



# **CENTER FOR OPPORTUNITY NOW**

*Opportunity Now Profile for Georgia*



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## INTRODUCTION

The America First Policy Institute's (AFPI) Center for Opportunity Now began with a simple goal in mind: harness the power of revitalization by expanding opportunity in economics, education, criminal justice, healthcare, homeownership, and fatherhood. By championing these pillars of opportunity through smart policy initiatives, America's forgotten communities can be set on the path to self-sufficiency and independence.

Unfortunately, decades of mismanagement, waste, abuse, and neglect have only further mired many of America's forgotten communities in the vicious cycle of poverty. As crime, unemployment, poor education, and broken families continued to proliferate, our politicians kept doubling down on the policies that created these problems in the first place. Unsurprisingly, the results speak for themselves. By [many metrics](#), things are worse today for underserved communities than when the Great Society first began.

But AFPI realizes that big problems require big solutions. Sometimes, you have to think outside of the box to solve society's most long-standing issues. The Trump Administration challenged the status quo and refused to accept decades of excuses. And the successes speak for themselves. In 2019 America achieved the lowest Black, Hispanic, and Asian American unemployment rates in recent history and the lowest women's unemployment rate in nearly 70 years. Black youth unemployment fell to an all-time low, and Black Americans, in particular, achieved their largest jobs gain on record and hit the lowest poverty rate ever recorded.

## ECONOMIC OPPORTUNITY

In Georgia, racial minorities make up 39.6 percent of workers and own 35.9 percent of businesses, amounting to 443,976 small businesses ([US Small Business Administration, 2021](#)). The Small Business Administration Office of Advocacy currently identifies 301,300 Black-owned businesses throughout the state. Of those, 292,000 are self-employed, and 9,300 employ workers other than the owner. Hispanics own 81,711 businesses in Georgia, 6,211 of which employ workers. Hispanic Americans make up 9.2 percent of all Georgia's workers and own 7.8 percent of businesses ([US Small Business Administration, 2021](#)).

Georgia is considered the second most supportive state for Black-owned businesses in the United States ([Postma, 2020](#)). Georgia ranks third in the percentage of firms led by Black women, at 1.84 percent, and fourth for the percentage of employees employed at firms led by Black women, at .74 percent. All in all, nearly 1 percent of Georgia's Black women are self-employed, which is the 8th highest rate in the Nation ([Beilby, 2021](#)).

Georgia is also home to 260 Opportunity Zones, 60 percent of which are rural, and 40 percent are in a metro area ([Georgia Department of Community Affairs](#)). Georgia's Opportunity Zones rank far below the rest of the state in key economic indicators. For example, the median household income in a Georgia Opportunity Zone is \$32k (the lowest

of any state), versus \$62k for Georgia overall. Likewise, 33 percent of those in Opportunity Zones live below the poverty line (the highest in the country), compared to 13 percent of Georgians overall. The median home value for a home located in one of Georgia's Opportunity Zones is \$96k versus \$203k statewide or 46th lowest among U.S. states ([Opportunity Database](#)). The 77 percent of Georgia's Opportunity Zone residents with a high school diploma is also the 47th lowest in the country ([Opportunity Database](#)).

Georgia has an overall unemployment rate of 3.5 percent, but the Black unemployment rate stands at 4.1 percent ([Economic Policy Institute, 2021](#)). And according to the Georgia Budget and Policy Institute, Blacks filed 71 percent more unemployment claims than all other racial groups in Georgia combined in November of 2020, compared to 25 percent fewer than all other groups combined in April of 2020 ([The Telegraph](#)).

## EDUCATION

As of October 2021, Georgia was home to 634,386 Black students, 306,353 Hispanic students, and 78,091 Asian K-12 students, according to the State's Department of Education ([Georgia Department of Education, 2021](#)). Roughly 32 percent of Georgia's Black residents and 22 percent of Latinos aged 25 and older hold an associate degree or higher. Georgia is home to nine Historically Black Colleges and Universities (HBCUs) ([Georgia Budget and Policy Institute, 2019](#)) and two Hispanic Serving Institutions ([Department of Education, 2020](#)). Georgia's HBCUs produce \$1.3 billion in economic impact, 12,040 jobs, and \$9.1 billion in total earnings for graduates ([UNCF, 2021](#)).

Educational attainment plays a tremendous role in overall income in Georgia. For example, those with a college or professional degree earn roughly \$65,479 per year compared to only \$29,437 for those with a high school diploma ([Georgia Budget and Policy Institute, 2019](#)).

Black students make up 28 percent of the University System of Georgia enrollment, compared to 35 percent of the state's overall population in the 20-24 age bracket. Latinos are 10 percent of the University of Georgia system, and Asians comprise about 8 percent. In the last 20 years, Black college enrollment has grown by 90 percent, Latino enrollment by 606 percent, and Asian enrollment by 192 percent ([Georgia Budget and Policy Institute, 2019](#)).

