

South Carolina Commission for Minority Affairs

Statistical Profile FY 21-22

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# VISION

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All ethnic minority citizens of the State of South Carolina will be treated equitably and achieve economic prosperity through socio-cultural awareness, collaboration, policy change, and research.

# MISSION

To be a catalyst that identifies and examines emerging issues and trends by providing constructive solutions and approaches to support the policy and socio-economic development of ethnic minority communities through:

- Community engagement and awareness;
- State recognition of Native Americans;
- Collecting, diagnosing and analyzing collaborative data;
- Acting as a liaison bridging the gap between communities, government agencies and other organizations and;
- Influencing public policy and state services

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# **Executive Summary**

The South Carolina Commission for Minority Affairs (CMA), a noncabinet state agency, was established in 1993 to study the causes and effects of socio-economic deprivation and other inequities impacting African American communities. In 2003, the scope of the organization was broadened to include: Asian Americans, Hispanic/Latino Americans, and Native Americans. As result of the expansion, the agency's mission and scope changed to adapt to issues specific to the communities being served.

CMA works to fulfill the vision where, "All ethnic minority citizens of the State of South Carolina will be treated equitably and achieve economic prosperity through socio-cultural awareness, collaboration, policy change and research." The agency's mission is: "To be a catalyst that identifies and examines emerging issues and trends by providing constructive solutions and approaches to support the policy and socio-economic development of ethnic minority communities through:

- 1. Community engagement and awareness;
- 2. State recognition of Native Americans;
- 3. Collecting, diagnosing, and analyzing collaborative data;
- 4. Acting as a liaison bridging the gap between communities, government agencies and other organizations; and
- 5. Influencing public policy and state services.

As a catalyst for socio-economic change, CMA initiates efforts to identify and examine factors leading to inequities in ethnic minority communities. The agency develops problem-solving strategies that include community engagement, collaboration, and the use of multifaceted, culturally sensitive approaches to remedy the issues faced by its constituent communities. Through partnerships with state government agencies and other stakeholders, CMA works to bridge gaps creating socio-economic inequities. The Research Division and other agency enhancements have made CMA one of the most sought-after agencies to partner with in South Carolina. CMA is committed to changing the socioeconomic status of the state's ethnic/racial minority communities by creating the same opportunities and privileges afforded to others in society.

CMA is the state's most diverse agency with program areas designed to meet the needs of the state's African American, Asian American Hispanic/Latino American, and Native American populations. As such, each program area has its own program manager and advisory committee. In concert with CMA's Research and Planning Division, these areas have compiled facts sheets about the economic impact and contributions of each population on the state. The work of CMA's program managers, along with members of each corresponding advisory committee, successfully disseminate information and resources surrounding: 1) the COVID-19 pandemic, 2) 2020 United States Census, 3) the Real ID, and 4) voting issues in English, Spanish, and other languages by request. The agency also collaborates with an ever growing list of state agencies, nonprofits, and private entities to further address the needs of the state's ethnic minority communities to make positive changes.

Research is at the agency's core, and CMA's Research and Planning Division produces statistical data that far exceeded expectations. Data produced by CMA has been used by the state's colleges and universities, other state agencies, and nonprofit groups. In April 2019 the agency published the Minority Statistical Summary, a document that traced the progress of South Carolina's minority populations from the agency's founding in 1993 through its 25th anniversary in 2008. Published a year prior to the COVID-19 pandemic, the report showed a grim picture for South Carolina's minority populations.

### **Research and Planning Division**

Overall, the agency's Research and Planning Division exists to provide critical data and information for decision-making purposes. The division seeks to assists the general public, public officials, the private sector, non-profit, and faith-based organizations with statistical data and analysis.

The goal of the division is to both create and maintain a comprehensive database of statistics regarding each of the minority populations in which the Commission serves. In addition, the research staff is involved in conducting simple to complex research, public policy analysis, information dissemination and the development of publications which accurately reflect the current status of the minority populations in South Carolina. The research conducted by the staff of the South Carolina Commission for Minority Affairs also provides ongoing statistical data, public policy analysis, and survey-based research. The research and related findings involve the following:

- To study the causes and effects of socioeconomic poverty and deprivation facing minorities;
- To provide statistical data and policy recommendations to state agencies and public officials to implement initiatives to alleviate such deprivation;
- To establish and maintain a database of statistical information for distribution to members of the General Assembly and other entities capable of effecting change;
- To serve as the State's clearinghouse for minority statistical information and to publish a Statewide statistical abstract on minority affairs;
- To provide communities with a single point of contact to obtain raw data and information necessary for local research and planning;
- To develop and make available on an as-needed basis specialized statistical publications, raw data, analysis, and findings in cooperation with state agencies, public officials, and the general public.

### Important Data Points on South Carolina's Minority Populations

- Demographics
  - South Carolina's minority population has grown by nearly
    600,000 persons to over 1.9 million from 2000 to 2020.
  - Over 52% of all new residents in the state over that period identify as one or more ethnic/racial minority groups.

- Minorities now make up nearly 38% of the state's population and 48% of the state's 18 and under population.
- The state's African American population decreased marginally over the past decade, but still constitutes around 25% of the total population and nearly 65% of the minority population.
- Hispanics, Asian American and Pacific Islanders, and those identifying as Two or More races constituted 81.5% of all minority population growth over the past two decades.
- Economic and Employment Trends:
  - Racial and ethnic identities tied to minority groups, particularly African Americans, Native Americans, and Hispanic Americans, are significantly associated with lower median household incomes in comparison with White households.
  - By 2019, African American households earned \$0.57 to every dollar a White household earned, while Native American households earned \$0.63, Hispanic households earning \$0.68, and Asian American and Pacific Islander households earning \$1.07.
  - In 2019, unemployment rates for the minority community (8.3%) were significantly higher than the unemployment rate observed in the white population.
- Educational Attainment and Occupational Selection
  - Racial and ethnic minorities, in general, have significantly lower levels of educational attainment.
  - Median personal incomes are significantly higher for those with bachelor's degrees and above, regardless of racial/ethnic identity.

- All racial and ethnic minority communities increased the share of their population with bachelor's degrees or above from 2009 to 2019.
- Even when controlling for educational attainment level and occupational category, income inequalities between minorities and Whites persisted.
- Housing and Homeownership
  - Homeownership rates for most minority groups are statistically lower than that of the White population. In 2019, the minority homeownership rate was 53.1%, statistically equal to what it had been in 2009, and far below the white homeownership rate of 77.2%.
  - Homeowners tend to earn more and pay less than renters, contributing to lower incidences of being classified as cost burdened, while allowing owners to accumulate wealth.
  - The primary impediments to greater minority homeownership rates are affordability, down payment assistance, and lower credit scores, each of which disproportionately impairs many minorities from having their loan applications accepted by a financial institution.
  - Minority households were significantly more likely to be considered cost burdened when compared with White households. By 2019, minority households made up 50.6% of all cost-burdened households in South Carolina.
- Linguistic Diversity, Ethnic Identities, and Citizenship
  - The number of people who speak languages other than English in their household jumped more than 21% from 2010 to 2019.
  - More than 63% of speakers of non-English languages speak Spanish.

- English-speaking levels are highly influential of income levels, with those who speak "only" English or speak it "very well" earning significantly more than other more limited-English levels.
- African American (or Black) Spanish speakers account for 5% of the state's Spanish-speaking population.
- Indians, Chinese, Filipinos, Koreans, and the Vietnamese comprise over 70% of the state's AA/PI population.
- Conclusions and Suggestions
  - Unemployment rates for highly educated minorities and Whites was statistically equal by 2019.
  - Minorities with bachelor's and Above earn around 1.6 times more than those with just Some College, and 2.1 times more than those with a High School diploma or GED.
  - Minorities with bachelor's and Above have significantly lower incomes than Whites with equivalent educational attainment levels. However, possessing a bachelor's degree or higher increased minority income by nearly \$32,000 above those without a high school diploma.
  - Minority homeowners are significantly less likely than renters to be classified as cost-burdened, a statistic that cuts across educational attainment and income levels. Policies that make homeownership easier for minority communities would provide a great benefit.

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# Demographic Shifts in the 21st Century

An Overview of South Carolina's Minority Populations from 2000 to 2020

# **Chapter Highlights**

- South Carolina's minority population has grown by nearly 600,000 persons to over 1.9 million from 2000 to 2020.
- Over 52% of all new residents in the state over that period identify as one or more ethnic/racial minority groups.
- Minorities now make up nearly 38% of the state's population and 48% of the state's 18 and under population.
- The state's African American population decreased marginally over the past decade, but still constitutes around 25% of the total population and nearly 65% of the minority population.
- Hispanics, Asian American and Pacific Islanders, and those identifying as Two or More races constituted 81.5% of all minority population growth over the past two decades.









# 1.1 Population Shifts: 2000-2020

According to the US Census Bureau's Population Estimate Program and data from the Decennial Census, South Carolina's population grew from a little over **4 million** people to just around **5.12 million** over the first two decades of the 21st Century. This equates to an average annual growth rate of **1.36%**.

Of the nearly 1.1 million new residents South Carolina added over this period, around 515,200 identified as only White (non-Latino), while some 579,000 identified as at least one of the state's recognized racial and ethnic minority groups or other non-White identity.

For every hundred new non-minority residents, then, there were 112 minorities now calling the state home. In other words, minorities constituted over **52%** of all population growth in the state from 2000 to 2020.

The minority-to-non-minority growth ratio stood at **98-to-100** in 2010, but by 2020, minority-to-non-minority growth jumped to **130-to-100**, an increase of 37% for minorities.

### Figure 1.1 South Carolina Population by Racial/Ethnic



Sources: U.S. Census Bureau, Decennial Census (2000, 2010, 2020), and Population Estimate Program Yearly Estimates



### Figure 1.2 Minorities as a Share of the Population



Sources: U.S. Census Bureau, Decennial Census (2000, 2010, 2020), and Population Estimate Program Yearly Estimates

Even as minority population growth outpaced that of non-minorities in South Carolina, certain minority subgroups are primarily responsible for these dramatic demographic shifts. Hispanic/Latinos, Asian American and Pacific Islanders (AA/PI), and those identifying as Two or More Races were the primary groups driving these growth figures.

**Hispanic/Latinos**, the state's third largest racial/ethnic group, grew an average of **13.3%** annually, tripling from around 96,000 to over **352,000** individuals. Their share of the total population nearly tripled, from 2.4% to 6.9% over the same period.

Those identifying as **Two or More Races**, a catch-all category for describing people that define their racial identity in terms of multiple racial categories, witnessed an unprecedented jump in population from 28,000 to nearly 190,000 individuals. Annually, the average rate of growth stood at **28.3%**.

**Asian American and Pacific Islanders**, too, showed impressive average annual growth rates of **7.12%**, as AA/PI populations nearly tripled from over 38,000 to more than **92,000** individuals from 2000 to 2020.<sup>1</sup>

Of the 579,000 new minority residents that came to call South Carolina home from 2000 to 2020, approximately 81.5% were either Hispanic, AA/PI, or identified themselves by two or more racial categories, according to Census figures.

<sup>&</sup>lt;sup>1</sup> The US Census Bureau, during the 2020 Census, redefined procedures for classifying and counting individuals identifying themselves by two or more racial/ethnic categories, contributing to a significant increase in that population relative to the 2010 Census figures and the 2019 American Community Survey estimates.

