RESOLUTION BY THE BOARD OF COMMISSIONERS OF FULTON COUNTY, GEORIGA, TO ENACT THE "FULTON COUNTY HOMEOWNERS ECONOMIC LIFT PROGRAM AND SERVICES PLAN" AND FOR OTHER PURPOSES.

WHEREAS, thousands of homeowners are in need of financial assistance due to past and continual adverse impacts of the Coronavirus pandemic and have not received any substantial aid or assistance from the State of Georgia; and

WHEREAS, the U.S. Treasury Department (Treasury) allocated $9.9 billion to states and territories through the American Rescue Plan Act of 2021, (ARPA) a bill signed into law by President Joe Biden on March 11, 2021, and the Homeowner Assistance Fund (HAF) established to mitigate financial hardships associated with the coronavirus pandemic by providing funds for the purpose of preventing homeowner mortgage delinquencies, defaults, foreclosures, loss of utilities, and displacements of homeowners experiencing financial hardship after January 21, 2020; and

WHEREAS, Georgia's allocation of $4.9 billion includes approximately $354 million to be administered by the Georgia Department of Community Affairs for the sole purpose of mortgage assistance for homeowners, with a distribution plan due to Treasury by July 31, 2021, but the State has not commenced; and

WHEREAS, per information received by Fulton County and also reported in the news media, that the State of Georgia is delaying any announcement of how it will spend and administer the State's $4.9 billion ARPA funds, including its $354 million for home mortgage assistance; and

WHEREAS, the Board of Commissioners adopted Resolution 21-0221 on March 17, 2021, promulgating Fulton County's acceptance, and outlining the County's priorities for usage of federal funds available and allocated to Fulton County, and adopted as policy that homeowners mortgage assistance would be the top priority of Fulton County's $206 million allocation of Fulton County ARPA funds; and

WHEREAS, Section 603 of ARPA establishes the Coronavirus Local Fiscal Recovery Fund (Recovery Fund) "intended to provide support for local governments, [such as Fulton County,] responding to the impact of COVID-19 and in their efforts to contain COVID-19 on their communities, residents, and businesses;" and

WHEREAS, on May 10, 2021, the United States Secretary of the Treasury, through (Treasury) issued its "Interim Final Rule" (IFR) to implement the Recovery Fund, with guidelines, rules and directives to Fulton County and other recipients of ARPA funds published in the U.S. Code of Federal Regulations, 31 CFR Part 35, and specifically outlines that "funds may be used:

a) To respond to the public health emergency or its negative economic impacts, including assistance to households, small businesses, and nonprofits, or aid to impacted industries such as tourism, travel, and hospitality" among other uses; and

WHEREAS, the IFR states that local governments shall "have flexibility to determine how best to use payments from the Fiscal Recovery Fund[] to meet the needs of their communities and populations;" and

WHEREAS, the Fulton County Commissioners have heeded the advice of Treasury, which in its IFR states local governments should "engage their constituents and communities in developing plans to use these [Recovery Fund] payments, given the scale of funding and its potential to catalyze broader economic recovery and rebuilding;" and

WHEREAS, Treasury in its IFR states "While eligible uses under sections 602(c)(1)(A) and 603(c)(1)(A) provide flexibility to recipients to identify the most pressing local needs, Treasury encourages recipients to provide assistance to those households, businesses, and non-profits in communities most disproportionately impacted by the pandemic;" and

WHEREAS, Fulton County has been designated a high-impact area that is disproportionately impacted, in a number of communities (in North Fulton, Central Fulton, Atlanta and South Fulton) including distressed and economically-depressed communities of color, and a County workforce of approximately 4,518, of which approximately 3,760 or 83 percent are African American, including nearly 56 percent who are Black women; and

WHEREAS, the households of workers and residents in Fulton County, suffered economic hardships due to the pandemic, including hundreds of workers who had increased costs of living due to being required to work from home; and

WHEREAS, pursuant to Resolution 21-0221, the County Manager has established a utilization and distribution plan consistent with the intent of the Board of Commissioners' Resolution, and that will be in conformance with the rules and guidelines promulgated pursuant to the American Rescue Plan Act, and has reported back to the Board of Commissioners with recommendations for action by the Board, but do not include a provision for the Commissions first priority—homeowners mortgage assistance; and