Currently, Black college students in Georgia graduate at a rate of 47 percent within 6 years, well below the 58 percent for Latinos, 66 percent for whites, and 76 percent for Asians. About one in ten Black college students are homeless at some point during their education. Likewise, 68 percent of Black students take out student loans, compared to only 40 percent of white students, 36 percent of Latino students, and 24 percent of Asian students ([Georgia Budget and Policy Institute, 2019](#)).

According to Better Georgia, schools in the Peach State with the highest number of minority students suffer much higher teacher turnover and lower teacher salaries and have more than twice as many teachers trained in subjects other than the one they are currently teaching. Likewise, almost 10 percent of teachers at schools with at least 60 percent minority students are in their first year of teaching, compared to only 3.5 percent of teachers at schools with lower numbers of minority students ([Better Georgia, 2018](#)).

Unfortunately, school lockdowns due to the coronavirus pandemic have only further exacerbated school disparities. In the summer of 2020, studies found that third-grade reading levels declined 3.5 percent, and eighth-grade math declined by 4.8 percent from the previous year. Furthermore, the study estimated that only three out of 10 historically

underserved students would be on track for grade-level proficiency ([Georgia Public Broadcasting, 2020](#)).

Several bills regarding school choice and parents' rights are currently moving through the Georgia Senate. Expanding education opportunity, protecting parents' rights, and removing barriers to college and professional degrees are [possibilities](#) Georgia could consider to make meaningful reforms to their education system.

## CRIMINAL JUSTICE

As of 2010, Georgia had an incarceration rate of 968 per 100,000 people (including prisons, jails, immigration detention, and juvenile facilities), well above the US average of 664 for that same year ([Prison Policy Initiative, 2021](#)). All in all, about 102,000 Georgians are incarcerated, and Black citizens account for roughly 58 percent of Georgia's prisoners, for a Black incarceration rate of 2,036 per 100,000. Hispanics make up 9 percent of Georgia's prisons and have an incarceration rate of 1,099 per 100,000 ([Prison Policy Initiative](#)). Incarceration rates in Georgia have climbed well above their historical norms. For example, 2015 saw a 329 percent increase in incarceration compared to 1983 ([Vera Institute of Justice, 2019](#)).

While hard data is difficult to come by, veteran incarceration poses an issue in Georgia too. The problem was severe enough that in 2019, Georgia launched "The Barracks," a jail unit exclusively for military veterans, which aims at better preparing them for life after incarceration ([Associated Press, 2019](#)). This new program, launched in Gwinnett County, combines an atmosphere of rigid structure and respect to those the 70 veterans it houses in order to help them with the three main struggles veterans face with reentry: post-traumatic stress disorder, substance abuse, and readjustment to civilian life ([Estep, 2019](#)).

## HEALTHCARE

Unfortunately, Georgia showcases healthcare disparities among minority groups, many of which have been exacerbated by the COVID-19 pandemic ([Lobelo, 2021](#)). In a 2020 report (largely based on 2018 data), Georgia ranked 46th among all U.S. states for health system performance, with disparate access and health outcomes by race/ethnicity ([Radley, 2020](#)). Several indicators of lack of healthcare access were higher for Black and Hispanic individuals than white individuals: the number of uninsured, the number of adults who went without care because of cost in the past year, and the number of adults without a usual source of care. The rate of deaths that could have been avoided with proper care was much higher for Black individuals than white individuals, but Hispanic individuals had a lower rate than both groups. Finally, Black individuals had higher rates of obesity but lower rates of smoking compared to white individuals.

Georgia's capital city of Atlanta provides a deeper look into the health disparities afflicting Georgia. For example, Atlanta has the widest breast cancer mortality gap between Black and white women of any city in the nation, with 44 out of 100,000 Black women dying, compared to only 20 per 100,000 white women ([Hunt, 2016](#)). According to the [Georgia Department of Public Health](#), these racial gaps also extend to other diseases, like HIV, strokes, and diabetes. One reason for these outcomes is that about 80 percent of Atlanta's Black children live in neighborhoods with high concentrations of poverty and poor access to healthcare, opposed to only 6 percent of white children ([Annie E. Casey Foundation, 2015](#)). In fact, studies show that babies born just miles apart can face up to a 12-year

difference in life expectancy just due to the circumstances of their birth ([VCU Center on Society and Health, 2015](#)).