Minorities with more established and longer histories in the state did not fare as well as some of the state's new arrivals. **African Americans**, South Carolina's largest minority group, experienced long-term proportional decline from 1930 to the present. In absolute terms, South Carolina's Black population grew modestly, with an average annual growth rate of **0.36%** from 2000 to 2020.

In many ways unforeseen and unprecedented, the 2020 Decennial Census indicated that South Carolina's African American population **declined** by around **13,600**. In spite of larger-than-normal undercounting for African Americans, the more likely cause for this outcome certainly can be traced to the reconceptualization for the counting of those identifying as two or more races. Even still, African Americans still account for nearly **25%** of the state's population and over **65%** of its minority population.



### 2000-2005 2005-2010 2010-2015 2015-2020

Sources: U.S. Census Bureau, Decennial Census (2000, 2010, 2020), and Population Estimate Program Yearly Estimates

South Carolina's **Native American** communities have not meaningfully grown over the past 20 years, with its share of the total population fluctuating between **0.32%** and **0.37%**. In fact, the only noticeable growth for the state's Native American communities can be attributed to the arrival of indigenous Hispanic migrants to the state, which now make up nearly a third of the state's self-identified "Native" (or "indigenous") population.



In other words, the state's minority and total population is growing more diverse. This is largely due to the influx of minority populations that, twenty years ago, constituted just around **4%** of the total population. By 2020, these same groups comprised around **12.5%** of the state's total population.

We anticipate that these trends will continue over the next 10-20 years, and will accelerate as a combination of migration inflows and the proportional breakdown of groups based on age cohorts. In particular, as indicated in Figure 1.4, the White share of the under-18 population continues to lagging its share of the total population.

# Figure 1.4 Racial/Ethnic Share of the Population Age 18 and Under



Mirroring the growing **minority share** of the state's **18 and under population** are the estimated median ages for each racial/ethnic group. As expected, most of the groups experiencing relative population decline are those with median ages in excess of 30 years of age by 2019. The exception to this trend, however, are Asian American/Pacific Islanders, with an estimated median age of 35 (+/-1 year) in 2019. This statistic may indicate slower growth rates for AA/PI communities over the next decade, even though much of SC's AA/PI population growth is primarily due to migration inflows.

Hispanics, on the other hand, are both migrating to the Palmetto State, and starting families. With more than a third of the Hispanic population below the age of 19 and with a group median age of 26 in 2019, Hispanic communities in South Carolina are poised to continue growing at breakneck speed for the foreseeable future.

Therefore, while the state's overall population ages and leaves behind peak fertility and reproductive ranges (25 to 35 years according to a report from NVSS [2021]), wholesale demographic shifts remain highly probable over the next two to three decades if trends continue.



### Figure 1.5 Median Age by Racial/Ethnic Group

Sources: U.S. Census Bureau, American Community Survey Five-Year Summary File (2000, 2010, 2019).





Like many states around the country, South Carolina's demographic shifts are unevenly distributed across the state's geography. According to the US Census Bureau's most recent definitions of the "urban," South Carolina jumped from the 13th to the 17th least urbanized populations from 2000 to 2010 (from 60.5% to 66.3% of its population inhabiting urban areas).

For the state's minority communities, this unevenness is both historical and ongoing. **Richland County**, for example, had more than 243,000 individuals identifying as any racial/ethnic minority residing therein by 2020, an **increase** of nearly **80,000** minority residents since 2000.

Over this period (2000-2020) minority populations surged in many of the state's most populous counties, such as **Greenville** (+**87,449** residents), **York** (+**54,936**), **Lexington** (+**48,527**), **Spartanburg** (+**46,691**), **Horry** (+**42,258**), and **Berkeley** (+**44,150**) Counties. The minority populations of eight more counties exceeded **10,000** new residents or more, including **Charleston** (with 144,675 total minority residents).

**Twenty** of the state's 46 counties posted **negative minority population growth** from 2000 to 2020, with **Williamsburg** (-4,205) and **Marion** (-2,890) occupying the two top spots. Of the other 18 counties with negative growth, four (Lee, Bamberg, Clarendon, and Allendale) lost more than 2,000 minority residents, and five others (Fairfield, Hampton, Orangeburg, and Calhoun) lost between 1,000 and 2,000 residents.

Although the state's minority share of the total population edged up a few percentage points from 2000 to 2020, county-level shifts were often more dramatic. In all, **twelve** counties saw their **minority share** of the population **increase** by at least six percentage points: **Newberry** (17.7 pts.), **Lexington** (12. pts.), **Greenville** (9.8 pts.), **York** (9.6 pts.), **Dorchester** (8.5 pts.), **Spartanburg** (8.3 pts.), **Pickens** (7.7 pts.), **Florence** (7.6 pts.), **Richland** (7.3 pts.), **Berkeley** (6.5 pts.), **Aiken** (6.2 pts.), and **Anderson** (6.1 pts.).

Alternatively, **five** counties witnessed their **minority share** of the population **drop** by more than five percentage points: **McCormick** (-9.8 pts.), **Calhoun** (-6.3 pts.), **Georgetown** (-6.1 pts.), **Jasper** (-5.3 pts.), and **Clarendon** (-5.1 pts.).

### Figure 1.6 County-level Population Dynamics for Minority Population as a Whole



County Population, 2010



County Population, 2020



Sources: U.S. Census Bureau, Decennial Census (2000, 2010, 2020).

Share of County Population, 2000



Share of County Population, 2010







# Demographic Shifts from 2000 to 2020



# Figure 1.7 County-level Population Dynamics for Minority Population as a Whole



% Minority Change -30 -15 -5 0 5 10 20 40 80 160

Change in Population, 2010-2020

Change in Population, 2000-2010

Minority Growth -5,000 -1,500 0 2,500 5,000 90,000

-15 0 5 10 20 40 80 160

% Minority Change

Population Growth, 2010-2020 Change in Population, 2000-2020

% Minority Change -30 -15 5 5 10 20 40 80 160

Sources: U.S. Census Bureau, Decennial Census (2000, 2010, 2020).

Demographic Shifts from 2000 to 2020

Page 10

Minority Growth

-5,000 -1,500

2,500 5,000 10,000 20,000 40,000 65,000 90,000

## Geographies of African American Change

As the state's largest minority group, African Americans make up a considerable portion of all of South Carolina's county-level population. However, in counties within the "Black Belt," African Americans make up between 35 to 70% of the population. These also tend to be the counties where African American populations have declined the most from 2000. In addition, the number of counties where African Americans made up at least 50% of the population has decreased from 12 to 8 over the last twenty years.

Uneven population growth for the African American community is undeniable and explicit. Of the state's 46 counties, 15 experienced population gains while 31 presided over declines. Moreover, **more than 51.7%** of all **African American** population growth, 43,332 of the 83,815 individuals added over the past 20 years, wound up in **Richland** County.

Alternatively, there was an **exodus** of **78,017 individuals** from those **31 counties** posting African American population declines over the past two decades. Although we cannot be certain that these individuals moved to one of the 15 counties where the Black population grew, there is strong evidence that the urbanization of economic activity (primarily concentrating itself in Greenville, Charleston, and Columbia metropolitan areas) partially explains these shifts.

**Charleston County**, an historically and culturally important hub for South Carolina's African American population, has been hemorrhaging its African American population for decades. In **2000**, African Americans comprised **34.5%** of the population. **Twenty years later**, that figure was at **22.5%**. Like many of the South Carolina's coastal counties, surging property values are pushing poor and African American communities elsewhere, as pensioners, celebrities, and the wealthy snatch up desirable properties.

Alternatively, in **Greenville** and **York** Counties, African Americans **added 17,669** and **19,766** residents respectively. Despite this growth, the African American share of these counties actually decreased, largely due to the unprecedented influx of Hispanics and Asian American and Pacific Islanders.





### Figure 1.8 County-level Population Dynamics for African

### Americans

County Population, 2000



Share of County Population, 2000



County Population, 2010



County Population, 2020



Share of County Population, 2010



Share of County Population, 2020



Sources: U.S. Census Bureau, Decennial Census (2000, 2010, 2020).

# Figure 1.9 County-level Population Dynamics for the African American Community

% Black Change

-30 -20 -10



Population Growth, 2000-2010



Population Growth, 2010-2020

Change in Population, 2000-2010

Change in Population, 2010-2020



Population Growth, 2010-2020



Sources: U.S. Census Bureau, Decennial Census (2000, 2010, 2020).



Change in Population, 2000-2020





Native Americans have left an indelible mark on the state of South Carolina. Many of the state's towns, rivers, and other geological features bear witness to that historical legacy. However, Native Americans continue to contribute to the state's overall economy and cultural landscape in important, but often underappreciated ways. Much like the state's African American population, Native American residents are unevenly distributed across the state.

By **2020**, only **14** of the state's 46 **counties** counted on Native American populations **at or above the county mean of 528**, and ten of those counties (Greenville, York, Horry, Berkeley, Charleston, Lexington, Spartanburg, Richland, Marlboro, and Dorchester Counties) had Native American populations in excess of 1,000 persons. These counties also figure as those most responsible for Native American growth from 2000 to the present.

Three counties (Dillon, Edgefield, and Barnwell) experienced absolute declines of their Native American populations, while a few others (Bamberg and Hampton) saw their Native American populations increase by less than 10 persons over the last twenty years.

Forty-three of the state's 46 counties observed modest increases in the Native American share of the population, while three (York, Dorchester, and Edgefield) saw their Native share of the population decline moderately. The **Native share of Marlboro County**, however, **jumped** by 0.92 percentage points **to 4.27%** in 2020.

Demographic geographical patterns observed with other racial and ethnic minority groups, nevertheless, do not hold for the Native population. Indeed, most of the state's Native population can be located in counties with state- or Federally-recognized tribes.<sup>2</sup>

<sup>&</sup>lt;sup>2</sup> The top 10 counties with the highest Native populations in 2020 were York, Horry, Marlboro, Berkeley, Lexington, Richland, Greenville, Dorchester, Charleston, and Spartanburg Counties, all with populations over 1,000 people. Of these, only Charleston, Spartanburg, and Greenville Counties do not directly host recognized tribal lands or interest groups.

# Figure 1.10 County-level Population Dynamics for the Native American Community



County Population, 2000



County Population, 2010



County Population, 2020



Sources: U.S. Census Bureau, Decennial Census (2000, 2010, 2020).

Share of County Population, 2000



Share of County Population, 2010



Share of County Population, 2020





# **Figure 1.11 County-level Population Dynamics for Native**

### **Americans**





Change in Population, 2000-2010 % Native Change -20 0 20 40 80 200 400



Population Growth, 2010-2020

Native Growth

75



Change in Population, 2010-2020





Demographic Shifts from 2000 to 2020

# Geographies of Hispanic/Latino Change

No other minority group compares with the vertiginous explosion of South Carolina's Hispanic population over the past two decades. However, like other minority groups, these demographic changes remained less than evenly distributed and were highly variable across the state's counties. Nevertheless, changes to Hispanic population closely mirror alterations to macroeconomic trends, cultural and social transformations, and growing diversity, which are transpiring nationally.

