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ALIVE &
IN **COLOR**

**WINNING THE BATTLE
AGAINST COVID-19**



HOLDING DOWN THE HOME

Managing Economic Hardship

Holding Down the Home: Managing Economic Hardship in The COVID-19 Pandemic
Wednesday, December 9, 2020

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The Economic Impact of COVID-19

Black and Hispanic workers face much more economic insecurity from COVID-19 than their white and Asian counterparts. The loss of employment plus underlying structural factors like occupational segregation, discrimination and less relative wealth continues to demonstrate how COVID-19 disproportionately affects people of color.

- The unemployment rate jumped in April to a level not seen since the 1930s - and still stood at 6.4% in November. Some 10.3% of Black workers and 8.4% of Latino workers were unemployed in October, compared to 5.9% of white workers.¹
- 49 percent of Black adults & 47 percent of Latino adults reported it was somewhat or very difficult to pay usual household expenses, nearly twice the rate among white adults (28 percent).
- Approximately 40% of African-American Households and 49% of Hispanics have experienced a reduction in income due to Covid-19 (lay-offs, reduced wages, furloughs, job loss)² and payroll employment is still roughly 10 million jobs below its level in February.³
- Hispanic women in the US now have the highest unemployment rate of Black and White groups (20%). The unemployment rate for Black women is 16%.⁴
- Unemployment rates for Black Youth is almost 2x as high as it was at this time last year (20.3% Youth Unemployment Rate-national)⁵
- African Americans represent 20% of the lowest-paying, highest contact essential service workforce in America. This segment has also been impacted more severely by COVID-19, with higher case rates, hospitalizations and virus-related complications.⁶
- There are an estimated 375,000 undocumented immigrants in GA who are uneligible and lack health insurance coverage. They cannot claim unemployment benefits or stimulus checks.⁷

Understanding Government-Funded Assistance

The Coronavirus Aid, Relief, and Economic Security Act, also known as the CARES Act, is a \$2.2 trillion economic stimulus bill passed in response to the economic fallout of the COVID-19 pandemic in the United States. Unemployment benefits were among some of the specific needs addressed by the bill and CARES Act provisions were essential to address the inadequacies of current state UI programs, including

¹ <https://www.bls.gov/>

² Economic Fallout from COVID 19 Continues to Hit Lower Income Americans the Hardest. Pew Social Trends. September 2020

³ <https://www.bls.gov/>

⁴ ibid

⁵ Economic Fallout from COVID 19 Continues to Hit Lower Income Americans the Hardest. Pew Social Trends. September 2020

⁶ Economic Policy Institute. Black workers face two of the most lethal preexisting conditions for coronavirus—racism and economic inequality

⁷ Atlanta Journal Constitution. Immigrants Change Ways Amid Threatened Deportation Crackdown. July 2019.

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low benefit levels, short duration of assistance despite a prolonged economic downturn, and outdated and overly restrictive eligibility requirements.

- **The CARES Act provided a booster fund** -- adding up to \$600 extra per week -- while also extending states' unemployment benefits to a maximum of 39 weeks instead of the typical 26 weeks but that expired in July.
- **Pandemic Unemployment Assistance or PUA**, provides unemployment benefits for up to 39 weeks to individuals who are
 - self-employed, gig workers,
 - 1099 independent contractors,
 - employees of churches,
 - employees of non-profits, or
 - those with limited work history who do not qualify for state unemployment benefits.

These individuals must be determined not to be eligible to receive state benefits before being evaluated for federal PUA benefits.