WHEREAS, the Board of Commissioners has received and reviewed information from the County Manager and his staff in areas of finance; budget; human resources; youth and community services; economic development; arts and cultural affairs; health; operational stability and community needs; and the Commission has received and reviewed legal advice and information from the Interim County Attorney to ensure Fulton County's action is in line with ARPA and Treasury's regulations and guidance *in omnibus*; and

WHEREAS, Fulton County citizens have provided input at public meetings, and via communications, including telephonic, electronic mail and otherwise; and

WHEREAS, the Board of Commissioners is concerned that the ARPA funds actually provide "real rescue" assistance to those in need in Fulton County who have been adversely impacted by the Coronavirus pandemic, especially homeowners facing default on their mortgages and possible foreclosure, which leads to other negative impacts including upon health and safety.

NOW, THEREFORE, BE IT RESOLVED, that the Board of Commissioners of Fulton County enacts and establishes the "Fulton County ***Homeowners Economic Lift Program and Services* (HELPS)**" attached hereto, subject to any adjustments required to comply with the American Rescue Plan Act and the rules and regulations promulgated from time to time by the U.S. Department of Treasury; and

BE IT ALSO RESOLVED that the HELPS plan is intended to provide an economic lift to homeowners until the State of Georgia fully implements its ARPA mortgage assistance program (Homeowners Assistance Fund Program) and at such time the County shall determine how to allocate any unspent HELPS funds.

BE IT ALSO RESOLVED, that the County Manager may at her/his discretion exercise authority to transfer or realign ARPA funds and utilize other available funding sources as necessary to meet the policy intent of this Resolution, and that those actions, and any and all other actions to implement this Resolution must keep Fulton County at all times in compliance with the American Rescue Plan Act and the rules and regulations promulgated from time to time by the Department of Treasury; and

BE IT FURTHER RESOLVED, that Board of Commissioners hereby directs the County Manager and the appropriate County staff to execute the Fulton HELPS plan with the full intent of the Board of Commissioners outlined in this Resolution, and to report back monthly to the Board of Commissioners on the County's implementation of the Fulton HELPS plan, including but not limited to funds received, funds expended, and operational and demographical data; and

BE IT FINALLY RESOLVED, that this Resolution supersedes resolutions in conflict with this Resolution and that all resolutions and parts of resolutions in conflict with this Resolution are hereby repealed to the extent of the conflict.

PASSED AND ADOPTED by the Board of Commissioners of Fulton County, Georgia, this **________ day of ________, 2021**.

FULTON COUNTY BOARD OF COMMISSIONERS

SPONSORED BY:

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Khadijah Abdur-Rahman, Commissioner
District 6

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, Commissioner
District

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, Commissioner
District

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, Commissioner
District

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, Commissioner
District

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, Commissioner
District

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, Chairman

ATTEST:

____
Tonya R. Grier, Clerk to the Commission

APPROVED AS TO FORM:

____
Kaye Woodard Burwell, Interim County Attorney

Board of Commissioners of Fulton County

American Rescue Plan Act of 2021

Homeowners Economic Lift Program & Services (HELPS)

Sponsored by Commissioner Khadijah Abdur-Rahman, District 6

PROPOSED PLAN – September 15, 2021

The Board of Commissioners enacts the following "American Rescue Plan Act of 2021 Fulton County Homeowners Economic Lift Program and Services" ("Fulton HELPS").

The County shall implement Fulton HELPS subject to complete and full compliance with the American Rescue Plan Act of 2021 and the final rules, guidelines and other guidance promulgated from time to time by the Secretary of the Treasury (Treasury) and the Office of Inspector General. The final rules promulgated under the American Rescue Plan Act published as 31 CFR Part 35, "Coronavirus State and Local Fiscal Recovery Funds."