Radical is perhaps the best adjective to describe these changes. In **2000**, only **Greenville** County had more than 10,000 Hispanic residents (**14,283**), and only five others (Richland, Beaufort, Charleston, Spartanburg, and Horry) had more than 5,000. **Two decades later**, 14 of the state's 46 counties have more than 5,000 Hispanic residents, including five with populations between 20,000 and 24,999 residents, while **Greenville** reaches toward 60,000 (**58,025**).

In general, there is considerable overlap between Hispanic and other racial/ethnic demographic change. Indeed, there is a tendency for new population growth to concentrate in and around urban and metropolitan areas. But much like the AA/PI community, Hispanic population growth is primarily fueled less by internal (i.e., from within South Carolina) migration from rural area, than by migration from other US states and/or foreign countries.

Although Hispanics are far equaling the size of the African American population, their growth rates already eclipse that of the state's Black population. Mean population change by county for Hispanics was 5,603 people (+/- 8,750) while it was only 1,822 (+/- 9,098) for African Americans. Indeed, **Hispanics added 173,947 more people to the state's population than did African Americans from 2000 to 2020.** 

Therefore, in all likelihood, Hispanic populations may begin eclipsing African American populations in counties where African Americans make up less than 15% of the population in the next decade. Indeed, **for many counties the Hispanic population grew 300+% from 2000 to 2020**.





# Figure 1.12 County-level Population Dynamics for the Hispanic/Latino Community



County Population, 2010



County Population, 2020



Share of County Population, 2000



Share of County Population, 2010



Share of County Population, 2020



Sources: U.S. Census Bureau, Decennial Census (2000, 2010, 2020).

# Figure 1.13 County-level Population Dynamics for the Hispanic/Latino Community



Population Growth, 2000-2010



Population Growth, 2010-2020



Population Growth, 2010-2020



Sources: U.S. Census Bureau, Decennial Census (2000, 2010, 2020).

Change in Population, 2000-2010



Change in Population, 2010-2020





Demographic Shifts from 2000 to 2020



The other major racial/ethnic group to experience rapid growth over the prior two decades was the AA/PI community. Though not as dramatic as Hispanic growth, AA/PI growth remained dynamic and diverse (see Chapter 6) throughout the period analyzed, as groups like the Vietnamese and Filipinos were displaced by Indians and Chinese.

In 2000, only six of the the state's 46 counties had AA/PI populations of more than 2,000 individuals, and only two (Richland and Greenville) counted at least 5,000 residents (5,764 and 5,413 respectively). **By 2020, that number more than doubled to thirteen, and seven counties crossed the 5,000 AA/PI resident threshold, including five new counties (Spartanburg, York, Charleston, Lexington, Berkeley, and Horry)**. Richland and Greenville Counties comfortably surpassed 10,000 AA/PI residents with 13,273 and 11,757 residents.

Because the AA/PI population was relatively small in 2000, growth rates for these two decades remain high. In 2000, for example, there were 31 counties where the AA/PI share of the population was less than 0.5%. By 2020, however, that number dropped to 18. In 2000, only eight counties had AA/PI shares of the population above 1%, and none above 2%, but by 2020 there were 18 counties where at least 1% of the population identified as AA/PI and eight that crested 2%. Whereas the African American share of the county population declined by an average of 3.64 percentage points, the AA/PI share increased by an average of 0.48 percentage points.

Like other groups, AA/PI population growth has been primarily situated in and around the state's major urban areas. Greenville, York, Richland, Spartanburg, Lexington, Charleston, Horry, Berkeley, and Dorchester Counties each added over 2,000 new AA/PI residents over the past 20 years. The sum of all new AA/PI residents added in these counties is over 42,000 individuals, or 78% of the state's 54,800 new AA/PI residents.

# Figure 1.14 County-level Population Dynamics for the AA/PI Community



County Population, 2000



County Population, 2010



County Population, 2020



Sources: U.S. Census Bureau, Decennial Census (2000, 2010, 2020).



Share of County Population, 2010



Share of County Population, 2020





### Figure 1.15 County-level Population Dynamics for the **AA/PI** Community



Population Growth, 2010-2020

Change in Population, 2000-2010



Change in Population, 2010-2020



Population Growth, 2010-2020



% AAPI Change -50 -30 0 25 50 100 200 400 800 1,000

Change in Population, 2000-2020



Sources: U.S. Census Bureau, Decennial Census (2000, 2010, 2020).


# Geographies of Change for those Identifying as Two or More Races

Although this category is not, strictly speaking, a racial/ethnic group covered under the aegis of CMA's Program Areas, it does comprise a significant and growing portion of the state's minority population. Furthermore, with the fluidity and ever-changing nature of racial categories in the United States (i.e., the elimination of "one-drop" and "purity" laws that bifurcated racial identity for so long), sanctions against the use of multiracial identities have weakened.

Nothing illustrates the magnitude of these changes more than Figures 1.16 and 1.17. In 2000, not a single county had more than 5,000 persons identifying as "Two or More" races, and only 13 had more than 1,000 individuals. By 2020, one county (Greenville) counted nearly 20,000 individuals, and another seven had populations identifying as Two or More races in excess of 10,000 persons. Furthermore, another 20 counties had populations of at least 1,000 persons.

In total, five counties (Greenville, Horry, York, Richland, and Lexington) witnessed their "Two or More" population increase by over 10,000 individuals in two decades. Much like the AA/PI community, thirteen counties (Greenville, Horry, York, Richland, Lexington, Charleston, Spartanburg, Berkeley, Dorchester, Anderson, Aiken, Pickens, and Beaufort) accounted for nearly 77% of all new population growth for individuals identifying as Two or More races.

Accompanying the raw growth of these populations was an equally impressive increase in the county-level population share for people identifying as Two or More races over the same period. In 2000, ten counties had population shares in this category of between 1-2%, but by 2020, not a single county had a population share of Two or More races of less than 1.7%. By 2020, nine counties had shares of this population above 4%, and two with shares above 5%.



# Figure 1.16 County-level Population Dynamics for the Two or More Races Community



County Population, 2010



County Population, 2020



Share of County Population, 2000



Share of County Population, 2010



Share of County Population, 2020





# Figure 1.17 County-level Population Dynamics for the Two or More Races Community



#### Population Growth, 2000-2010



Population Growth, 2010-2020



Population Growth, 2010-2020



Sources: U.S. Census Bureau, Decennial Census (2000, 2010, 2020).



Change in Population, 2010-2020



Change in Population, 2000-2020





## **Chapter Summary**

Demographically, changes in South Carolina's racial and ethnic composition are trending towards those seen at the national level, albeit staggered by several decades. Indeed, if one were forecasting the future, it would be a reasonable assumption to suggest that South Carolina would increasingly resemble the country as a whole. Nevertheless, certain historical and structural dimensions that shape the state's social, political, economic, and cultural parameters ensure that some facile mirroring of the national makeup cannot and will not ensue.

This, in and of itself, should not necessarily be viewed negatively. Certainly, in the case of the state's growing Hispanic population, South Carolina cannot and will not emulate populational patterns observed in places like Texas, Florida, California, and Arizona. Additionally, very few states, over the next 25 years, could rival the prominence of South Carolina's African American population.

What is more likely and certain, however, is that with an increasingly aging non-minority population coupled with a rapidly growing minority population, South Carolina, like many states across the county, is poised to become an ethnic minority-majority state within the next twenty years, barring any dramatic demographic upheavals. And although this demographic transformation will certainly engender a whole host of changes to the currently dominant social structures solidified into South Carolina's cultural, economic, and social landscapes, these will more than likely materialize as modifications rather than as a tectonic shift. Therefore, it is important to explore how such transformations and structures, particularly those associated with socio-economic conditions, have and will continue to change over the course of the millennium.





# Economic and Employment Trends

Income and Employment Estimates for South Carolina's Minority Communities

# **Chapter Highlights**

- County-level GDP per capita growth is extremely uneven, and shapes the landscape for unequal household incomes.
- Racial and ethnic identities tied to minority groups are significantly associated with lower median household incomes in comparison with White households.
- African Americans, Native Americans, Hispanics, and those identifying as Two or More races have significantly lower median incomes than White and Asian households.
- Divergences between urban and rural residence affects the statewide distribution of economic resources at the household level.
- Unemployment rates for minority populations are significantly higher than the unemployment rate observed in the white population.









# 2.1 New Century, Same Paradigm?

Although the enduring inequalities associated with the racial and cultural discrimination of minority groups can be expressed through a variety of mediums, contexts, and asymmetries, perhaps no single frame better illustrates these divergences as starkly as that of employment and income. For this chapter we consult income and employment estimates from the One and Five-Year American Community Survey (ACS) for the state- and county-level. We supplement this data with the Bureau of Economic Analysis's (BEA) county-level Gross Domestic Product (GDP) estimates.<sup>3</sup> Although educational attainment remains irrefutably intertwined with income inequality and the persistent wealth disparities that characterize minority-to-majority differences, we address those particular variables in Chapter 3.

#### 2.1.1. County GDP Figures from 2001 to 2019

A given economic unit's total production and consumption serves as the basis for measuring the Gross Domestic Product, which essentially aggregates the totality of economic activity per unit. GDP does not measure the concentration or equalization of economic activity within said unit, and provides scant information on the economic opportunities and disparities that may exist between groups within those units. As such, GDP is often universally accepted as a measure of economic vitality and growth.

The BEA uses an "income"-based approach that measures county-level GDP as "the sum of income payments and other costs incurred in the production of goods and services" (Aysheshim, Hinson, and Panek, 2020: 2). More granularly, these estimates are computed as "the sum of compensation of employees... taxes on production and imports... less subsidies..., and gross operating surplus" (Ibid). In other words, the largest component of the county-level GDP measures are often comprised by employee compensation, a proxy measure for aggregate consumer demand. Indeed, many researchers have noted that lagging aggregate demand, on the national level, often slows or impedes economic growth, and that income inequality directly contributes to the diminishing of aggregate demand (Bivens, 2017).

<sup>&</sup>lt;sup>5</sup> Data from the BEA was downloaded in current dollars (actual historical dollar amounts) and then adjusted for inflation by measuring historical dollars in relation to 2019 dollars. Inflation adjustments were computed suing the US Bureau of Labor Statistics' CPI Inflation Calculator (see: http://www.bls.gov/data/inflation\_calculator.htm). We then divided inflation-adjusted county-level GDP estimates with the estimated county population estimates to create GDP per capita measures for the years 2001, 2005, 2010, 2015, and 2019.



We use county-level GDP per capita figures first to examine where economic growth and opportunities have concentrated over the past two decades. Secondly, we wanted to analyze whether the racial composition of a county's population affected GDP growth. If median income figures diverge drastically from per capita GDP measures, one easily deduces that income is being concentrated into fewer and fewer hands, thereby increasing inequality. The same holds true for measures based on racial/ethnic identity: diverging incomes relative to per capita GDP supports the notion that racial/ethnic identities are influential variables for understanding income inequalities.

According to BEA estimates, South Carolina's statewide GDP grew from \$171,777,618,700 in 2001 to \$193,335,924,700 in 2010. By 2015, the state's GDP increased to \$218,280,445,100, and four years later it jumped to \$247,543,769,000. From **2001 to 2010**, the **state's GDP grew** at an **average rate of 1.39%**, while from **2010 to 2015** that measure nearly doubled to **2.58%**, and surged nearly 2.5 times to **3.35% from 2015-2019**. Over the entire 18-year period, **South Carolina's GDP** grew at an **average rate of 2.45%**.