- **The Pandemic Emergency Unemployment Compensation program, or PEUC**, provides an extension to regular Unemployment Insurance benefits. This extension adds 13 weeks of benefits to the end of regular unemployment benefits for those who are eligible. This means claimants may collect unemployment benefits for a longer period of time than under normal circumstances.
 - **Claimants are potentially eligible if they have been unemployed between March 29 through December 26, 2020 and have exhausted regular state benefits after July 6, 2019.** Individuals must be ineligible for state or federal benefits and able and available to work.
- **[LWA Lost Wages Assistance Program](#)** - LWA is a program that receives funding from the Federal Emergency Management Administration's (FEMA) Disaster Relief Fund. LWA will allow distribution of an additional \$300 weekly supplement to eligible individuals receiving UI benefits from state and federal unemployment insurance programs.
 - The program applies to the weeks ending Aug. 1, Aug. 8, Aug. 15, Aug. 22, Aug. 29, and Sept. 5. If a claimant received a payment for any of those weeks and had a weekly benefit amount of at least \$100, he/she will receive a \$300 payment for that week.
 - To check eligibility, claimants should visit their [My UI portal](#)
- **State Extended Benefits, or SEB**, is an extension of benefits that occurs when a state meets the unemployment rate threshold for a designated period. Georgia became eligible to pay SEB May 10, 2020. However, the first payable week ending date (WED) was July 4, 2020. As of July 5, 2020, Georgia began a high unemployment period in the Extended Benefits program increasing the maximum potential entitlement for claimants to 20 weeks and or until week-ending December 26, 2020 for individual claims and December 30, 2020 for employer filed claims, whichever comes first.
 - On October 11, due to a decrease in the unemployment rate, Ga will begin a low unemployment period and decrease the maximum potential entitlement for claimants

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back to 13 weeks or until week-ending December 26, 2020 for individual claims and December 30, 2020 for employer filed claims, whichever comes first.

To qualify for SEB, individuals must have:

- Exhausted all rights to regular UI under state law;
- Ineligibility for regular UI in another state or Canada;
- Established a qualifying UI claim (with respect to the regular UI claim that exhausted);
- Exhausted PEUC
- No disqualifications preventing SEB eligibility;
- At least one week in the benefit year that begins on or after May 10, 2020, beginning of the SEB eligibility period.

Know Your Worker’s Rights

We are still seeing much higher rates of COVID-19 infection in communities of color, and this has unique implications for these vulnerable populations. The majority of jobs lost in the crisis have been in industries that pay low average wages, with the lowest-paying industries accounting for 30 percent of all jobs but 53 percent of the jobs lost from February to November, the latest month of Labor Department employment data. Below is an overview of policies put in place to help mitigate the impact of unfair policies in the work-place.

- **Issues**
 - African Americans and Hispanics are more likely to take mass transit to work and are over-represented in jobs considered “essential” which means they are often at higher risk for infection.
 - They are also at higher risk of lost wages due to sickness. And if they DO get sick, some still report to work because they simply can’t afford to stay home.
- **Policies**
 - **PAID SICK LEAVE - The Families First Coronavirus Response Act (FFCRA or Act)** requires certain employers to provide employees with paid sick leave or expanded family and medical leave for reasons related to COVID-19 infection, caregiving, or childcare needs. These provisions will apply from the effective date through December 31, 2020.
 - **Two weeks (up to 80 hours) of paid sick leave at the employee’s regular** rate of pay where the **employee is unable to work because the employee is quarantined** (pursuant to Federal, State, or local government order or advice of a health care provider), and/or experiencing COVID-19 symptoms and seeking a medical diagnosis; or
 - **Two weeks (up to 80 hours) of paid sick leave at two-thirds the employee’s regular rate of pay** because the employee is **unable to work because of a bona fide need to care for an individual subject to quarantine** (pursuant to Federal, State, or local government order or advice of a health care provider), or to care for a child (under 18 years of age) whose school or child care provider is closed or unavailable for reasons related to COVID-19, and/or the employee is

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experiencing a substantially similar condition as specified by the Secretary of Health and Human Services, in consultation with the Secretaries of the Treasury and Labor; and

- **Up to an additional 10 weeks of paid expanded family and medical leave at two-thirds the employee's regular rate of pay** where an employee, who has been employed for at least 30 calendar days, is unable to work due to a bona fide need for leave to **care for a child whose school or child care provider is closed** or unavailable for reasons related to COVID-19.
- [Determine eligibility for FFCRA](#)

Job Training & Employment Assistance

CAREER REBOOT FULTON DIGITAL LITERACY PROGRAM

Fulton County in partnership with Select Fulton, Goodwill of North Georgia, and the Metro Atlanta Chamber are offering a **FREE digital literacy and computer skills training program** for all Fulton County residents who have been impacted by the economic fallout of the COVID-19 public health crisis. The program provides training and certifications from basic computer skills to Microsoft Office training and Google G-suite training. Additionally, the program offers career services such as resume writing and review, career counseling, and employment connections.

