We consider this to be a successful model,” says Chantell Glenn, senior associate at the Annie E. Casey Foundation’s Atlanta Civic Site. “It’s only been three years, and we’re still building.”

The Georgia Justice Project offers legal help, advocates for change and conducts community outreach, contributing to legal reforms that have reduced prison numbers and helped individuals with past convictions secure employment. These actions, along with those of other advocates, have notably lowered arrest and incarceration rates for Black adults in Fulton County and Georgia, while also cutting prison costs. Reforms under two gubernatorial administrations downgraded certain nonviolent felonies to misdemeanors, established new punishment categories for drug offenses and started or expanded treatment courts for nonviolent offenders with substance abuse issues. Other reforms have made it easier to expunge old convictions, allowed for early termination of felony probation and stopped the automatic suspension of driver’s licenses for not attending traffic court.

Collectively, these reforms to the criminal justice system have contributed to a 41% drop in the arrest rate for Black adults. But criminal records established before the reforms can still pose a barrier to employment for 4.5 million Georgians. The Georgia Justice Project is working to improve job opportunities for Georgians with criminal records by advocating for policy changes on occupational licenses that would make it easier to get jobs in areas such as plumbing, truck driving, accounting, nursing and teaching.
RECOMMENDATIONS

SUPPORT RENTER STABILITY BY EXTENDING SAFETY NET POLICIES PROVEN DURING THE PANDEMIC

Innovative policies such as federal and state emergency rental assistance programs helped renters — particularly renters who identified as women, were Black or had low incomes — pay their rent and utility bills despite lost wages. City and state leaders should support measures to ensure legal representation, such as those implemented in New York City, Cleveland and Baltimore, that effectively curb eviction and homelessness rates. Housing navigators or counselors help individuals and families connect to resources that ease their barriers to housing and identify their housing options. City leaders must push for continued construction of new, affordable rental units. City and state leaders should also adopt policies that establish a baseline of healthy housing and strengthen tenants’ rights by protecting a “Notice to Cure or Vacate” measure that gives tenants time to fix lease violations. Following cities such as Sarasota, Florida, local leaders should also advocate for setting rental rates based on the area median income to ease housing burdens.

ENSURE ALL RESIDENTS BENEFIT FROM ATLANTA’S GROWTH AND DEVELOPMENT AND CAN REMAIN IN THEIR COMMUNITIES

As the Atlanta BeltLine project continues to change the landscape for economic investment and opportunities across the city, local leaders must minimize residential displacement and institute policies that ensure all residents benefit from the city’s economic growth. Public and private leaders should bolster homeowner stability by expanding use of the community land trust model. Leaders should create tax breaks or programs to reduce tax hikes for low-income, long-term residents on the west and southside of Atlanta. Options include grants to pay for rising property taxes.
as the Atlanta BeltLine’s Legacy Resident Retention Program has done. Leaders should invest in housing stability efforts such as those of HouseProud Atlanta that keep seniors, veterans and disabled homeowners safely housed by easing the burden of housing costs like home repairs.

**INVEST IN COMMUNITY-LED SOLUTIONS TO COMMUNITY CHALLENGES AND ENCOURAGE AUTHENTIC YOUTH ENGAGEMENT AND LEADERSHIP**

Leaders should invest in resident engagement and leadership development to foster community-driven solutions for reducing gun violence and building wealth; to encourage neighborhood bonds and appreciation of community heritage; and to increase understanding of disparities and potential equity strategies. These efforts spark creativity, increase community participation in the local economy and effectively connect residents to their neighborhoods and each other.

**INCREASE ACCESS TO HIGH-QUALITY, AFFORDABLE EARLY LEARNING PROGRAMS, INCLUDING BOTH CENTER-BASED AND IN-HOME CHILD CARE IN ATLANTA’S SOUTHSIDE**

After multiple years of state budget surpluses, Georgia leaders should invest more in early learning to stabilize child care programs, boost educator wages and increase financial assistance for families. State and local leaders should support groups such as Quality Care for Children to improve access to training and resources for child care providers. This aid will help providers meet quality standards, strengthen their business operations and help them persist in a financially challenging industry.

**INCREASE SUPPORT FOR TEACHER EFFECTIVENESS AND PROFESSIONAL DEVELOPMENT TO IMPROVE STUDENT ACHIEVEMENT AND DIVERSIFY THE LOCAL EDUCATOR WORKFORCE**

State and local education leaders and philanthropic organizations should strengthen teacher preparation and professional development programs. Nearly three-quarters of Atlanta Public Schools teachers are Black, closely mirroring the student body, which is 72% Black, while just 7% of the national teacher workforce is Black. However, Black men comprise only 13% of educators in Atlanta Public Schools. Studies show that Black students benefit from exposure to Black educators and Black male educators have a significant positive effect on Black male students. Local leaders should invest in existing and new programs that recruit and retain Black male educators.