Per capita figures paint a slightly different story. In 2001, South Carolina's per capita GDP hovered around \$42,529. By 2010, that estimate stood at \$41,799, largely a result of the Great Recession and its aftermath. By 2015, GDP per capita rebounded to around \$44,620, and in 2019 it had risen to \$48,079. As a whole, GDP per capita increased nearly \$5,500 (inflation adjusted) from 2001 to 2019, for a gain of 13%, or about 0.7% annually.

County-level measurements, however, indicate a far more complex and geographically uneven pace of economic growth (or contraction). Figure 2.1 summarizes county-level data by range, median, mean, standard deviation, and skewness. These observations enable us to generate three conclusions:

- The distribution of economic development is uneven across South Carolina's counties (highly positive skewness).
- Counties with the highest GDP per capita over this period grew the most (maximum GDP per capita values).
- The third quartile figure for GDP per capita hardly budged over the course of this 18-year period, growing less than the minimum, median, mean, and maximum values, which indicate a tiered hierarchy of counties in South Carolina's economy.

In fact, the endurance of this top-quantile is impressive. Over the course of the period analyzed, the top three counties (Charleston, Greenville, and Richland) never fell from this top tier, and merely shuffled about. Of the remaining nine c-



ounties in the top quartile, five (Spartanburg, Oconee, Florence, Fairfield, and Greenwood) managed to remain above that threshold for the duration of all observations included.

## Figure 2.1 Descriptive Statistics for South Carolina's County-Level GDP Per Capita Measures

Year	Min.	Median	3rd Quart- ile	Max	Mean	SD	Skewness
2001	\$16,665	\$29,076	\$40,186	\$71,331	\$32,471	\$12,372	1.107
2010	\$18,660	\$32,035	\$39,455	\$67,291	\$33,225	\$11,318	0.933
2015	\$18,298	\$34,041	\$41,387	\$73,558	\$35,733	\$12,960	0.929
2019	\$20,209	\$37,199	\$43,999	\$81,137	\$38,378	\$12,567	1.058

Source: Bureau of Economic Analysis (2021)

One thing is clear from the data, **6.5% of South Carolina's counties (Greenville, Charleston, and Richland) account for nearly a quarter of the population and nearly 38% of the state's total GDP**. When including the eight top-tier counties, more than 51% of the state's GDP is accounted for, and nearly 38% of the state's population. In other words, the majority of South Carolina's GDP is concentrated in just eight counties in any given year. Rather than assume that the state constitutes one coherent economic plane, data suggests the opposite: South Carolina's economic development is fractured, fragmented, and uneven across the state's geographic expanse.

Figure 2.2 (next page) illustrates how unequal and even dramatic this growth can be. Each solid black line represents one of the state's counties, whereas the dotted and dashed red lines stand in for summary statistics presented in the table above. The only solid red line represents state's GDP per capita as reported by the BEA, and not an average of all of the state's counties.

This figure shows that there are clear differences between GDP per capita across the state's counties. What we have not explored, yet, is whether or not the racial composition of each county impacts these figures in any meaningful way or not. We classified counties according to the African American share of the population and found no statistically significant differences in terms of GDP per capita. Whether or not the county housed a large urban center was far more significant.





#### 2.1.2. Income Inequality within Counties: Median Income by Race/Ethnicity

Because income is generally a positively skewed data point, social scientists prefer using measures like median income, rather than the average (or mean), to better assess how unequal distributions are. Median income employs the data point at the middle of the entire data range (at the 50th percentile) as a barometer for measuring economic inequality between different social groups, as averages are more likely to be swayed by concentrations of high income by those in the 90th percentile and above.

Where possible we have attempted to create mutually exclusive racial/ethnic categories (i.e., all Whites are non-Hispanic, etc.). In some cases, such as with AA/PI, the Native Hawaiian and Pacific Islander populations were too small to provide meaningful data, and we essentially produced estimates only for the state's Asian population. Further, the Census Bureau tracks a category called "Some other race," many of whom identify as Hispanics. However, there are a small contingent that fall through the CMA's program-area cracks (see Appendices A, B, and C).



Statewide median household income estimates by racial/ethnic group from 2009 to 2019 indicate that socio-economic disparities between racial/ethnic groups persist over time.

For the entire population, median household income came in at \$50,506 (+/-\$801), and grew to \$56,220 (+/-\$995) by 2019. Nevertheless, African American, Native American, and Hispanic/Latino households earned significantly less that these estimates, and between \$17,000-\$29,000 less than non-Hispanic White households over the same period.

In fact, for ever dollar a non-Hispanic White household made in 2010, an African American household earned a mere \$0.56, a Native American household earned \$0.67, an Asian household earned \$0.99, a household headed by a person identifying as Two or More races earned \$0.78, and an Hispanic headed household made \$0.69. By 2019, African American households gained less than one penny on White households, while Native Americans decreased the gap by nearly \$0.04 and Hispanics by \$0.01. Asian Americans, in contrast, now earned \$1.07 dollars for ever \$1 of White household income.



Figure 2.3 Median Household Income by Race/Ethnicity

Source: ACS One-Year Summary Files B19013 (2009-2019)



In light of this data, real and persistent socio-economic disparities between racial and ethnic groups in South Carolina merit further scrutiny. Just as county-level GDP figures diverge across the state, an analysis of the uneven terrain of social and economic life in South Carolina is compounded when exploring the issue of race/ethnicity.

The US Census Bureau's American Community Survey Five-Year Summary File provides county-level estimates for a variety of bi- and tri-variate measures. In South Carolina, only White and African American measures for median household income are given for all counties for 2009, 2014, and 2019. As margins of error depend on the number of individuals surveyed, even when figures are provided for other racial/ethnic groups for certain counties, errors are often too wide to seriously entertain. Therefore, we have restricted ourselves to an analysis of White and African American median household income at the county-level.

As can be gleaned from Figure 2.4, in 2009, 2014, and 2019 **the median household income for Whites was statistically higher than that for African Americans in nearly every county** (with a 95% confidence interval). Across all counties, the average difference in 2009 was \$24,807, with a standard deviation of \$6,452. By 2014 the average county-level difference between White and Black households dropped to \$22,091 (standard deviation of \$6,650). Ultimately, in 2019 county-level median household income differences shot up to \$23,821, while the standard deviation also jumped to \$8,073. In other words, little change has occurred over the past 10 years in bridging the income gaps between White and African American households.

#### 2.1.3. Rural vs. Urban Incomes: A Note on Race and Geographical Distribution

County-level data, while important, may mask some of the structural forces that determine income differentials between rural and urban households and economies. With the long-term secular shift towards a more globalized and urbanized economic development, we might that such variables would be even more influential than the county in interpreting income differentials.

In general, the state is urbanizing. In 2010, for example 58% (+/-0.1%) of the population resided in urban areas, but by 2019, the state's share of urban residents jumped to 66.9% (+/-0.09%), a statistically significant difference. In 2010, rural households counted on more income than their urban counterparts, in general, but by 2019 that trend had been dramatically reversed.

Figure 2.4 County-level Median Household Incomes for African Americans and Whites (2009, 2014, 2019)



Source: 2009, 2014 and 2019 ACS 5-Year Summary File, Table B19013



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**Employment Trends** 



## Figure 2.5 County-level Differences in Median Household Incomes for Whites and African Americans (2009, 2014, 2019)







As expected, urbanization rates for the state's major racial and ethnic groups differed from the overall rate of urbanization to varying degrees across the period examined. African Americans, Asian Americans, those identifying as Two or More races, and Hispanic/Latinos counted on populations that were significantly more urbanized than the 2010 and 2019 general populations.

For example, African Americans were 3.59% more urbanized in 2010 than the general population, and 0.7% more in 2019. Asian Americans were nearly 18.8% more urbanized than the general population in 2010, and jumped up to nearly 20.5% more the general population in 2019. Those identifying as Two or More races clocked in at 6.39% more urbanized in 2010 and 5.6% more in 2019. Lastly, Hispanics were 11.4% more urbanized in 2010 and 11.1% more in 2019. In contrast, urbanization rates for Whites and Native Americans were significantly lower than that of the population in general. For the minority community as a whole, the urbanization rate in 2010 was 63.1% (+/-0.3%) in 2019.

# Figure 2.6 Share of Group Population Residing in Urban Areas, 2010 and 2019

	2010	2019	% Change
Total	58.01%	66.9%	15.32%
African American	61.6% (***)	67.6% (**)	9.74%
Native American	51.7% (**)	63.2% (*)	22.24%
Asian American	76.8% (***)	87.4% (***)	13.8%
Two or More Races	64.4% (***)	72.5% (***)	12.58%
White	55.2% (***)	65.0% (***)	17.75%
Hispanic	69.4% (***)	78.0% (***)	12.39%
$(*) = \alpha \text{ of } 0.1$	$(**) = \alpha \text{ of } 0.05$	1	(***) = a of 0.01

Tested for significant differences from the Total population.



Urban development, which is concentrated in Greenville, Richland, Charleston, Horry, York, Lexington, and Spartanburg Counties, has been responsible for the lion's share of economic development in the state, as mentioned in 2.1.1. above. Median household incomes, however, tend to obscure how this wedge is being exacerbated through ongoing economic trends.

We used 2010 and 2019 ACS Five-Year Public Use Microdata Samples (PUMS) to examine how urban and rural per capita incomes diverged at two points over the last decade. We found that **urban per capita income was significantly different from rural per capita incomes in 2010 (at the 95% confidence interval) for the entire population, African Americans, and for Whites.** Urban per capita income for the entire population was \$28,418 (+/-\$131), some \$2,075 more than that of the rural population (\$26,343).

African Americans, on average, received between \$0.62 and \$0.64 for every dollar the general population received, however this disparity was greater in urban areas and in rural. Oddly enough, African American per capita urban incomes were more than \$700 (+4%) in excess of that figure for rural African Americans. In other words, **although South Carolina's urban African American community earned more than their rural counterparts, the difference between the two was far less than it was for Whites (**\$4,573, or nearly 15% more).

By 2019, the disparity between urban and rural per capita incomes was aggravated even further, and remained statistically significant for African Americans, Whites, Hispanics, and those identifying as Two or More races. In general, the difference between urban and rural per capita incomes was \$3,784 (+/-\$208) in favor of the urban. For the White population, however, that difference was \$6,003 (+/-\$265). Similarly, urban African American per capita income was \$1,702 more, Hispanics urban per capita income was \$2,380 more, and that of Two or More races was \$3,325 more than the per capita income of rural residents of each group.

In other words, **minority urban income relative to rural income and per capita White income constitutes and important vector through which socioeconomic inequalities are experienced and endure**. For example, although urban African American income in 2010 and 2019 were marginally (but significantly) higher than rural African American income, it was considerably less than both White rural and urban incomes in both years. Only rural Asian per capita incomes were comparable to White rural incomes (see Figure 2.7).



# Figure 2.7 Group to White Per Capita Income by Rural and Urban Classification, 2010 and 2019



## 2.2 Civilian Labor Force Unemployment Rates

Perhaps no variable impacts income as much as whether or not someone is employed. This section examines whether or not there are statistically significant differences between racial/ethnic groups in terms of the rate of employment/unemployment for the civilian labor force (i.e., individuals age 16-65 who are not institutionalized, retired, disabled, etc.). In the next chapter we will delve further into qualitatively different occupational sectors and their impact on income, but here we are concerned with those participating in active employment, either by working or looking for work, as a primary source of income.