How to Get Connected

Residents can access online or in-person courses in digital literacy. Anyone with an internet connection, computer or mobile device can access virtual courses or can visit one of Goodwill of North Georgia's Career Centers to access courses. Career ReBoot Fulton also offers training tracks and will provide career coaching throughout the program.

To enroll in Career ReBoot Fulton, go to careerconnector.org; email careerservices@ging.org; call 844.344.WORK (9675); or visit one of Goodwill of North Georgia's Career Centers.

Additional Resources

[Select Fulton](#)

[Social Security Administration](#)

[Tax Relief](#)

[Worksource Fulton Virtual One Stop](#)

[MLK Community Resource Collaborative](#)

[Atlanta Works](#)

[Georgia Department of Labor](#)

[Fannie Mae](#)

[Federal Finance Housing Agency](#)

[Freddie Mac](#)

[The Department of Housing and Urban Development](#)

[The Department of Veterans Affairs](#)

[Atlanta North Georgia Labor Council](#)

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[Quality Care for Children](#)
[Enable GA](#)
[City of Refuge](#)
[Westside Works](#)
[National Pan-Hellenic Council of Greater Atlanta](#)
[Delta Sigma Theta Atlanta](#)
[Alpha Kappa Alpha Atlanta](#)
[Phi Beta Sigma Atlanta](#)
[Kappa Alpha Psi Atlanta](#)
[Omega Psi Phi Atlanta](#)
[Action Ministries](#)
[Enon Baptist Church](#)
[Lutheran Church of the Redeemer](#)
[Passion City Church](#)
[Roswell UMC](#)
[Mt. Moriah Baptist Church](#)
[Impact Church](#)
[Simpson Street Church of Christ](#)
[MLK Sr. Community Resources provided by Ebenezer Baptist Church](#)

Relief From Food Insecurity

Regardless of eligibility, the [FCS FoodSTop Back To School Meal Distribution program](#) is providing FREE breakfast/lunch meals to all children under the age of 18 or under the age of 21 if they have special needs.

- 43% of Fulton Co. students qualify for free/reduced lunch and nearly 3/4 of students in ATL Public schools are eligible. Fulton Co. and Atlanta Public schools are continuing its free/reduced lunch program remotely, providing sites to families for pick-up and delivery.

Fulton Co and Food Pantries provide FREE groceries to Fulton Co. residents.

- MUST Ministries normally serves about 33K residents in one year. Since mid-March, the program has fed over 120k people. Food assistance programs throughout Fulton County have increased their provisions to meet the need of the effects of the pandemic, providing food pantries, waivers and care packages to people throughout the community.
- Fulton Co. food pantry partner organizations are also looking for DONORS, as they are running low on supplies due to the increased demand.

Fulton Co. offers a [FREE nutritional counseling program](#) for individuals who want to understand and improve their diet and approach to fitness.

- The areas hardest hit by COVID-19 have limited access to grocery stores that provide affordable, nutritional meals. As a result, Black communities are 1.3x more likely to be obese than their counterparts. People who are overweight are more likely to suffer from high blood pressure, high

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levels of blood fats, diabetes and LDL cholesterol – all risk factors for COVID-19, heart disease and stroke.

- Poverty-stricken areas like East Point, metro Atlanta and Southwest Atlanta report less proximity to open spaces like parks and recreational centers than the rest of the city.
- East Point, metro Atlanta, Southwest Atlanta and Fairburn are areas in Fulton Co. that have high COVID-19 infection rates and are experiencing a high uninsurance rate & are low-income (HHI <\$57K).
- Of the ~1.03m Fulton Co. residents who live at or below the federal poverty line, 44% of them are African American. 7% are Hispanic.