I. HOME MORTGAGE RESCUE ASSISTANCE PROGRAM

Pursuant to § 603 (c)(1)(a) of the Act, Fulton County shall allocate an amount of up to $13.5 million to provide eligible Fulton County homeowners with household assistance including mortgage, rental, utilities, broadband and wi-fi assistance to Covid-19 impacted persons and households. Funds under the HELPS plan shall be available immediately and extend through the date of ARPA fund usage expiration as provided in the Act and Treasury rules and guidelines. The County, while adhering to Treasury guidance, shall provide assistance through a mortgage grants program and a cash-transfer-assistance program as outlined in the IFR. *See Treasury IFR §II (A)*. Total relief to any recipient may not exceed $9,000 for mortgage assistance and no longer than nine months of aid (current and arrears) to assist homeowners impacted by COVID-19, all within the requirements of the American Rescue Plan. Each homeowner that qualifies for the grant program may receive a grant in an amount that is proportionate to the impact of COVID-19 on the individual. The key requirements to receive a mortgage assistance grant shall be 1) proof of home mortgage; 2) an affidavit of declaration of need; 3) proof that homeowner resides at the property receiving grant assistance; and 4) evidence of negative impact to the homeowner as a result of COVID-19. Mortgages for homes used solely as rental properties shall not qualify or receive assistance under the Fulton HELPS plan. Examples of need include, but are not limited to, forbearance, delinquent or past-due bills, and foreclosure notices, etc. This assistance program will "address an economic harm resulting from or exacerbated by the public health emergency" by providing homeowners impacted by the COVID-19 public health emergency with assistance to pay housing costs. *See Treasury IFR §II (A).*

II. EXPANSION, MODIFICATION AND AMENDMENTS

The HELPS program is intended to provide an economic lift to homeowners until the State of Georgia fully implements its mortgage (Homeowners Assistance Fund) assistance program. Notwithstanding all the priorities and directives aforementioned, the Board of Commissioners shall expand, modify or otherwise amend this HELPS plan as needed to conform to any new, modified or revised rules and guidelines from the U.S. Department of the Treasury. Further, the County Manager shall advise the Board of Commissioners no less than once per quarter, per year on the status of the HELPS plan and if there shall be a need to modify spending to meet the requirements of usage of all ARPA funds received to avoid any returning of unused funds.

Homeowner Assistance Fund Program

Program Overview	The Homeowner Assistance Fund (HAF) program was established under Section 3206 of the American Rescue Plan Act of 2021 (“the ARP”) to mitigate financial hardships associated with the coronavirus pandemic by providing funds to eligible entities for the purpose of preventing homeowner mortgage delinquencies, defaults, foreclosures, loss of utilities or home energy services, and displacements of homeowners experiencing financial hardship after January 21, 2020, through qualified expenses related to mortgages and housing.
Program Goal	The Georgia Housing Finance Authority (GHFA) will provide financial assistance for eligible homeowners by: • Eliminating or reducing delinquent mortgage payments or payments in forbearance. • Providing principal curtailment or lien extinguishment. • Providing up to 3 mortgage payments in a onetime payment to enable homeowners who have not fully recovered to work with their lender for payment affordability. • Providing assistance on related housing expenses. • Other assistance to promote housing stability for homeowners as determined by the Secretary of the Treasury may be considered.
Homeowner Eligibility Criteria	Eligibility Criteria: • The homeowner owned the home on or before January 21, 2020, and currently owns and occupies the property as their primary residence. • The homeowner (or spouse) experienced a Qualified Financial Hardship after January 21, 2020. • The income met the income requirements (AMI) at the time of the hardship or application. • The homeowner has completed and signed an Affidavit affirming a pandemic related hardship. • Additional underwriting criteria apply.
Qualified Financial Hardship	The homeowner (or spouse) must have experienced a “Qualified Financial Hardship”- a material reduction in income or material increase in living expenses that created or increased a risk of mortgage delinquency, mortgage default, foreclosure, loss of utilities or home energy services that is associated with the coronavirus pandemic.

	• Reduction of Income – Significant temporary or permanent loss of earned income after January 21, 2020. • Increase in living expenses – Significant out-of-pocket pandemic related expenses after January 21, 2020.
Target Population	Homeowners with incomes equal to or less than 150 percent of the Area Median Income (AMI) will be targeted for the program. Funding will be prioritized to the following populations: • At least 60 percent to eligible homeowners with equal to or less than 100 percent of the AMI or National Median Income, whichever is greater. • The remaining amount to “socially disadvantaged” eligible homeowners with incomes equal to or less than 150 percent AMI.
Eligible Property Types	Eligible Properties: • Single-family (attached or detached) properties. • 2 to 4 unit properties where the homeowner is living in one of the units as their primary residence. • Manufactured homes permanently affixed to real property.

Program Exclusions	• Non-Conforming GSE loans.
	• Homes titled in trusts or business entity.
	• Homeowners who are non-legal U.S. residents.
	• Properties Not Eligible for Assistance:
	  o 2nd homes.
	  o Investment property.
	  o Vacant or abandoned homes.
	  o Homes with damage and/or insurance claims that impact occupancy.