A person's capacity to contribute within the formal economy rests on two primary factors: the employability of that individual (the traits, desire, necessity, and likelihood embodied within an individual as a participant in the labor force) and an employer's willingness to hire said individual. Of the latter, a multitude of factors must hold for an agency to offer employment, including the state of general economic conditions, particular needs of the firm at any given moment, geographical and structural variation of economic activity, and the temporal expectations associated with returns on investment and operational costs incurred by the enterprise. Although these factors are theoretically important, the data presented herein cannot address the many of these issues directly. Nevertheless, the data are perfectly capable of demonstrating whether or not racial/ethnic differences are statistically significant.



When examining the ACS data estimates, one thing is clear: minority unemployment rates are internally differentiated between minority groups as they are when compared to White unemployment rates. Of the state's major racial and ethnic groups catalogued by the Census Bureau's survey, three (African American, Native American, and those identifying as Two or More races) had rates that were significantly different from the White rate at the 95% confidence interval.

In 2019, African Americans counted on the state's highest rate of unemployment at 9.31% (+/- 0.43%) compared to the White unemployment rate of 4.64% (+/- 0.18%). Following African Americans were those identifying at Two or More races with an unemployment rate of 8.54% (+/- 1.25%) and Native Americans at 7.31% (+/- 2.35%). In contrast, unemployment rates for Hispanics and Asian American and Pacific Islanders fell within the margin of error estimated for the White population. Hispanics, for instance, had an estimated unemployment rate of 4.93% (+/- 0.61%) while the rate for the AA/PI community stood at 4.08% (+/- 0.99%). For minorities as a whole, the unemployment rate was 8.32% (+/- 0.33%), significantly higher than that of the White rate at both the 95% and 99% confidence intervals.

African Americans were 1.6 times more likely to be unemployed than an equally proportional distribution of unemployment across all racial and ethnic groups would indicate. Non-Black minorities, in contrast, accounted for 9.33% of the civilian labor force, but only 8.57% of all unemployment. In other words, non-Black minorities, in aggregate, are unemployed about as much as they would be if unemployment was equally distributed across the state's working-age population. This means, therefore, that unemployment rates were far lower for the White majority than for both African Americans and non-Black minorities. The fact that these differences are statistically significant indicates that race/ethnicity are highly associated with differential unemployment rates.

# Figure 2.8 African American Share of the Unemployed and of the Active Civilian Labor Force, 2019



At the county level, differences in the White-to-Black and White-to-Minority unemployment rates may not necessarily follow the state-level statistics. As Figure 2.9 indicates, in 33 of the state's 46 counties, White-to-Black rates of unemployment were significantly different, whereas only 28 counties show significantly different White-to-Minority rates. In Bamberg, Cherokee, Dillon, Fairfield, Georgetown, Jasper, Laurens, McCormick, Newberry, Oconee, Saluda, and Union Counties, no statistically significant difference at the 95% confidence interval could be found.

### Figure 2.9 African American Share of Unemployed and of **Civilian Labor Force. 2019**

County	White	Standard Error	Black	Standard Error	White-Black Difference	Minority	Standard Error	White-Mine Differene
Abbeville	3.42%	0.80%	9.79%	2.99%	-2.058**	9.20%	3.06%	-1.829
Aiken	6.14%	0.54%	11.26%	1.24%	-3.781***	10.96%	1.08%	-4.001***
Allendale	2.83%	2.96%	19.56%	3.68%	-3.544***	18.63%	3.76%	-3.304***
Anderson	4.20%	0.36%	9.69%	1.30%	-4.061***	8.69%	1.02%	-4.161***
Bamberg	5.79%	2.14%	3.97%	1.25%	0.735	4.09%	1.74%	0.618
Barnwell	3.49%	0.95%	9.47%	2.53%	-2.209**	8.65%	2.54%	-1.902
Beaufort	4.93%	0.56%	8.03%	1.44%	-2.004**	5.55%	0.88%	-0.592
Berkeley	4.70%	0.36%	6.81%	0.84%	-2.298**	5.64%	0.60%	-1.346
Calhoun	2.88%	1.20%	11.56%	3.86%	-2.148**	10.64%	3.68%	-2.006**
Charleston	2.37%	0.18%	7.52%	0.67%	-7.440***	6.51%	0.52%	-7.567***
Cherokee	5.18%	0.80%	9.06%	2.38%	-1.54	8.80%	2.13%	-1.592
Chester	3.79%	0.84%	9.60%	1.83%	-2.885***	9.46%	1.92%	-2.706***
Chesterfield	7.76%	1.11%	14.35%	2.10%	-2.772***	13.51%	2.01%	-2.504**
Clarendon	7.20%	1.25%	16.49%	2.55%	-3.268***	15.88%	2.36%	-3.246***
Colleton	5.23%	1.10%	13.67%	3.18%	-2.509**	11.96%	2.82%	-2.227**
Darlington	6.69%	1.12%	12.76%	1.57%	-3.141***	12.74%	1.56%	-3.141***
Dillon	4.27%	1.01%	8.90%	1.69%	-2.250**	8.88%	1.71%	-2.221**
Dorchester	4.26%	0.47%	5.80%	0.84%	-1.501	5.20%	0.68%	-1.120
Edgefield	4.87%	1.22%	9.97%	2.24%	-1.002**	10.92%	2.52%	-2.152**
Eairfield	7.02%	187%	6.8=%	184%	0.064	6 22%	186%	0.262
Florence	J.02%	0.55%	8.67%	0.82%	-2.464***	860%	0.77%	-2 572***
Georgetown	5-2270	1.02%	8 20%	1.51%	-3.404	8 71%	1 28%	-3-5/3
Greenville	2.05%	0.21%	6.85%	0.67%	-0./39	5./1% E.40%	0.41%	-0.900
Greenwood	5.0470	0.21%	10.75%	172%	-2.058***	10.25%	152%	-2.068***
Hampton	7 57%	2.07%	10.75%	2.52%	-1.930*	12 20%	2.45%	-1.500
Horry	5.75%	0.35%	10.21%	1 4 296	-2.052***	7.39%	0.85%	-1 715*
lasner	5.75%	124%	11 84%	1.4270	-3.033	7.55%	2.08%	-1.715
Kershaw	3.01%	0.72%	7 80%	1 80%	-1.5/4	9.51%	164%	-2.005**
Lancaster	6 24%	0.73%	0.48%	1.43%	-1.409	8 cc%	1.04%	-1.202
Laurens	7.24%	0.88%	0.58%	1.86%	-1.125	0.53%	1.67%	-1.221
lee	2 22%	1 16%	11 25%	2.00%	-2 262***	10.65%	2 18%	-2 062***
Levington	4 75%	0.21%	7.22%	0.71%	-2 188***	6 02%	0.56%	-2.505
Marion	6.05%	1.65%	11.00%	2.00%	-1856*	10.67%	2.01%	-1 77 /*
Marlboro	0.03%	167%	14.02%	2.59%	-1860*	14 64%	2.42%	-1 852*
McCormick	540%	1 21%	11 71%	4.52%	-1242	12 / 2%	4.06%	-1 267
Newherry	5.08%	110%	7.67%	2.02%	-1 122	7 62%	2 14%	-1.060
Oconee	5.72%	0.71%	7.54%	2.02%	-0.721	5.42%	1 56%	0.177
Orangeburg	5.84%	0.82%	11.80%	1.10%	-4.172***	11.57%	1.15%	-4.020***
Pickens	5.01%	0.46%	12.08%	2.26%	-2 0.42***	8 58%	1.41%	-2 200**
Richland	2.24%	0.26%	0.81%	0.60%	-0.061***	0.07%	0.50%	-10.125***
Saluda	5.3470	1 58%	9.01%	2.00%	-1 224	8 22%	2.00%	-1 121
Spartanburg	4.70%	0.30%	7.82%	0.78%	-3.634***	7.44%	0.60%	-2.952***
Sumter	5,22%	0.71%	14.45%	1,29%	-6.257***	12.82%	1,11%	-5.770***
Union	6.45%	1.08%	8.26%	1.05%	-0.812	8.24%	2.18%	-0.770
Williamshurg	2.27%	1.01%	8.82%	1.58%	-2.968***	8.42%	1.61%	-2.700***
York	1 4 4 96	0.28%	7 21%	0.82%	-2 201***	6 28%	0.60%	-2 0 22***
, orn	(*)=0.9	0.2070	7.5170	(**)=0.95	3.291	0.3070	(***)=0.99	2.722

Source: 2019 ACS Five-Year Summary File

(\*\*\*)=0.99

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## **Chapter Summary**

So far, we have avoided discussion of the causal mechanisms which may be responsible for the statistically significant differences encountered between minority and White populations concerning income and employment in South Carolina. Nevertheless, we have presented overwhelming evidence that racial and/or ethnic identities undeniably correspond with unequal results in these areas. Similarly, our data suggests that other structural parameters of economic life in the contemporary United States, such as the tendency for economic opportunities to centralize in urban areas, coupled with the relative underdevelopment of rural economies, undergirds and precipitates continued inequality in median incomes between racial/ethnic groups.

Nevertheless, the state- and county-level data on racial inequalities in income and unemployment rates can be analyzed without recourse to this structural narrative. Another way to distill the data presented herein is to grapple with its significance in relation to the following: per capita GDP identifies not only a county's relative level of economic development, but also the dollar amount the corresponds to a completely equal distribution of its economic product; median household income proffers a useful reference point for comparing racial/ethnic group incomes and for measuring relative inequalities; and, finally, unemployment rates measure how effectively groups participate in the workforce where, commonly, most household income is generated. In other words, unequal access to employment opportunities significantly impacts the relative household income expected, and this access is unequally distributed according to racial and ethnic identities.

The subsequent chapter examines the intermediary variables that structure workforce participation and household income, namely educational attainment and its relation to occupational selection. Indeed, education plays a vital role in determining the types of employment open to particular individuals, while also contributing to job stability, promotional trajectory, as well as certain cultural and social forms of capital passed along to next-of-kin. In short, the higher the educational attainment, the more diverse and prestigious the types of employment an individual may encounter in the labor market. Given the wildly unequal median household incomes observed between minority populations and the White majority, one might hypothesize that significant differences in educational attainment and occupational selection exist between these groups.



# Educational Attainment and Occupational Selection

Metrics for Grappling with Minority Income Inequality in South Carolina

# **Chapter Highlights**

- Racial and ethnic minorities, in general, have significantly lower levels of educational attainment.
- Median personal incomes are significantly higher for those with Bachelors degrees and above, regardless of racial/ethnic identity.
- The distribution of occupations across sectors is both racially and educationally uneven.
- Occupations requiring higher levels of educational attainment pay more and tend to have less minority participation than other occupational categories.
- Even when controlling for educational attainment level and occupational category, income inequalities between minorities and Whites persisted.







# 3.1 Beyond Income and Unemployment

Intervening factors contributing to higher or lower unemployment rates and wages, and which are tied to the shifting structural parameters of the US and global economies must necessarily be accounted for when delving into the causal forces that determine specific outcomes. In other words, an individual's employability, on average, must necessarily reflect the level of human capital that he or she has acquired during the course of his or her lifetime as much as it does these structural factors often beyond the everyday perception of the individuals involved.