**ENSURE EQUITABLE ACCESS TO HIGH-RIGOR COURSES, INCLUDING EARLY OPPORTUNITIES THAT PREPARE YOUNGER STUDENTS FOR RIGOROUS COURSEWORK**

Local leaders should ensure that, beginning in grades four and five and continuing throughout middle school, students are encouraged to enroll in advanced math to prepare for higher-level math courses in high school. Students should have access to programs that prepare them for success in advanced high school coursework as well as college and career. Examples include MathTalk, which is being used in Clayton County, Georgia, to embed early math concepts into everyday opportunities, and the Algebra Project, which couples curricular interventions in middle and high school math with intensive teacher professional development and coaching. Schools should draw on both teacher recommendations and student test scores to ensure that students who are ready for more rigorous courses are able to enroll in them. Local leaders should explore models to increase access to middle school honors classes.

**RECONSIDER ATTENDANCE-ZONE POLICIES TO DISCOURAGE THE NEED FOR STUDENTS TO CHANGE SCHOOLS**

Research shows that when students change schools, especially in the middle of the year, they are less likely to be engaged in their education and more likely to drop out of school. When students can attend a school regardless of the city neighborhood they live in — as is the policy for Atlanta’s charter schools — the data show they are less likely to change schools than when they attend schools with defined attendance zones, which is the case in most traditional public schools. During the 2021–2022 school year, all but one of Atlanta’s 18 charter schools had student mobility rates below 12%, compared to more than 30% for many traditional schools. Given these patterns, local leaders should revisit attendance-zone policies to understand what is causing the differences in student school changes and explore opportunities for reducing mobility.

**PROMOTE FINANCIAL STABILITY FOR LOW-INCOME FAMILIES WITH STATE TAX CREDITS AND INCOME SUPPLEMENTS**

Studies of recent federal income enhancement efforts, including the 2021 temporary expansion of the federal child tax credit and federal earned income tax credit, show substantial reductions in poverty and food insecurity without reductions in workforce participation. Georgia’s elected officials should adopt state child tax credit and earned income tax credit policies to enhance financial stability for workers and families with low incomes. Local funders should continue to make investments to build evidence for programs that support income for low-income families, including supplements to income and baby bonds, which seek to remove barriers to opportunity by seeding a government-managed trust account for children in families with the lowest net worth to use when they become adults.
ENCOURAGE SUSTAINABLE ENTREPRENEURSHIP FOR CURRENT AND PROSPECTIVE ENTREPRENEURS OF COLOR

Starting on the Southside, city officials and philanthropic partners should promote entrepreneurship to increase both the number of Black-owned businesses and the number of businesses with employees on the payroll. Leaders can do this by funding local providers to deliver technical assistance, peer learning, mentoring, affordable workspaces, shared services and access to capital for entrepreneurs of color as they launch and expand their businesses.

PROMOTE AND ADOPT WORKER-FRIENDLY POLICIES THAT BENEFIT EMPLOYEES, BUSINESSES AND COMMUNITIES

Some employers have responded to pandemic conditions and a tight labor market by placing less emphasis on postsecondary education, removing degree requirements from job descriptions and providing more flexible work schedules so employees can care for family members. Some also adopted fair chance hiring policies, removing employment barriers for applicants with criminal records. Many employers also increased wages, although not enough to keep pace with inflation. A growing body of research affirms that worker- and family-friendly policies also are good for businesses. Skills-based hiring that removes the requirement for a bachelor’s degree from middle-skill positions enables employers to recruit and train workers with necessary skills while increasing loyalty. By encouraging businesses to remove college degree requirements from middle-skills jobs, city leaders can boost the local employment rate and restore a critical stepping stone to the middle class. Fair chance hiring practices that reduce discrimination and bias against individuals with a criminal record boost employee loyalty with higher retention rates that reduce recruitment and training costs. Family-friendly policies, such as paid parental leave, child care assistance, mental health support and family planning benefits, also enhance workforce productivity. Stable work schedules reduce income volatility and enable employees to juggle two jobs, and mentorship programs that advance diversity goals support employee success.
CONCLUSION

Partnerships among communities, governments, businesses, schools and philanthropic organizations have made strides for children, families and communities in Atlanta, yet significant disparities persist.

Many children still reside in impoverished areas that are facing ongoing struggles with housing, employment and income. To address these challenges, it’s crucial to strengthen existing partnerships and forge new ones, intensifying efforts to support every child’s well-being. Expanding effective policies to maintain family housing stability and assist renters in becoming homeowners are essential steps for creating a thriving community. Supporting the expansion and quality of early learning programs can prepare children for success in school and careers. Providing Black businesses with counseling and peer support can spur job creation and community prosperity. A collective commitment to innovation and collaboration will drive progress in a way that ensures all residents of Atlanta can benefit and Atlanta can grow stronger in a post-pandemic world.
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