Maximum Per Household HAF Assistance	Up to $50,000 per household.
Assistance Type	Assistance will be structured as a non-recourse grant.
Payout and Structure of HAF Assistance	HAF assistance will be disbursed directly to mortgage lenders/servicers and payees. HAF assistance for the homeowner will be prioritized to first mortgage

	reinstatement for qualifying delinquency.
Program Duration	Program will end September 30, 2026, or until funds are fully reserved, whichever comes first.

FEDERAL FUNDS

Georgia delays dipping into its share of federal COVID-19 relief funds

September 5, 2021
AJC / Page A11

Gov. Brian Kemp had planned to announce next month who would be receiving shares of the $4.8 billion that Congress voted to send Georgia's way in COVID-19 relief money.

That will now have to wait until early next year.

Cities, counties, businesses and nonprofits needed more time to draw up their proposals for grants that would fund broadband expansion, water and sewer projects, and programs to aid Georgians and businesses.

So the state pushed back the application deadline from this past Monday to the end of October.

Senate Appropriations Chairman Blake Tillery, R-Vidalia, sees benefits in the delay, saying it could help the state deal with two problems: finding both workers and materials for the types of projects that would receive funding.

Georgia's unemployment rate was 3.7% in July, nearly the same as in the month the pandemic shutdown began, and businesses have reported having trouble finding workers.

"At the time this (relief bill) was passed, I understand we were really concerned about people being able to find jobs," Tillery said. "That is not our problem now. The supply chain is the problem."

The money, part of the $1.9 trillion relief package that President Joe Biden signed in March, can be used broadly for COVID-19 response. The means it could be used to make direct payments to Georgians, provide aid to small businesses, give extra pay to "essential workers," fund job training and placement services, assist hard-hit areas of the economy such as the hospitality and travel industries, and pay for infrastructure projects.

Kemp appointed Tillery and other legislators and state officials to serve on three committees to study applications for the funding. The governor will then make the final decisions on the grants.

States Where People Can't Pay Mortgages

https://247wallst.com/special-report/2021/09/08/states-where-people-cant-pay-mortages/

By Sam Gupton

24/7 Wall St.

Updated: September 9, 2021, 8:29 am

Paying a mortgage can be difficult during the best of times. Unexpected expenses and loss of employment can be two major factors that lead to missed mortgage payments and eventually foreclosure. The COVID-19 pandemic has exasperated several of the hurdles people face on the road to homeownership. Many have lost their sources of income and were unable to easily find new ones. And for those scrambling to make a monthly mortgage payment even a few months out of work can be a disaster.

Homeownership has proven to be one of the most important avenues for accumulating generational wealth in the United States and is considered a major part of the American Dream. Plus, paying a mortgage and moving toward homeownership is a lot better than endlessly paying rent. The downside is defaulting on a mortgage and having a property foreclosed, which can be devastating financially and mentally.

To identify the 20 states where people can’t pay their mortgage, 24/7 Wall St. reviewed state level delinquency and foreclosure rates from CoreLogic, an online housing data solutions company. States were ranked by the percentage of mortgages in serious delinquency. Serious delinquency is defined as mortgage payments 90 days past due. Foreclosure is defined as property officially seized by the creditor due to inability to make payments. Median home value figures are one-year estimates from the Census Bureau’s 2019 American Community Survey.

Though the states on this span the country, relatively few are in the West. Serious delinquency rates range from 3.2% to 5.3% in the states on the list. Nationwide, the serious delinquency rate is 3.2%, according to CoreLogic, the report adds, “While still high, this is the lowest serious delinquency rate since an initial jump during the pandemic in June 2020.”

Housing prices have exploded during the pandemic. Many people realized they might as well buy a home if they can. The expanded work-from-home has allowed many to look farther away from expensive urban centers. However, this increase in demand has priced many people out of homeownership and made homes difficult to find in some areas.

The pandemic has certainly reshaped the housing market, but in the coming years the effects of climate change could cause drastic shifts on a much greater level. Flooding, hurricanes, droughts, and rising sea levels can all contribute to the destruction of homes and environments, causing mass movement of people to already crowded areas. This is sure to drive up demand and prices in some places as well as strain cities and infrastructure in countless other ways.