Human capital accumulation, typically measured through a combination of "work" experience and educational attainment, requires both investments in the time and effort, as well as monetary resources dedicated to its acquisition. For an individual, then, human capital levels reflect embodied investments of past and future resources that not all individuals are willing or able to replicate. The reasons for inequalities in the levels of human capital attained across a society can be attributed to a variety of factors, many of which are both individual or social in nature. This chapter primarily examines the social factors of racial/ethnic inequality on the development of human capital formation via proxy measures of educational attainment and its relation to occupational selection.

As economic trends force businesses to constantly modify their production methods, in updating firm-level research and technology, in sourcing materials and resources, in reconfiguring the distribution of commodities, and in transforming customer service standards and structures, so too will human capital requirements shift. Although many businesses are geographically bounded by their immediate consumer markets, some of the largest firms appear almost "deterritorialized." It is within such contexts that our in-depth analysis of minority human capital (educational attainment) and occupational selection unfurls. Indeed, South Carolina, due to manifold historical and cultural reasons, provides a unique arena for delving into these issues as they relate to race and ethnicity.

In sum, this chapter expands upon the data presented in Chapter 2, but also highlights several important arenas where we feel that public policy, social advocacy, and non-governmental interventions might bear the most fruit when aiming at ameliorating socio-economic disparities between racial and ethnic groups.



#### 3.1.1 Educational Attainment: Outcomes by Racial and Ethnic Group

As mentioned, one of the chief indicators corresponding to increased levels of human capital formation is the acquisition of formal educational titles. On the one hand, the failure to secure a high school diploma or General Educational Diploma (GED) will certainly be assessed as an indicator of suboptimal levels of human capital accumulation. On the other, attaining a Bachelors degree (or higher) will likely be seen as approximating a larger quantity of human capital. As we will show, personal income levels correspond significantly with levels of educational attainment, and in order to grapple with South Carolina's unequal socio-economic outcomes, one must examine the unequal distribution of human capital across the state's various racial and ethnic groups.

In a perfectly equal society, one not erected upon deeply racial and exclusionary fault lines, factors like race and ethnicity could not be used to predict unequal incomes nor differences in educational attainment. We would largely expect income curves to replicate across these groups, and also expect around an equal share of each groups' population to have attained high levels of educational attainment. In other words, if 25% of the population achieved a Bachelors degree or higher, we would expect roughly equal shares of all racial and ethnic groups to also have achieved that level of attainment. However, as the data shows, this is not the case. Considering that these figures change over time, we cannot reduce inequalities to innate differences between races, but to ever-changing social forces (political, economic, and cultural) that structure and facilitate access to higher educational goals.

For all chapter data using educational attainment measures, we have restricted our analysis to persons age 25 and over. We follow the US Census Bureau's precedent in generating estimates at this level because we can exclude all individuals still in primary and secondary education, and because most people that will have attained a four-year university degree will have done so by age 25. It is difficult to guess exactly where the state's labor market is headed following the tumult of the COVID-19 pandemic, but trends seem to indicate that, at a minimum, a four-year degree will be required for most professional-level employment in the foreseeable future. At the same time, Governor Henry McMaster, in 2021, signed an order which grants two years of community college to students in high-demand trades and STEM fields. The effect of such policies on incomes in the foreseeable future will certainly call our attention, but we need to have quality data to measure the effectiveness of such policy shifts.



As visualized in Figure 3.1, consistent and durable differences in educational attainment levels between racial/ethnic groups on the state-level in South Carolina. Additionally, from 2010 to 2019, every group, except for Native Americans, elicited statistically significant increases in the share of the population with Bachelors degrees and higher, coupled with significant declines of each community's share of persons who failed to complete high school or receive a high school equivalency certificate.

**Minority communities greatly improved their educational attainment profiles** over the course of the decade examined here. **African Americans increased** their share of the population with **at least Some College by 8.14 percentage points**. **Native Americans increased** that same figure **by 7.55 percentage points**, followed by **Hispanics (6.84 percentage points**), those identifying as Two or More races (3.97 percentage points), and Asian Americans (1.37 percentage points). Whites, however, bested all but African Americans, Native Americans, and Hispanics, improving their share of those with Some College or more by 6.2 percentage points. Nevertheless, African Americans, Native Americans, and Hispanics still count on less than half of their populations age 25 and up with at least some college. Furthermore, these three groups maintain significantly higher shares of their populations with less than a high school diploma or equivalent when compared to other groups.

#### Figure 3.1 Educational Attainment Levels by Racial/Ethnic No High School High School or Equivalent Group Some College Bachelors and Above and Native American 29.2% 32% 28.6% 10.2% Two or More 16.3% 25.1% 36.1% 22.4% 2010 14.5% 21.2% Asian 47% Hispanic 41.2% 27.8% 18.6% 12.4% African American 24.4% 25.3% 12.9% White 12.9% 28.4% 29.3% 0% 50% 100% 25% 75% Native American 31.4% 22.2% 32.9% 13.4% 13.7% Two or More 23.8% 36.8% 25.7% 0 201 Asian 12.3% 18.2% 19.3% 50.2% Hispanic 16.0% 35.0% 21.9% African American 17.5% 15.8% 30.6% 31.1% White 9.2% 33.1% 30.8% 0% 25% 75% 100% 50%



Proportionally, African Americans, Hispanics, and Native Americans trail Whites by 17.6 to 26 percentage points in the share of each groups' population with at least Some College. In turn, such significant differences in these levels of educational attainment at least partially explain unequal median incomes between these groups.

More positive news was that the share of African Americans without a high school diploma or equivalent declined by 6.9 percentage points. For Native Americans, this drop was nearly 7 percentage points, while Hispanics saw a decline of 6.1 percentage points.

#### Rural and Urban Disparities in Educational Attainment

As discussed above, urban and rural differences in both income and employment rates constitute pivotal vectors through which socio-economic disparities are lived and perpetuated in South Carolina. With public education budgets frequently derived from assessed property values, and understanding that differences in rural and urban incomes translates into divergent real estate values, we would hypothesize that educational attainment outcomes differ between urban and rural residents due to these underlying material circumstances.

For African Americans, we find considerable differences in rates of educational attainment between rural and urban geographies. For example, from 2010 to 2019, rates for individuals with less than a high school diploma declined by over 15 percentage points for rural populations, but only around 5 percentage points for urban ones. **Rural African Americans also saw their share of Bachelors and Up holders nearly double from 10.5% to 20.1%.** Urban African Americans, on



### Figure 3.2 Educational Attainment Levels for African Americans by Urban and Rural Geographies



the other hand, only marginally increased in this metric by some 1.7 percentage points. In other words, **rural African American residents now possess higher levels of educational attainment than their urban counter parts,** primarily by boosting the share of the population with Bachelors and Up and more than halving the share of individuals with less than a high school education. This, in part, may explain why 2019 median incomes for rural African Americans approximated more closely those of rural Whites, and why the difference between urban and rural African American incomes were less drastic than for other racial and ethnic groups.

For Hispanics, in contrast, higher levels of educational attainment was achieved by the population residing in urban areas. **Urban Hispanics with less than a high school education declined by almost 8 percentage points from 2010 to 2019**, whereas that rate for rural residents remained largely unchanged. Figures for urban Hispanics with at least Some College jumped 8 percentage points, while changes in the rural figures for that group remained flat. Similar to African American incomes, Hispanic incomes too mirrored these educational attainment shifts. In 2010 Hispanic rural and urban incomes were mostly even, but by 2019, urban Hispanics earned significantly more than did their rural counterparts (see Figure 3.3).

Because Whites constitute around 63% of the total population and 67% of the population age 25 and over, they disproportionately affect the total distribution of the total educational attainment estimates. However, White rural-to-urban educational attainment comparisons differ considerably from margins observed for both African American and Hispanics. For example, the educational disparities



# Figure 3.3 Educational Attainment Levels for Hispanics by Urban and Rural Geographies



between urban and rural Whites, particularly at the highest level (Bachelors and Up) is more pronounced than with other racial and ethnic groups. **Urban Whites bested their rural counterparts in 2019 in this category by 15.7 percentage points.** At the other end, urban Whites that had not completed a high school education was around half the rural rate.

## Figure 3.4 Educational Attainment Levels for Whites by Urban and Rural Geographies



Source: 2010 and 2019 ACS Five-Year Summary Files

Considering the three racial/ethnic groups covered in this subsection, their wildly different levels of educational attainment, it is clear that the rural/urban divide is less influential than racial/ethnic differences in structuring human capital formation. However, except for the 2019 figures for rural African Americans, **urbanites tend to possess higher levels of educational attainment across the board.** In summary, rural and urban differences significantly affect the generation of human capital across racial/ethnic groups, but differences between groups must certainly rely on other explanatory variables associated with racial inequalities.

#### Income and Educational Attainment: Gaps and Overlaps

We previously found that differences in racial and ethnic incomes were more significant than differences between incomes for urban and rural residents across all racial/ethnic categories. When breaking down median incomes for those age 25 and up by race/ethnicity and educational attainment, we continue to find durable and significant differences between minorities and non-minorities across the spectrum of educational attainment. However, differences in income between disparate levels of educational attainment are far more significant predictors than those existing between Whites and minorities.



We used ACS Five-Year Public-Use Microdata Samples (PUMS) to generate statistics for median income broken down by racial/ethnic group and by educational attainment for persons at or above 25 years of age. Using R Studio and the Survey Package, we were able to employ those statistics to generate ratios for minority-to-White median personal income, and for educational attainment levels lower than bachelors-to-bachelors and above.

At first look, we see that African Americans, Native Americans, Hispanics, and those identifying as Two or More races differ considerably from Whites, however all groups, even AA/PI, were below parity with Whites in both 2010 and 2019. By 2019, African Americans and Hispanics improved their ratio relative to Whites by a statistically significant margin. For AA/PI, Native Americans, and those identifying as Two or More races, 2019 median income ratios with Whites, however, showed no appreciably significant departures from their 2010 levels.

# Figure 3.5 Median Income by Group Ratios for Race/Ethnicity and Educational Attainment, 2010-2019



2010: Black-to-White +/- \$0.00; AA/PI-to-White +/-\$0.08; Native-to-White +/-\$0.08; Two or More-to-White +/- \$0.08; Hispanic-to-White +/-\$0.02 2019: Black-to-White +/- \$0.00; AA/PI-to-White +/-\$0.06; Native-to-White +/-\$0.10; Two or More-to-White +/- \$0.08; Hispanic-to-White +/-\$0.02

#### Margins of Error for Educational Attainment

2010: Less than HS-to-Bach and Up +/- 0.00; HS equiv-to-Bach and Up +/-0.00; Some College-to-Bach and Up +/- 0.00; Some College-to-Bach and Up +/- 0.00; HS equiv-to-Bach and Up +/- 0.00; Some College-to-Bach and Up +/- 0.00; HS equiv-to-Bach and Up +/- 0.00; Some College-to-Bach and Up +/- 0.00; HS equiv-to-Bach and Up +/- 0.00; Some College-to-Bach and Up +/- 0.00; HS equiv-to-Bach and Up +/- 0.00; Some College-to-Bach and Up +/- 0.00; HS equiv-to-Bach and Up +/- 0.00; Some College-to-Bach and Up +/- 0.00; HS equiv-to-Bach and Up +/- 0.00; Some College-to-Bach and Up +/- 0.00; HS equiv-to-Bach and Up +/- 0.00; Some College-to-Bach and Up +/- 0.00; HS equiv-to-Bach and Up +/- 0.00; Some College-to-Bach and Up +/- 0.00; HS equiv-to-Bach and Up +/- 0.00; Some College-to-Bach and Up +/- 0.00; HS equiv-to-Bach and Up +/- 0.00; Some College-to-Bach and Up +/- 0.00; HS equiv-to-Bach and Up +/- 0.00; Some College-to-Bach and Up +/- 0.00; HS equiv-to-Bach and Up +/- 0.00; Some College-to-Bach and Up +/- 0.00; HS equiv-to-Bach and Up +/- 0.00;

Source: 2010 and 2019 ACS Five-Year PUMS



On the other hand, our data indicates that statistically significant differences between 2010 and 2019 median income ratios were observed for those with high school diplomas and those with some college, relative to those with Bachelors degrees and above (see Figure 3.5).

