



Greater Atlanta Reparations Collaborative

Fulton County Reparations Taskforce

September 5, 2024



We are a coalition of **local economic and social justice organizations and individuals** committed to supporting local municipalities to **develop and implement reparations programs and policies.**

Together, we hold expertise in fields from community development to guaranteed income and serve communities through direct service, organizing, research and engagement.

Who we are (not an exhaustive list)

- Georgia Resilience and Opportunity Fund
- Partnership for Southern Equity
- Atlanta Wealth Building Initiative
- Beacon Hill Black Alliance for Human Rights
- Urban League of Greater Atlanta
- HTI Catalysts
- We are supported by local and national funders who are invested in advancing reparations

The N'COBRA and the UN pathway to repair frameworks align with our view of reparations

How we define reparations (N'COBRA)

- **Reparations:** a process of repairing, healing and restoring a people injured because of their group identity and in violation of their fundamental human rights by governments, corporations, institutions and families.
- Five (5) injury areas
 - Peoplehood/Nationhood
 - Education
 - Criminal Punishment
 - Health
 - **Wealth and Poverty**

Pathway to repair (UN)

CESSATION AND NON- REPETITION

- Ending the crimes

RESTITUTION

- Restoring citizenship, language, culture, nationality

REHABILITATION

- Restoring health, mental\emotional as well as physical

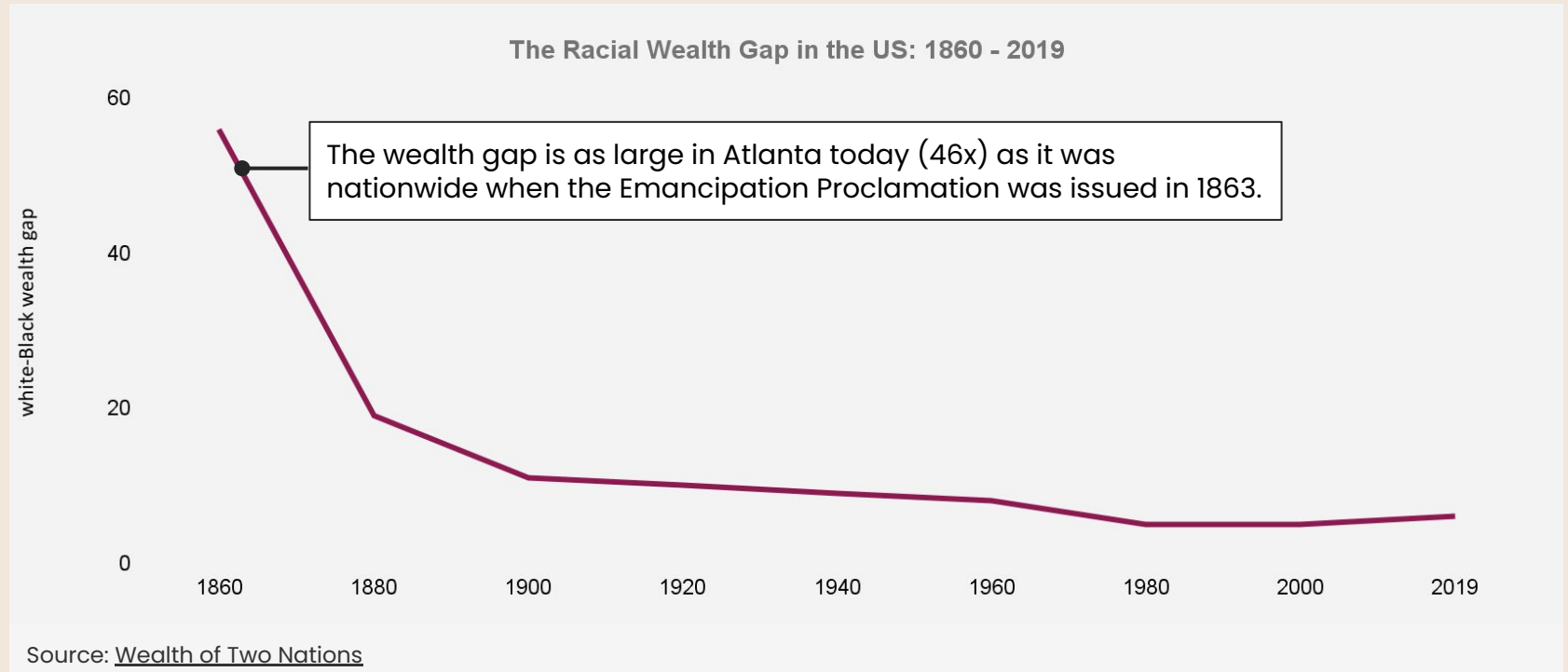
COMPENSATION

- Restoring financial losses

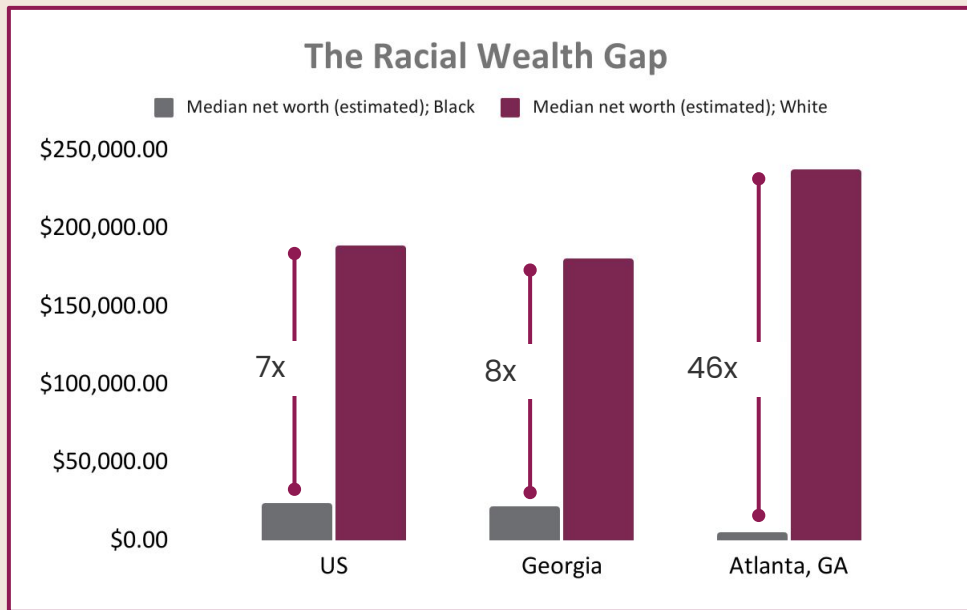
SATISFACTION

- Restoring reputation thru education, commemorations etc.

The racial wealth gap has not changed significantly over the past 70 years



Racial wealth disparities are wide and persistent across Fulton County



Source: [Urban Institute](#)

Significant drivers include intergenerational gifts and inheritances, the racial income gap, differences in capital gains, and differences in home equity.

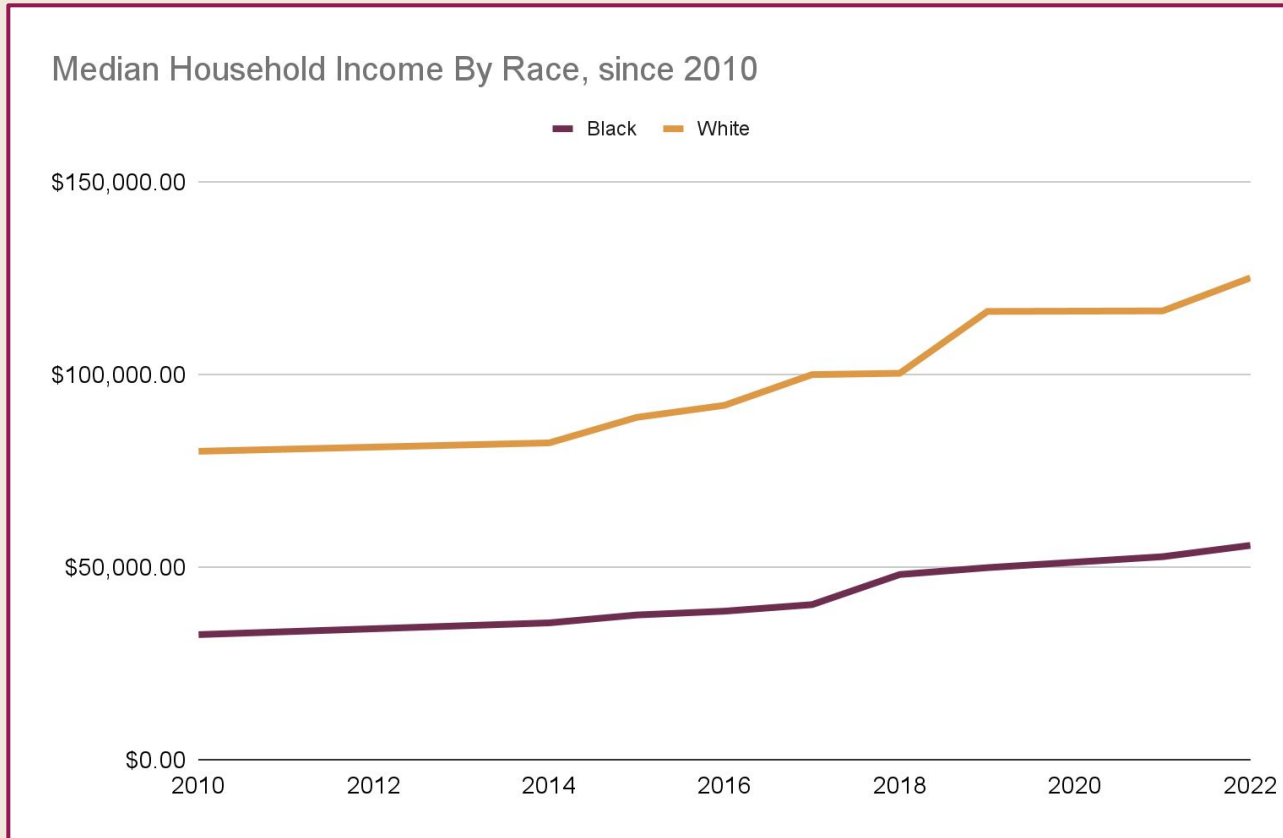
The racial wealth gap is as large in Atlanta today (46x) as it was nationwide when the Emancipation Proclamation was issued in 1863.