Food Banks & Pantry Assistance

[AGAPE/Atlanta Public Schools Food Distribution](#)

[Enon Baptist Church](#)

[Atlanta Community Food Bank](#)

[Caring Works, Inc.](#)

[City of Refuge](#)

[Food Lifeline](#)

[HOSA Feed the Hungry and Homeless](#)

[Mary Hall Freedom House](#)

[Meal Bridge](#)

[Meals on Wheels](#)

[Nicolas House](#)

[Our House](#)

[Second Helpings- Rapid Response Volunteer](#)

[Fulton Co STARline](#)

[Palmetto Community Food Pantry](#)

[Open Hand Atlanta](#)

[Good R](#)

[Atlanta Community Food Bank](#)

[Meals on Wheels Atlanta](#)

[Sunshine Brotherhood Community Center](#)

[Evangelical Lutheran Church of the Redeemer](#)

[Passion City Church](#)

[Peoplestown Revitalization Corp](#)

[Roswell United Methodist Church \(Job Networking Ministry\)](#)

[Wayfield Foods Inc](#)

[YMCA Andrew/ Walter Young](#)

[Quality Living Services Inc](#)

[Veterans Empowerment Organization](#)

[Urban League of Greater ATL](#)

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Food Banks & Economic Assistance

[Community Assistance Center](#)
[Andrew P. Stewart Center](#)
[Concerned Black Clergy of Metro Atlanta Inc](#)
[Enable GA](#)
[Fulton Atlanta Community Action Authority](#)
[Homestretch](#)
[Innovative Solutions for Disadvantage and Disability](#)
[Making a Way Housing](#)
[Midtown Assistance Center](#)
[North Fulton Community Charities](#)
[Renew Atlanta Corporation](#)
[StarHouse](#)
[Georgia Council on Aging Inc](#)
[True Worship Outreach](#)
[Urban League of Greater Atlanta](#)

Preventing Homelessness and Providing Housing Relief in Fulton Co.

Mass evictions risks further spread of COVID-19. Displaced families will be forced to double-up with other households, seek refuge in crowded shelters, or find themselves living outside.

- COVID-19 spreads rapidly in group quarters, where residents live in close contact, share bathrooms and eat together.
- With nearly [15% of households with children](#) living in high-cost metro areas are overcrowded, it is difficult for these individuals to socially distance themselves

63% of renter households are unable to pay rent and are risk displacement. The Recession resulting from COVID-19 related fallouts are causing many people to fall behind on their mortgages and rent--displacing many families during a pandemic

- Evictions result in social stigmas and physical/mental health tolls. It also affects your credit and goes on the record, making it extremely difficult to find another place to live.
- Eviction often sets off a chain of [devastating hardships](#), including [physical and mental health issues](#), chronic joblessness, [financial loss](#), and homelessness.

A lack of statewide protections against eviction is making women especially vulnerable to their housing security and safety.

- There is an increase in reports of landlords sexually harassing tenants who are unable to pay rent
- Domestic violence survivors face greater vulnerability if eviction is a possibility because lack of safe and stable housing is one of the primary barriers they face when trying to escape abusive relationships

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The City of Atlanta's [COVID-19 Emergency Rental Assistance Program](#) rental assistance program helps cover past due rent, utilities, and move-in deposits as a result of impending evictions.

- Participants who qualify must meet the income requirements, be a resident of Atlanta, prove a recent loss of income (job loss, furlough, reduced work hours to care for child(ren) for COVID-19 related reasons, and not be receiving a rental subsidy from any other program.

Know your Rights to Prevent Eviction

For renters who are facing eviction, the CDC issued a [Public Health Service Act](#) in September 2020, temporarily halting residential evictions across the country to prevent further spread of COVID-19. Applicable to [Fulton Co. residents](#), this is in effect through Dec 31, 2020.