The states where people can’t pay mortgages by ranking:

12. Georgia

> Serious delinquency rate **May 2021**: **3.90%** — 11th highest (tied)
> Serious delinquency rate **May 2020**: **1.80** — 13th highest (tied)
> Foreclosure rate May 2021: 0.10% — 21st lowest (tied)
> Median home value: $202,500 — 24th lowest

20. West Virginia
> Serious delinquency rate May 2021: 3.20%
> Serious delinquency rate May 2020: 1.60 — 18th highest (tied)
> Foreclosure rate May 2021: 0.20% — 21st highest (tied)
> Median home value: $124,600 — the lowest

19. Pennsylvania
> Serious delinquency rate May 2021: 3.30%
> Serious delinquency rate May 2020: 1.90 — 7th highest (tied)
> Foreclosure rate May 2021: 0.40% — 5th highest (tied)
> Median home value: $192,600 — 19th lowest

18. New Mexico
> Serious delinquency rate May 2021: 3.30%
> Serious delinquency rate May 2020: 1.50 — 23rd highest (tied)
> Foreclosure rate May 2021: 0.40% — 5th highest (tied)
> Median home value: $180,900 — 16th lowest

17. Delaware
> Serious delinquency rate May 2021: 3.40%
> Serious delinquency rate May 2020: 1.90 — 7th highest (tied)
> Foreclosure rate May 2021: 0.30% — 12th highest (tied)
> Median home value: $261,700 — 17th highest

16. Arkansas
> Serious delinquency rate May 2021: 3.50% (11th highest tied)
> Serious delinquency rate May 2020: 1.80 — 13th highest (tied)
> Foreclosure rate May 2021: 0.20% — 21st highest (tied)
> Median home value: $136,200 — 3rd lowest

15. Alabama
> Serious delinquency rate May 2021: 3.50%
> Serious delinquency rate May 2020: 1.90 — 7th highest (tied)
> Foreclosure rate May 2021: 0.10% — 21st lowest (tied)
> Median home value: $154,000 — 6th lowest

14. Alaska
> Serious delinquency rate May 2021: 3.50%
> Serious delinquency rate May 2020: 1.50 — 23rd highest (tied)
> Foreclosure rate May 2021: 0.10% — 21st lowest (tied)
> Median home value: $281,200 — 15th highest

13. Illinois
> Serious delinquency rate May 2021: 3.70%
> Serious delinquency rate May 2020: 1.80 — 13th highest (tied)
> Foreclosure rate May 2021: 0.40% — 5th highest (tied)
> Median home value: $209,100 — 25th highest

12. Georgia
> Serious delinquency rate May 2021: 3.90% — 11th highest (tied)
> Serious delinquency rate May 2020: 1.80 — 13th highest (tied)
> Foreclosure rate May 2021: 0.10% — 21st lowest (tied)
> Median home value: $202,500 — 24th lowest

11. Oklahoma
> Serious delinquency rate May 2021: 3.90%
> Serious delinquency rate May 2020: 1.90 — 7th highest (tied)
> Foreclosure rate May 2021: 0.40% — 5th highest (tied)
> Median home value: $147,000 — 4th lowest

10. Texas
> Serious delinquency rate May 2021: 4.00%
> Serious delinquency rate May 2020: 1.60 — 18th highest (tied)
> Foreclosure rate May 2021: 0.20% — 21st highest (tied)
> Median home value: $200,400 — 22nd lowest

9. Connecticut
> Serious delinquency rate May 2021: 4.10%
> Serious delinquency rate May 2020: 2.10 — 6th highest
> Foreclosure rate May 2021: 0.50% — 4th highest
> Median home value: $280,700 — 16th highest

8. Florida
> Serious delinquency rate May 2021: 4.10%
> Serious delinquency rate May 2020: 1.90 — 7th highest (tied)
> Foreclosure rate May 2021: 0.40% — 5th highest (tied)
> Median home value: $245,100 — 22nd highest

7. Maryland
> Serious delinquency rate May 2021: 4.40%
> Serious delinquency rate May 2020: 2.20 — 5th highest
> Foreclosure rate May 2021: 0.30% — 12th highest (tied)
> Median home value: $332,500 — 9th highest

6. Nevada
> Serious delinquency rate May 2021: 4.40%
> Serious delinquency rate May 2020: 1.50 — 23rd highest (tied)
> Foreclosure rate May 2021: 0.30% — 12th highest (tied)
> Median home value: $317,800 — 11th highest