Indeed, when combining variables our data indicates that when compared to Whites of the same level of educational attainment, median incomes for minority groups often trails significantly. There are a few caveats in order: Hispanics with less than a high school equivalency certificate earned significantly more than their White counterparts, and most most Native American classifications (due to small sample sizes) were found to not differ significantly from their White counterparts. At face value, then, significant causes of income inequality for South Carolina residents can be ranked: 1.) Educational Attainment Level, followed by 2.) Racial/Ethnic Identity. Nevertheless, we shall delve further into this data in order to untangle several other threads that might explain such divergences. In the following section we dedicate much space towards examining the occupational differences between racial/ethnic groups and their association with educational attainment.

## Figure 3.6 Ratio of Minority Group Median Income to White Median Income by Educational Attainment Level, 2010-2019



Source: 2010 and 2019 ACS Five-Year PUMS



# 3.2 Occupational Sector by Race and Ethnicity

Quite consequentially, if the accumulation of educational attainment through the conferment of formal titles constitutes the chief means by which individuals publicly brandish their human capital, and costs (risks) associated with accruing these titles are rewarded by higher pay, then we would expect to see strong associations between those with higher degrees of educational attainment working in those fields where wages are generally greater than in fields with less aggressive human capital requirements. As mentioned above, human capital accumulation is not evenly distributed across racial and ethnic identities in South Carolina. Therefore, one expects to find statistically significant differences between minority and non-minority identity groups when examining the topic of occupational sector.

Figure 3.7 summarizes data on the distribution of workers from various racial/ethnic groups across the five main occupational sectors. In many cases we find statistically significant differences for all minority groups from shares seen in the White population. In fields typically requiring higher levels of educational attainment (i.e., Management, Business, Science, and Arts; etc.), we find minority populations generally being underrepresented, and, conversely, overrepresented in occupational fields with less stringent human capital requirements, such as Service work and positions in Production, Transportation and Material Moving. Nevertheless, differences were not uniform across these categories. For example, Hispanic workers had more than a guarter of its active labor force engaged in Natural Resources, Construction, and Maintenance occupations, more than 2.5 times greater than that of the White population.







On the other hand, African Americans, as a whole, remain underrepresented in Management, Business, Science, and Arts, as well as Sales and Office and Natural, Resources, Construction, and Maintenance occupations to a lesser degree. However, in traditionally "blue collar" industrial jobs (Production, Transportation, and Material Moving), African Americans more than double the White population's relative share. Nevertheless, we cannot discount the possibility, which we will shortly explore, that sectoral employment, heavily influenced by educational attainment figures, contributes to unequal socioeconomic outcomes for various racial and ethnic groups across the state.

#### 3.2.1. Incomes by Occupational Sector

We provided evidence that minority median household incomes are significantly lower (in most cases) from those of the White population, that racial and ethnic categories are strongly associated with unequal educational attainment profiles, and that minority and White rates of unemployment are statistically different. However, the mere distribution of workers across economic sectors and occupational roles means little if laborers in each sector were being paid similar wages. Given our assumptions that incomes would/should be highly correlated with educational attainment, in that higher degrees of educational attainment correspond with generally higher wages, we do not anticipate an equality of personal incomes across the various occupational sectors being analyzed. Indeed, our findings confirm this hypothesis: occupational roles in Management, Business, Science, and Arts fields (the sector with the highest level of educational attainment) are paid substantially more than other occupational fields.

In fact, no other occupational sector is as dominated by one single educational attainment level as Management, Business, Science, and Arts occupations are dominated by those with Bachelors degrees or higher. In fact, **more than 60% of all persons employed in this occupational category have at least a Bachelors degree, and 69% of all working-age individuals that have at least a Bachelors degree are employed in occupations within this category.** 

Likewise, those with some college completed made up the second largest subset of persons in this category, with a share of more than 28%. In 2019, then, 88% of those working in Management, Business, Science, and Arts had at least some college experience under their belt. Only Sales and Office occupations had more than 50% of their employees with at least some college coursework completed (see Figure 3.8).



The median income for the entire population of people aged 16 and above that are participating in the labor force was \$33,704 (+/-\$330) in 2019 (see Figure 3.9). Only one economic sector (Management, Business, Science, and Arts) received wages significantly higher than this figure. Natural Resources, Construction, and Maintenance occupations counted on incomes that were statistically even with that of the general population, while the remaining occupational groups were all significantly lower by varying magnitudes. Such inequality between occupational sectors is expected given the distribution of educational attainment levels across these groups. Furthermore, given the lopsided distribution of educational attainment levels across both occupational sectors and racial/ethnic groups, we would expect differences in median income levels between Whites and minorities as well as occupational groupings. But what happens when we control for educational attainment levels and occupational grouping?

Figure 3.10 visualizes our findings concerning income disparities between minorities and Whites, and indicates that such inequalities are durable and persistent even when controlling for variables like occupational sector and educational attainment. Indeed, across all occupational sectors, **minorities with Bachelors degrees and higher earn around \$0.73 for every \$1 Whites of similar educational levels do.** In specific occupational groups that gap widens or tightens. For example, in Management, Business, Science, and Arts fields, minorities earn almost \$0.80 to every \$1 earned by Whites, whereas in Production, Transportation, and Moving Materials fields, well-educated minorities earn a paltry \$0.62 for every White dollar.

# Figure 3.8 Educational Attainment Levels of Occupational





Across the board, when controlling for these factors, White median income is significantly greater than that of minorities, indicating that race/ethnicity, despite the dramatic impact educational attainment has on incomes, continues influence the underlying patterns of socio-economic inequality in the state of South Carolina.<sup>4</sup>

### Figure 3.9 Median Income by Occupational Category, 2019



# **Chapter Summary**

Comparisons between median personal income of racial and ethnic identity groups often bypass variables that might better explain differences and inequalities beyond that of race alone. Indeed, our data indicates that employability, geography, and (now) educational attainment and occupational sector all affect incomes that individuals might expect to receive in a competitive labor market. So far, the data marshalled in this report, which has as its primary objective to grapple with the causes and outcomes of racially differentiated socio-economic conditions, clearly indicates that race/ethnicity are paramount for understanding inequalities in the state. In other words, this research illustrates, with empirical data, that the variable of race/ethnicity directly affects the amount of income members of certain racial and ethnic groups are likely to receive.

**<sup>4</sup>** Differences between minority and White median income by occupational sector and educational attainment are stable across all fields and levels for which we have measures.



## Figure 3.10 Median Income by Occupational Category for Minorities and Whites with Bachelors and Above, 2019



Source: 2019 ACS Five-Year Summary File

As this chapter suggests, despite unequal distributions of educational attainment and across occupational categories, a durable buffer exists between White income and that of several minority groups (primarily African Americans, Hispanics, and Native Americans). Therefore, policies geared merely at improving minority educational attainment through targeted scholarships, grants, and other funding schemes, are unlikely to completely ameliorate the deep-seated structural conditions that generate such inequalities, unless they are coupled with other interventions that help level the playing field.

Given the current socio-political atmosphere, there are, however, areas in which interventions might prove immediately beneficial, particularly in generating the "soft" skills required for participating in the so-called "New Economy." By developing the social and cultural capital available to primarily poorer and minority populations through activities, services, internships, and training, which would assist target populations in preparing and planning for college and university settings while building social networks that might provide sources for economic advancement, it is possible for state and local governments, as well as businesses and non-governmental organizations, to address some of the structural deficiencies encountered by the target population.



The next chapter, which addresses issues related to housing and homeownership, will presents data on where investments into buttressing social and cultural capital might show greater effectiveness, while also addressing long-term inequalities that define the parameters of safe and secure housing for the state's minority populations.






# Housing and Homeownership:

Available, Affordable, Equal?

## **Chapter Highlights**

- Homeownership rates for most minority groups are statistically lower than that of the white population.
- Homeowners tend to earn more and pay less than renters, contributing to lower incidences of being classified as cost burdened and promoting wealth accumulation.
- Renters are far more likely to be cost burdened, have lower incomes, and identify as one or more of the minority groups covered under CMA's program areas.
- The primary impediments to greater minority homeownership rates are affordability, down payment assistance, and credit scores, each of which disproportionately impairs many minorities from having their loan applications accepted by a financial institution.







## 4.1 Minorities and the Housing Question

Housing doldrums for minority residents are poised to continue well into the future. During the writing and research of this chapter, the US housing market witnessed unprecedented surges in demand thereby compounding the COVID-19 induced supply crunch. **Based on the 2010 and 2020 Decennial Census data, South Carolina's vacant housing stock plummeted 12.2%, from 336,500 units in 2010 to 295,500 units in 2020**.

Accompanying this pandemic-era supply squeeze was a dramatic rise in median sales prices from \$221,900 in August of 2019 to around \$290,000 in October 2021 (SC Department of Commerce 2020, 2021). This monumental explosion in median sales prices of \$68,000 constitutes a 30.7% increase over 26 months, and outpaced CPI-U indexed inflation from August 2019 to October 2021 by 23.8 percentage points!

Indubitably, the road ahead will be tumultuous, bleak even, for South Carolina's minority households. As noted by Harvard University's Joint Center for Housing Studies' (2021: 1) *The State of the Nation's Housing 2021* report:

Even as the US economy continues to recover, the inequalities amplified by the COVID-19 pandemic remain front and center. Households that weathered the crisis without financial distress are snapping up the limited supply of homes for sale, pushing up prices and further excluding less affluent buyers from homeownership. At the same time, millions of households that lost income during the shutdowns are behind on their housing payments and on the bring of eviction or foreclosure. A disproportionately large share of these at-risk households are renters with low incomes and people of color.

Although current frenzies in the housing and rental markets may return to orbit as the economy further recovers from the pandemic, affordability and effective demand relative to supply will dictate how minority populations fare in the coming years. Metrics associated with affordability had been deteriorating since at least 2014, however. According to data from the 2019 ACS Five-Year Summary File, median rent and mortgage costs, the average renter pays 5% more than the average homeowner in South Carolina in monthly housing costs. Median rents increased approximately 14% from



2014, and 27.5% from 2009. They are further expected to grow as a result of the current supply squeeze. From 2009 to 2019, however, median mortgage costs hardly budged, increasing a paltry 1.8%. Certainly, more up-to-date data will show that such costs have skyrocketed since 2020. Nevertheless, we will refrain from commenting until more concrete data is published.