- Tenants who have lost substantial income, expect to make no more than \$99K and/or an eviction likely to force them into homelessness can provide their landlord with a signed testimony, barring their eviction if they are unable to pay rent and meet several requirements. Tenants can present this declaration to landlords at any time, even if filings and eviction proceedings are already underway.
- It does not forgive rent. Tenants are still required to follow all the terms of the lease and pay rent, even if they cannot pay all of it right away. Landlords are also able to still charge fees, penalties and interest if their tenant cannot pay rent during the moratorium. Landlords can still evict tenants for property destruction, alleged criminal activity and other reasons.

The City of Atlanta has continued to extend its [residential Executive Orders](#), refraining properties subsidized by governmental and quasi-governmental agencies from filing and evicting its tenants. This is in effect through Oct. 31.

- The same executive order is refraining the Department of Watershed Management from taking any action that would result in the termination of water services to any DWM customer due to non-payments

Homelessness is increasing every day at a frightening rate, particularly in North Fulton amongst Hispanic families. Due to circumstances like language barriers or immigration status, there may be hesitation on their part to seek care and services.

Homeless Outreach Resources

[Covenant House GA](#)

[Solomon's Temple Foundation](#)

[The Drake House](#)

[United Way of Greater Atlanta's DIY Shoebox Project](#)

[HOPE Atlanta](#)

[Veterans Empowerment Organization](#)

[North Fulton Community Charities](#)

[Fulton County \(DBHDD\) Homeless Engagement Team](#)

[Atlanta Mission: My Sister's House](#)

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[Our House](#)
[Agape Remah Christian Ministries](#)
[Homestretch](#)
[Hope Atlanta](#)
[Action Ministries](#)
[Concerned Black Clergy of Metropolitan Inc.](#)
[Lutheran Church of the Redeemer](#)
[Passion City Church](#)
[True Worship Christian Fellowship Church](#)
[InTown Collaborative Ministries](#)
[Mt. Moriah Baptist Church](#)
[MLK Sr. Community Resources provided by Ebenezer Baptist Church](#)
[Cathedral of Faith](#)
[Berean Seventh Day Adventist Church](#)
[Mt. Calvary Baptist Church](#)
[Flipper Temple AME](#)
[Muhammad Mosque](#)
[St. Paul of the Christ](#)

Additional Care and Resources

Below is the list of Additional organizations and partners who are committed to our community.

Mental & Behavioral Health Services

[Fulton Co. Behavioral Health Services](#)
[Georgia Department of Behavioral Health and Developmental Disabilities](#)
[Georgia Crisis & Access Line](#)
[Fulton Co. Behavioral Health Adult Services](#)
[Fulton County DUI Treatment Court Program](#)
[Atlanta/Fulton County Pre-Arrest Diversion Initiative](#)
[Georgia COVID-19 Emotional Support Line](#)
[Families First](#)
[The Families Health Center of GA](#)
[Rivers Edge \(Macon\)](#)
[Anchor Hospital](#)
[Chris 180](#)
[Heaven's Cove](#)
[Action Ministries](#)
[Lutheran Church of the Redeemer](#)
[Passion City Church](#)
[Roswell UMC](#)
[Good Samaritan Center](#)

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[Impact Church](#)

[MLK Sr. Community Resources provided by Ebenezer Baptist Church](#)

[Berean Seventh Day Adventist Church](#)

[Flipper Temple AME](#)

[Elizabeth Baptist Church](#)

Youth Outreach

[Big Brothers Big Sisters of Metro Atlanta](#)

[Digital Art Acquisition Initiative](#)

[Andrew P. Stewart Center](#)

[The Miracle League](#)

[StarHouse](#)

[YMCA Andrew/ Walter Young](#)

[Mind Bubble](#)

[Fulton Co. Kids Zone](#)

[Fulton Co. Arts and Culture](#)

[Youth Enhancement Services](#)

[Community Council of Metro Atlanta](#)

[Fulton Co. 4-H](#)

[Fulton Co. Youth Commission](#)