Georgia should make improving the health of all residents a top priority through policies that both [deliver](#) better care at lower costs and promote opportunities for economic mobility. One possible solution is to utilize Georgia Opportunity Zones. Recent public health research found that Qualified Opportunity Zones (QOZ) “could spur unprecedented neighborhood change with substantial influence on health resources and outcomes ([Hirsch, 2020](#)). Public health collaboration and strategic local governance of QOZ will be crucial for yielding health benefits for existing residents.” The state of Georgia can take action to provide economic mobility, remedy long-standing healthcare disparities, and create opportunities for improved health and well-being.

## HOMEOWNERSHIP

Across the country, homeownership rates are expected to rise for Black and Asian Americans while staying stagnant for Hispanics. By 2040, there is estimated to be a small increase in the homeownership rate of Black Americans, from 47.6 percent to 48.2 percent, resulting in more than 200,000 new Black homeowners. The Latino Homeownership rate is expected to stay the same, at 49.7 percent, and the Asian homeownership rate is supposed to increase from 61 percent to 64.5 percent. This will lead to 100,000 new Hispanic homeowners and 100,000 new Asian homeowners ([Goodman, 2021](#)). However, Georgia bucks the trend of these estimates. According to the Urban Institute, the homeownership rate in Georgia is expected to fall by 2.6 percent by 2040, from 64.7 percent to 62.1 percent overall.

As of 2020, Georgia was composed of 56 percent white families, 31 percent Black families, 7 percent Hispanic families, and 5 percent Asian and other families. However, as time goes on, Georgia is expected to grow even more diverse. By 2040, whites will make up about 47 percent of families, Blacks will comprise 35 percent, Hispanics will rise to 10 percent, and 8 percent will be Asians or others ([Goodman, 2021](#)). Georgia also engages in a high number of evictions, with most cases filed against tenants living in poor, non-white neighborhoods ([The Telegraph](#)).

The median Black household income was \$47,096, Hispanic was \$52,661, and Asian was \$82,158 (compared to \$43,862 for the US overall) in 2019. In that same period, the median income for Black homeowners in Georgia was nearly twice that of Black renters, at \$63,988 and \$32,531, respectively. At the same time, of Georgia homes, over 3.2 million had internet (82.5 percent of total homes), with about 2.7 million of those having broadband, 69.9 percent of the total ([National Association of Realtors, 2021](#)).

Reducing barriers to the expansion of the housing supply should be a top policy priority due to considerable evidence across the country that high housing costs are an [impediment](#) to economic growth. The rapid escalation in rents and prices in expensive states like California is a key driver of people and businesses [leaving](#) to more affordable locations. Georgia can capitalize on the outward migration of people from expensive locations by pursuing smart regulatory reform and strengthened Opportunity Zone investment to ensure that it has an abundant housing stock that can accommodate a vibrant, growing population.

## FATHERHOOD

Unfortunately, the United States leads the world in fatherless children with over 18 million in total, or roughly one in four ([Fatherhood Absence Statistics](#)). Fatherlessness has been connected to a [plethora of social ills](#), from suicide and criminality to education drop-outs and drug use.

In Georgia, about 45.6 percent of births are to unwed mothers—the 11th highest rate in the entire Nation ([National Fatherhood Initiative, 2021](#)). Georgia has an estimated 730,541 children living in single-parent households, for about one-third of all the state's children ([Kids Count Data Center, 2019](#)). Nationwide averages show that about 80 percent of single-parent homes are led by single mothers ([Single Mother Grants, 2021](#)).

Marriages in Georgia do not fare much better: almost half of the marriages in the state end in divorce. In 2019, the number of official marriages was 23,285, and the number of official divorces was 11,205 ([Tsaava, 2020](#)).

Addressing the [fatherhood crisis](#) will require a multifaceted approach beginning with acknowledging and talking about the crisis. A renewed focus on education, cultural stability, and family formation will be valuable tools in rectifying the issue of fatherlessness. The American people believe it is the role of local communities, not the government, to resolve this problem. Through leaders in our faith, non-profit, and athletic communities, impactful changes can be made to address the fatherless crisis.

## CONCLUSION

In the same way that the Opportunity agenda is not “just another government program,” this AFPI white paper is not meant to be “just another think tank paper,” destined to be distributed and discarded. Instead, it's a summation for Georgia's leaders to draw upon and curate specific, action-oriented goals for state-level revitalization.

These tenets of revitalization strike at the root causes of poverty rather than just the effects. By improving access to capital, healthcare, education, employment, housing, recidivism, and general safety, long-needed change is finally on the horizon. Through this targeted approach, bipartisan allies and stakeholders can join to drive civic renewal through opportunity, security, prosperity, and fairness.

AFPI welcomes the partnership of local leaders because those with boots on the ground are best equipped to drive revitalization in their own community. When Americans work together, nothing is out of reach.

For Georgia, the best is yet to come.

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