

Poverty in Cherokee County

Measuring Poverty

- Poverty is set by the Federal Poverty Level (FPL), which is a number determined by the government based on the calculation that families spend one-third of their income on food. For example, the 2014 FPL for a family of 4 was \$24,250. These are the people who are reported as living in poverty by the US Census.
- Depending on the particular program, individuals may qualify for public assistance at multiples of poverty, such as 140%, 150%, or 200%.
- Poverty can be measured and reported in many ways: All-resident poverty, child poverty, household poverty, by certain percentages of the FPL (such as deep poverty), or by the concentration of poverty (neighborhoods). It is important to be aware of how poverty is being reported in certain situations.

Poverty Data

- The overall poverty rate for Cherokee County (2013) is 25%. That's approximately 13,700 residents of the county living at 100% of FPL.
- Poverty has increased in Cherokee County each year since 2010 (approximately 19% in 2010).
- Poverty rates in Cherokee County are higher than the state average, and higher than Spartanburg and Union counties.
- Populations at most risk for poverty in Cherokee County:
 - Children: Almost 38% of our children live in poverty.
 - Non-whites: 38% of African Americans live in poverty, compared to 21% of whites.
 - Resident with lower education: 34% of residents who did not graduate from high school live in poverty; 19% of high school graduates live in poverty; only 13% of residents with some college or Associate's degrees and 5% of residents with bachelor's degrees of higher live in poverty.
 - Unemployed: 45.5% of unemployed residents live below poverty, compared to 9% employed residents.
 - Households headed by single females: 47% are in poverty, compared to 10.5% married couple families.
 - Large families: 82% of families with 7 or more people live in poverty, compared to 23% of families with 3 or 4 people living in poverty.

Deep Poverty

Deep poverty (or "severe" poverty) is defined as having income at 50% below the FPL. 45% of people in poverty in the US are in deep poverty.

In Cherokee County, 13% of all residents (over 7,000 individuals) live in deep poverty. That's about \$12,000 per year or less for a family of 4.

Escaping Poverty

A Harvard research initiative that has gotten a lot of well-deserved attention recently is the Equality of Opportunity Project. The researchers used big data to capture earning records of families all across the country to determine upward mobility from place to place. The results showed wide variation among the nation's cities and counties. Some areas provide significantly more opportunity for children to move out of poverty, and other places offer children little escape. Where children are raised impacts significantly their chance of moving up economically. Neighborhoods matter.

The study showed that upward mobility is strongly correlated with five primary factors:

- Less segregation by race and income
- Lower levels of income inequality
- Better schools
- Lower crime rates
- And more two-parent households

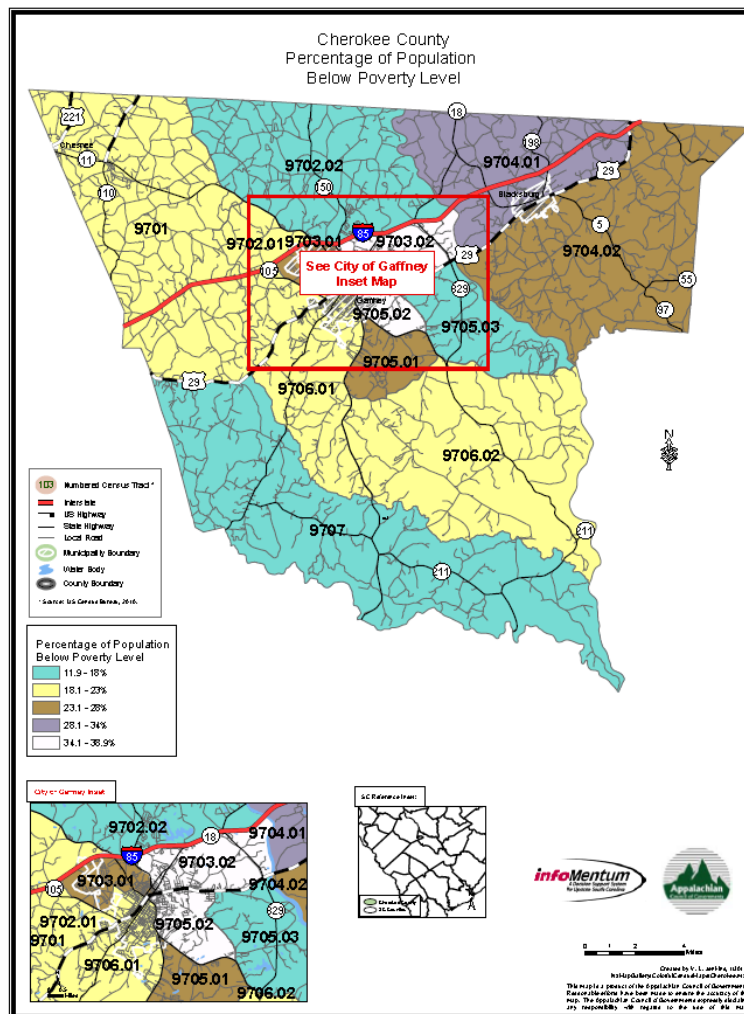
If you go to the Equality of Opportunity website, you can find county level data. If you find Cherokee County, the conclusion is that it is “very bad” for income mobility for children in poor families. Union County is “among the worst in the US in helping poor children up the income ladder. It ranks better than only about 7% of counties in the US.”