[Youth Gamechangers](#)

[Maynard Jackson Youth Foundation](#)

[Live Health and Thrive Youth Foundation](#)

[Create Your Dreams](#)

[National Urban Coalition of Unity and Peace](#)

[Achieve Atlanta](#)

[Children's Restoration Network](#)

[Foster Care Support Foundation](#)

[AT Promise Center](#)

[Southwest Ecumenical Emergency Assistance Center \(SWEEAC\)](#)

[100 Black Men](#)

[The Links](#)

[Action Ministries](#)

[Enon Baptist Church](#)

[Lutheran Church of the Redeemer](#)

[Passion City Church](#)

[Roswell UMC](#)

[Impact Church](#)

[MLK Sr. Community Resources provided by Ebenezer Baptist Church](#)

[Cathedral of Faith](#)

[Berean Seventh Day Adventist Church](#)

[Grace Community Fellowship Church](#)

[Simpson Street Church of Christ](#)

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[Elizabeth Baptist Church](#)
[St. Paul of the Christ](#)

Child Care Resources

[North Fulton Children's Development Association](#)
[Fulton Co's Quality Care for Children](#)

Senior Services

[Senior Services North Fulton](#)
[The Council on Aging](#)
[Division of Aging- Mental Health](#)
[Quality Living Services](#)
[Volunteer Surge- Community Health Workers](#)
[Senior Services North Fulton](#)
[South Fulton Senior Services](#)
[Fulton Co. Senior Services](#)
[Enon Baptist Church](#)
[Concerned Black Clergy of Metropolitan Inc.](#)
[Lutheran Church of the Redeemer](#)
[Roswell UMC](#)
[Jewish Federation of Greater Atlanta](#)
[Noonday Association](#)
[MLK Sr. Community Resources provided by Ebenezer Baptist Church](#)
[Cathedral of Faith](#)
[Berean Seventh Day Adventist Church](#)
[Mt. Calvary Baptist Church](#)
[Flipper Temple AME](#)
[Atlanta West End Seventh Day Adventist](#)

Hispanic & Latino Community Organizations

[Georgia Hispanic Chamber of Commerce](#)
[Community Assistance Center](#)
[Latino American Organization](#)
[AGAPE Youth and Family Center](#)
[Caminar Latino](#)
[GALEQ](#)
[La Amistad Inc.](#)
[Latino Community Fund](#)
[St. Paul of the Christ](#)

Academic Resources

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[Fulton County Schools](#)
[Fulton Virtual School](#)
[Fulton Co. School Nutrition FoodStop](#)
[Fulton County Program for the Education of Children and Youth in Transition](#)
[Fulton County Universal Remote Learning](#)
[Fulton County Important Messages, Press Updates, Messages](#)
[Fulton County COVID-19 Cases in Fulton County Schools](#)
[Comcast Internet Essentials Program](#)
[Xfinity Hotspots](#)
[Atlanta Public Schools](#)
[Atlanta Public Schools Homeless Education Program](#)
[USDA Seamless Summer Option](#)
[Get our Kids Connected](#)
[Adult Education Center](#)
[Atlanta Public Schools COVID-19 Related Updates](#)
[Action Ministries](#)
[Passion City Church](#)
[Mt. Moriah Baptist Church](#)
[Cathedral of Faith](#)
[Simpson Street Church of Christ](#)

Differently-Abled Assistance

[Action Ministries](#)
[Enon Baptist Church](#)
[Lutheran Church of the Redeemer](#)

Transition Services (Prison/Health)

[Lutheran Church of the Redeemer](#)
[Roswell UMC](#)
[Jewish Federation of Greater Atlanta](#)
[MLK Sr. Community Resources provided by Ebenezer Baptist Church](#)
[Elizabeth Baptist Church](#)
[Atlanta West End Seventh Day Adventist](#)

Grief Assistance

[Passion City Church](#)
[Lutheran Church of the Redeemer](#)
[Roswell UMC](#)
[St. Paul of the Christ](#)
[Elizabeth Baptist Church](#)