33% of Black Fulton County residents have zero or negative net worth, a common measure of wealth.

It will take Black families 228 years to amass the amount of wealth white families have today if Black wealth continues to grow at the same pace.

Existing research suggests large assets transfers are necessary to shift the tide on the growing racial wealth gap.

At 2:1, the racial income gap in Fulton County has remained virtually unchanged since 2010



Income and wealth itself are the key drivers of the racial wealth divide.

- **Many of the traditional approaches to close the racial wealth divide in reality just address the symptoms** – indicators of the underlying issue (like disparities in homeownership or entrepreneurship) – **but not the root causes of the wealth divide.**
- **Traditional approaches attempt to change individual behavior** – such as through financial literacy programs – or attempt to increase wealth indirectly – through job training or small business ownership for example – **but do not address root causes nor the scale of the wealth gap.**
- **The root causes of the wealth divide include income and wealth itself.** [Typically, wealth is accrued from interest on previous wealth and new savings from income.](#)
- From disparities in small business start-up to homeownership and higher education – **income and wealth are the key barriers to asset accumulation.**
 - For example home equity is the largest source of wealth for most households, and Black households in particular. Common reasons lenders report for home loan denials to Black applicants include [insufficient funds for down payments and high debt-to-income ratios](#) – a product of insufficient income and wealth.

Our point of view: reparations should include cash payments.

The sheer magnitude of existing racial wealth disparities mandates some form of cash payments. The GRO Fund offers one model through its guaranteed income program, In Her Hands (IHH).

- **Over 300 studies** show that **unrestricted cash like guaranteed income can significantly improve financial stability** by providing unrestricted cash transfers.
- GI directly addresses one root cause of the wealth gap: **income disparities, which may explain up to 43% of the wealth gap**
- **IHH is the largest GI program to focus on Black women**; providing \$850-\$1,000/month in cash transfers to 900+ women in Old Fourth Ward, Atlanta's Westside, College Park, and Southwest GA.



IHH participants skipped phone bills 27% less than the control group



IHH participants are 20% more likely to report being able to cover a \$400 emergency



IHH participants skip housing and utility payments almost 20% less



IHH participants are 27% more likely to report having access to healthy food



IHH participants skip medical care almost 20% less

You can read the full IHH one year report [here](#).

Cash payments allow people to invest in what matter most to them, honoring their dignity, agency, and right to self-determination.

"Cheer dues are really expensive. **I managed to send her to summer camp and cover the costs, helping her fit in better with the other kids so she won't feel different at school.**"

"I was able to pursue my passion for animals by **enrolling in school to become a veterinarian.** Without the extra funds from this program, I wouldn't have been able to take this step. I'm truly thankful for all the ways this program has helped me."

"Once I took care of the essentials, I treated myself to a manicure and started to look presentable again. It may sound trivial, but people often live according to how they feel and their circumstances. **Thanks to In Her Hands, I was able to afford a hotel room for my kids and myself, and even seek employment.** Without this program offering my hope, I'd still be in that park. I'm forever grateful."

We collectively hold expertise likely relevant for the Taskforce's work

	Community Engagement	Research	Reparative programs and strategies	Community development
Georgia Resilience and Opportunity Fund			Develops and runs cash transfer programs	
Partnership for Southern Equity	Organizes and trains residents and elected leaders to advance racial equity.	Engages in quantitative and qualitative data collection, analysis, and narrative building.	Provides financial support through innovative programming to democratize capital.	Runs entrepreneur/workforce training programs and engages in policy work for inclusive economic development.
Atlanta Wealth Building Initiative		Experts on research related to racial wealth and income inequality		
Beacon Hill Black Alliance for Human Rights	Organizes and educates residents around racial disparities and reparations			
Urban League of Greater Atlanta				Runs workforce development, small business, financial literacy and

Beacon Hill Black Alliance for Human Rights is a model of a community-led approach to reparations

- **Beacon Hill has almost a decade-long history of advancing racial equity in Decatur**
 - Coordinated efforts to remove monuments to white supremacy in Decatur Square, including the Confederate “Lost Cause” obelisk and the “Genocide Cannon”
 - Received \$25,000 seed money from the City of Decatur to continue community engagement efforts in support of reparations
- **Beacon Hill is laying the groundwork for the city’s taskforce**
 - Focuses on research, community education and engagement, and interviewing community members who live in the Beacon Hill area



BHBAHR leaders Mawuli Davis, Fonta High, Phil Cuffey , Decatur Mayor Patti Garrett, Decatur Commissioners Lesa Mayer, Kelly Walsh , Tony Powers and activist Jumoke Ifetayo