Interestingly, Greenville County ranked among the worst counties in the country for income mobility for poor children. Of the 2,478 US counties, Greenville and Richland Counties ranked 2,454 and 2,453 – almost at the very bottom. In SC, only Horry County ranked lower at 2,467. Cherokee County ranked at 2,307.

Concentrated Poverty

Concentrated poverty refers to the spatial density of poverty. The common definition of concentrated poverty is 40% or more of the population in a given geography living below the FPL.

The problem with concentrated poverty is that these areas have higher crime rates, underperforming schools, poor housing and health conditions, and limited access to services and job opportunities. Although severely concentrated disadvantage remains a predominantly urban phenomenon, concentrated poverty is now growing faster in suburban neighborhoods.



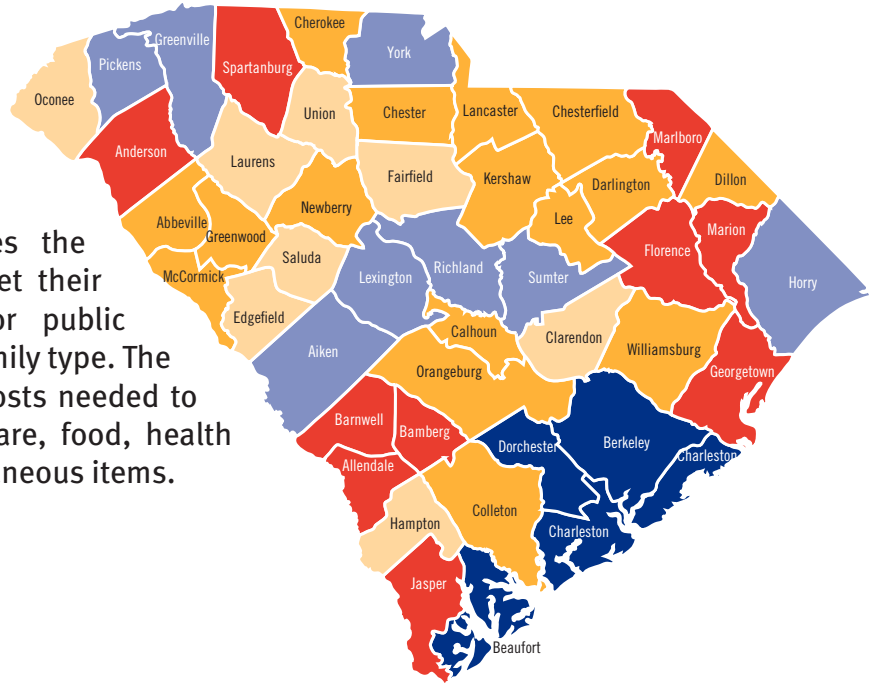
In Cherokee County, there are 13 census tracts. Of these, there are no tracts of concentrated poverty for individuals or families, but 5 of the 13 are tracts of concentrated poverty for children. The highest concentrations of poverty are clustered in and around the City of Gaffney, as well as some areas of concentrated poverty in Blacksburg.

****Data from the Quantitative Analysis of Poverty in Spartanburg, Cherokee & Union Counties. Full report can be found online at www.uwpiedmont.org.**

lowest  highest

How Much Income Does Your Family Need?

The Self-Sufficiency Standard defines the income working families need to meet their basic necessities without private or public assistance in each county, based on family type. The Standard looks at the “bare bones” costs needed to meet basic needs for housing, childcare, food, health care, transportation, taxes and miscellaneous items.



CHEROKEE COUNTY, SC

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$510	\$624	\$624	\$624	\$624	\$847	\$624	\$624
Child Care	\$0	\$567	\$1,195	\$867	\$300	\$1,495	\$1,195	\$867
Food	\$212	\$321	\$421	\$485	\$562	\$571	\$605	\$666
Transportation	\$264	\$271	\$271	\$271	\$271	\$271	\$515	\$515
Health Care	\$168	\$408	\$420	\$432	\$466	\$444	\$477	\$490
Miscellaneous	\$115	\$219	\$293	\$268	\$222	\$363	\$342	\$316
Taxes	\$196	\$320	\$489	\$365	\$228	\$714	\$541	\$405
Earned Income Tax Credit (-)	\$0	(\$130)	(\$71)	(\$178)	(\$329)	\$0	(\$35)	(\$148)
Child Care Tax Credit (-)	\$0	(\$68)	(\$110)	(\$109)	(\$37)	(\$100)	(\$100)	(\$105)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.33	\$13.92	\$19.12	\$16.24	\$12.16	\$24.75	\$11.35 per adult	\$9.84 per adult
Monthly	\$1,465	\$2,450	\$3,365	\$2,859	\$2,141	\$4,356	\$3,997	\$3,463
Annual	\$17,584	\$29,405	\$40,385	\$34,306	\$25,688	\$52,268	\$47,960	\$41,556
Emergency Savings (Monthly Contribution)	\$32	\$89	\$231	\$113	\$90	\$168	\$20	\$66