5. New Jersey
> Serious delinquency rate May 2021: 4.50%
> Serious delinquency rate May 2020: 2.30 — 4th highest
> Foreclosure rate May 2021: 0.40% — 5th highest (tied)
> Median home value: $348,800 — 7th highest

4. Hawaii
> Serious delinquency rate May 2021: 4.60%
> Serious delinquency rate May 2020: 1.60 — 18th highest (tied)
> Foreclosure rate May 2021: 0.80% — 2nd highest
> Median home value: $669,200 — the highest

3. Mississippi
> Serious delinquency rate May 2021: 4.70%
> Serious delinquency rate May 2020: 2.70 — 3rd highest
> Foreclosure rate May 2021: 0.30% — 12th highest (tied)
> Median home value: $128,200 — 2nd lowest

2. Louisiana
> Serious delinquency rate May 2021: 5.30%
> Serious delinquency rate May 2020: 2.80 — 2nd highest
> Foreclosure rate May 2021: 0.40% — 5th highest (tied)
> Median home value: $172,100 — 13th lowest

1. New York
> Serious delinquency rate May 2021: 5.30%
> Serious delinquency rate May 2020: 2.90 — the highest
> Foreclosure rate May 2021: 1.10% — the highest
> Median home value: $338,700 — 8th highest

SOURCE: 24/7 Wall St., LLC, a Delaware financial news and opinion company.

Latest Georgia unemployment figures don't tell whole story

By Ross Williams / Georgia Recorder
Sep 6, 2021

ATLANTA — Georgia's unemployment rate has steadily improved toward pre-pandemic levels — July's unemployment rate was 3.7%, according to the Bureau of Labor Statistics, within shouting distance of March 2020's rate of 3.6%. Nationwide, the unemployment rate is 5.2%.

"We felt a lot of pain during the pandemic, there's no disputing that," Kennesaw State University economics professor Roger Tutterow said. "But we're probably one of the states that held up a little bit better, and bounced back a little bit faster than the national average.

"If you look at non-farm employment, at one time we were down 13%; we're now down about 2%. That means there's a very good chance that Georgia will get back to pre-pandemic employment levels in 2022, and it may take a little bit longer for the nation to get there."

But as COVID-19 hospitalizations continue to mount and unpredictable school closures make life harder for Georgia's working parents this Labor Day, the full story of the state's economic recovery has not yet been told, Laura Wheeler, interim director of the public finance research cluster at Georgia State University's Andrew Young School of Policy Studies, said.

"I think overall, the story is optimistic. We are getting back, but there are other stories to be told," she said. "Let's think about who's not reflected in these numbers. The unemployment rate is going down, and that looks great, but there are people who have dropped out from the labor force. What about them? And I think it continues to be a story about the direction of the virus. Until we get the virus under control, we're battling with one hand tied behind our back."

The recovery has not reached all Georgians equally, said Ray Khalfani, a research associate at the Georgia Budget and Policy Institute. Black Georgians are finding their way back to the workplace more slowly than their white counterparts.

"The share of black Georgians who are unemployed and enrolled in unemployment insurance is higher than it's been in this entire pandemic, and higher than it was even in the Great Recession," Khalfani said. "Sixty-four percent of the share of all Georgians receiving unemployment insurance are African American. So while we may have some pandemic lows when it comes to the unemployment rate, we're at a pandemic high as far as the share of those black people who are receiving jobless payments."

In the first four months of 2021, Georgia's overall unemployment rate was 4.8%, but among black Georgians, that number was 7.2%, according to the Economic Policy Institute.

Other people are struggling as well. The unemployment rate counts only people who are available for a job and have actively sought work in the past four weeks, but not so-called discouraged workers, people who want to work but who have given up on applying for jobs.

Adding in those Georgians as well as people who have taken a part-time job but want to be working full-time gives Georgia a labor underutilization rate of 9.9% during the most recent BLS reporting period, which is lower than the national average of 11.9%.

Last year, 12.5% of Georgians fell into those categories, but in 2019, before the pandemic struck, it was only 6.5%.

Many of those people are working in lower-paying jobs than they were before the pandemic and struggling to make ends meet, said Ryan Richardson, program coordinator for the Atlanta-North Georgia Labor Council.

“For some folks, the pandemic hit them so hard that they’ve got to do whatever they’ve got to do to try to get by, and so they’re trying to get jobs, they’re working two or three jobs at minimum wage in Georgia,” he said.

Others are struggling over the costs of child care, which can be so high that workers in low-paying jobs break even or lose money after a day at work.

That’s always been a dilemma for working parents of young children, Wheeler said, but with COVID-19 spreading in schools and forcing the shut-down of classrooms and schoolhouses, it’s becoming a factor for more families.

“Now that school has started, we can see if that helps bring some of those individuals back into the labor market,” Wheeler said. “But we also have to see how school goes. It’s hard for a parent to take on a full-time job if they don’t have confidence that the child is actually going to stay in school if there are moves to virtual, or needing to quarantine because of outbreaks that are recurring.”

A slate of federal unemployment programs that boosted unemployment benefits was set to expire Monday around the country, but they ended in June for Georgians. Gov. Brian Kemp and Labor Commissioner Mark Butler said cutting the program off early would help encourage workers back to their jobs as employers said they were desperate to fill vacant positions.

“I think we do need to acknowledge that a lot of the stimulus programs that were put in place nationwide did likely encourage some workers to stay out of the labor force, particularly for lower-compensated positions like you might find in hospitality, or maybe in retail sales,” Tutterow said. “There were individuals who did as well or better with the enhanced unemployment benefits as they got working, so it’s not irrational for them to be a little reluctant to come back to the work force. Georgia is among the states truncating the enhanced unemployment benefits a little bit early, but I’m not sure that we’ve seen that in the data yet.”

The food service industry was one of the first to suffer as the first wave of COVID-19 brought gathering bans across the country.

It has also been one of the slowest to recover — though sales are on the rise, three-quarters of restaurant operators told the National Restaurant Association recruitment and retention has been their toughest challenge in a report released Tuesday.

Many former restaurant employees have decided to seek jobs in better-paying fields, Richardson said.

“What people are realizing is that they’re risking themselves for not enough money,” he said. “And so some of the folks that are staying home are walking off the job because they’re risking their lives and they’re not being properly compensated for it. If you want workers to go to work, you’ve got to pay them well, you’ve got to treat them well, you’ve got to take care of them.”

That could end up in the favor of workers in some cases, Wheeler said.

“In industries where there is a shortage of labor, the wage earner, the worker is going to have more market power and will be able to, to extract some higher wages from the market because of that market power,” she said. “And so we’re seeing numerous examples of places offering signing bonuses, retention bonuses, benefits that weren’t offered before, in a need to attract workers.”

A Macon cook named Aaron said he’s seen that first hand.

Aaron, who did not want his last name published out of concern for retaliation at work, had no professional restaurant experience before the pandemic struck.

He started his first cooking job in May and has since moved jobs twice, getting a significant bump in pay both times.

“It certainly wasn’t hard to find a restaurant to start at,” he said. “It was a piece of cake to move to this point. I managed to move upwards in terms of responsibilities or position or wages every time, and it wasn’t a struggle.”

Aaron said he loves to cook at home and is handy in the kitchen, so he had an advantage. The biggest adjustment was dealing with the fast pace of a professional kitchen.

“The money’s nice, it’s not really stressful,” he said. “It does get a bit physically tiring after a bit, but I was able to leverage that to get into a salaried position, so it’s ultimately a positive for me.”

“I think in general, if you want people willing to work harder and do better quality work for you, maybe consider, you know, paying them a bit more for their labor. This is not necessarily an easy job. It can be, if you’re in a decent place and serving good food, but it’s not necessarily easy to do, especially not at a rapid pace, and some of the wages I’ve heard people being offered are pretty ridiculous.”

Khalfani said employers would do well to take that advice.

"People are returning to the leisure and hospitality industry, particularly the places that are competing, raising wages, raising benefits, those who are certainly need to catch up or find ways to possibly be able to raise their wages to be able to compete to get more more workers in, because at the end of all this, people want to have a livable job, want to have a job that has livable pay, safe working conditions, and particularly when it comes to Georgia, we still have a ways to go," he said.

ABOUT THE AUTHOR:
Before joining the *Georgia Recorder*, Ross Williams covered local and state government for the *Marietta Daily Journal*. Williams' reporting took him from City Hall to homeless camps, from the offices of business executives to the living rooms of grieving parents. His work earned recognition from the Georgia Associated Press Media Editors and the Georgia Press Association, including beat reporting, business writing and non-deadline reporting. A native of Cobb County, Williams holds a bachelor's degree in English from Oglethorpe University and a master's in journalism from Northwestern University, in Evanston, Ill.