As discussed above, minorities receive disproportionately and significantly lower household incomes, have significantly higher unemployment rates, and count on statistically lower levels of educational attainment than do nonminorities. These findings support the argument that socio-economic inequalities are strongly associated with variables like race and ethnicity, and provide evidence that racism and exclusion continue to affect the lives of minorities in South Carolina. This chapter adds to this discussion by attempting to answer the following question: How do inequalities based on racial/ethnic differences express themselves in relation to housing tenure and access to affordable living space?

Naturally, "housing" is more complicated and multidimensional than merely addressing whether or not someone has a secure and affordable place of residence. For many Americans, and this is particularly true for certain minority communities, a family home is often the only asset of value that a household possess. As a valuable asset, these "investments" are frequently transferred to children at the end of the lifecycle, and serve as one of the key sources of intergenerational wealth. In other words, due to the American dependence on homeownership, enshrined in favorable terms in both ideological perspectives and tax codes, for the creation of intergenerational wealth, the following analysis doubles as a proxy examination for gauging wealth disparities between racial groups in South Carolina.

## 4.2 Diverging Homeownership Rates

Like many states across the country, South Carolina faced unprecedented economic hardships as a result of the Great Recession (2007-2009) and its aftermath. Housing and homeownership stood at the center of this turmoil, reflected in metrics like the homeownership rate. From 2012 onwards, the state slowly "recovered" from this carnage, largely through a paralysis of new home construction relative to population growth, thereby reducing vacancies and improving prices.

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**From 2009 to 2019, the number of minority heads of household in the state grew about 13% from 550,470 to 621,625.**<sup>5</sup> Households headed by whites grew from 1,191,523 in 2009 to 1,300,207 households in 2019, a increase of 9.12% over the decade. Proportions of minority and white household heads from the total householder population diverge ever-so slightly from population-level proportions, which can be attributed to both an older (empty nesters) and a relatively wealthier white population against a minority population that is younger and counts on a higher rate of families per household.

As illustrated in Figure 4.1, minority-headed households increased in the decade following the Great Recession, spurred primarily by explosions in the number of households headed by Hispanics, Asian American and Pacific Islanders, and those identifying as two or more races. One of the critical points, however, is to analyze how this growth is/was reflected in the homeownership rate over the decade. Given that the racial income gap and racially differentiated homeownership rates contribute significantly to long-term transfers of intergenerational wealth, we consider the subsequent research of vital importa-

# Figure 4.1 Share of Heads of Household by Race/Ethnicity of Head, 2009 and 2019.



<sup>5</sup> In contrast, the state's minority population increased 17% from 2010 to 2020.





nce in thinking through policy alternatives that promise more equitable outcomes. As a caveat, the following does not control for age, a variable that is positively correlated with homeownership rates, nor does it attempt to untangle the insidious legacies of redlining and other racially exclusive practices. Similarly, except where noted and addressed through anecdotes, this analysis cannot even begin to broach the long-term ramifications and scenarios tied to the handling of the COVID-19 pandemic on the future of the housing question in South Carolina.

## Figure 4.2 Homeownership Rates for Minority, White, and All Households, 2009-2019.



Source: 2009, 2014, and 2019 ACS Five-Year Summary Files

From 2009 to 2019, homeownership rates for whites and minorities were fairly stable. White homeownership dropped 1.6 percentage points from 2009 to 2014, but rebounded 1.1 points by 2019. Decade over decade, minority homeownership rates were flat. In 2014, the minority homeownership rate dropped a half of a percentage point, only to recover five years later. Considering this data, the difference between white and minority homeownership slightly decreased, from 24.6 percentage points to 24.1 percentage points, a trend which mirrors the household income figures presented in Chapter 2I. Even still, minority homeownership rates are 48% lower than what we would expect given their proportion of the state's population.



African American households account for many of the state's most disadvantaged, a fact reflected across various housing indicators. Nevertheless, **homeownership rates for the state's African American community remained relatively stable over the past decade**, having declined 2.5% from 2009 (54.5%) to 2019 (53.1%). Coupled with the relative decline of the state's African American population, the African American share of homeowners, too, dropped from around 20.5% in 2009 to 19.8% in 2019. Juxtaposing this data with that of a proportionally equal homeownership rate, we find that **African American Amer** 

Hispanics, the state's second largest minority group, saw household totals nearly touch 75,000 in 2019, a sharp increase from the 55,700 estimated in 2009. Hispanic homeownership rates skyrocketed almost nine percentage points over the decade, from 39.3% to 48%. Despite impressive Hispanic population growth (49.7% from 2010 to 2020), Hispanic households increased by only 33.8%, an indication that the population is growing principally through natural reproduction. Even still, Hispanic homeownership ascended by an unimaginable 63.7%, from 21,915 to 35,867 units over the same decade. And despite trailing white and Black homeownership rates, trends suggest that the gap will decrease even further over the next ten years.

After Hispanics are the **Asian American and Pacific Islander** communities. From 2009 to 2019, AA/PI households grew by 27.6% to nearly 24,500 units. AA/PI owner-occupied households comprised and increasingly preponderant share of this total: **from 57.2% in 2009 to nearly 65% in 2019**! AA/PI homeownership rates inched progressively upwards, closing the gap between the AA/PI community and that of the white population. A peculiarity, however, is that the growth in households headed by Asians or Pacific Islanders failed to track AA/PI population growth as a whole. **AA/PI-headed households were nearly half of the AA/PI population growth of around 50% from 2010 to 2020**. A contributing factor that might explain these differential growth patterns is the higher-than average rate at which persons identifying as AA/PI intermarry with people from other racial and ethnic categories (around 20% of all AA/PI marriages according to Qian & Qian, 2020).



In sharp contrast with other minority groups, households headed by Native Americans witnessed a deteriorating rate of homeownership over the past decade. Native American-headed households grew approximately 31% from 2009 to 2019, far outpacing Native population growth. However, Native American homeownership increased only 13%, which contributed to a 14.2% decline in the homeownership rate to around 60% in 2019.

White households grew as well, by 9.1% from 2009 to 2019. However, white households accounted for 58% (108,700 of the 187,180) of all new households created in the state over the past decade. This rate of increase exceeds the white population's growth rate by around two percentage points and indicates that the population is ageing and/or producing smaller-sized families. White homeownership, like that of African Americans, witnessed a slight dip, followed by an incomplete recovery of the past decade. In 2009, for example, the homeownership rate for white-headed households was 77.7%, which declined to 76.1% in 2014, but by 2019 had regained 1.1 percentage points.



## Figure 4.3 Homeownership Rates across all Racial and Ethnic Groups, 2009-2019.



Eveballing differential homeownership rates across racial groups is one way to assess inequalities between different categories. Another is to calculate a ratio between each group's share of owner-occupied housing to their share of total households.<sup>6</sup> What we find when doing so is white overrepresentation in owner-occupied housing bv 11.2%. contrasted sharply with an underrepresentation of African American home ownership by around 23.5% below expectations if both shares were equal to their overall shares of total households.

Native American rates deteriorated over the past decade contributing to increasing underrepresentation, whereas AA/PI rates progressively improved. despite continued underrepresentation. The groups with the two largest differentials were those identifying as two or more races and Hispanics, both of which were severely underrepresented. In 2019, for example, Hispanic owneroccupied households were 30.7% lower than their overall share of households in general, a tremendous improvement over the 2009 figure of 43.7% less. Alternatively, those identifying as two or more races saw the difference in the overall share of homeownership and overall share of households increase slightly from 37.5% below their overall rate to 38.4% below in 2019.



AA/PI

American

-50%

-40%

Source: 2009, 2014, and 2019 ACS Five-Year Summary Files

Native American

# Figure 4.4 Difference in Share of Homeowners and

<sup>6</sup> We take each group's share of owner-occupied housing divided by each group's share of all households, and then subtract one from that ratio to evaluate the relative difference.

-20%

-10%

0%

10%

20%

-30%



Homeownership, for many households, is primarily achieved through the purchase of a housing unit by means of a home mortgage loan. As many homebuyers cannot afford to purchase homes with cash outright, they are forced to leverage their "creditworthiness" in order to achieve their ownership goals. According to data from the Home Mortgage Disclosure Act's (HMDA) Mortgage Data from 2020, conventional loans (from private banks) were the leading choice for all racial and ethnic categories, followed closely by other loan types (FHA, VA, and USDA) that provide households with down-payment assistance or government-backed guarantees that aid certain buyers with less-than optimal credit scores.

As such, the HMDA provides data for the acceptance and rejection status of every attempt to secure mortgage loans. Using data from 2010 to 2020, we found clearly differentiated rejection rates between certain racial/ethnic groups.<sup>7</sup> This data demonstrates that African American and Native American rejection rates averaged around 2.74 (African American) and 2.52 (Native American) times more than the white rate. Hispanics, in turn, averaged a rejection rate some 1.56 times more than whites.

# Figure 4.5 Home Loan Rejection Rates by Racial/Ethnic Group, 2010 to 2020



7 We amalgamated the "No Information Available" and the "Not Applicable" categories into one group that, by nature, does not include racial or ethnic identity information about the applicants. We also separated Hispanic applicants from other racial groups ensuring that ethnicity and racial identities were mutually exclusive.



Although we did not have time to fully explore the associations between credit scores, rejection rates, and race/ethnicity, data suggests that racial and ethnic identities are highly predictive of rejection rate differentials and credit scores. At the national level, according to data published by the Consumer Financial Protection Bureau (Liu, Jo, Jimenez-Read & Rodrigue 2021: 26), the difference in credit scores between whites and African Americans from 2018 to 2020 averaged around 59.33 points, with whites averaging 744 points and African Americans 683. During that time, average Asian credit scores clocked in at 758, while those within the catch-all category of "Other Minority"<sup>8</sup> averaged around 713. Given that rejection rates are higher for groups with lower credit scores, and that credit scores were often cited as the main issue warranting mortgage loan rejection, it is entirely probable that creditworthiness is being driven by racially and ethnically differentiated metrics that contribute to perpetuating structural inequalities in the building and transferring of intergenerational wealth in South Carolina's minority communities.

Inequalities within owner-occupied households do not end with differential homeownership rates. Indeed, across a multitude of variables one finds substantially different socio-economic indicators associated with owner-occupied householder profiles, which is the exact opposite we would expect if 1.) race and ethnicity were not predictive of socio-economic differences and 2.) controlling for variables like "homeownership" leveled the playing field. This is quite obvious, for example, when we find that median household incomes for owner-occupied households demonstrate persistent inequalities between white and AA/PI households and those headed by Native Americans, Hispanics, and African Americans (see Figure 4.6).

A natural correlate of racially differentiated median household incomes for homeowners is an extremely unequal distribution of home valuations between racial/ethnic groups. Ignoring wide margins of error for householders identifying as two or more races, home valuations are significantly uneven. One possible intervening variable explaining such differences between white and AA/PI valuations are two-fold: AA/PI households bought into a higher valued market in largely urban areas over the past decade, while whites have remained in lower-valued rural areas and other housing units for decades. Similarly, Native American, Hispanic, and African American owner-occupied unit valuations significantly lag white and AA/PI units, even without controlling for urban and rural location (see 4.7).

**<sup>8</sup>** This category includes Pacific Islanders, Native Americans, and other non-White racial identities, as well as persons identifying as multiple racial categories.



#### Figure 4.6 Unadjusted Median Household Income for Owner-Occupied Households by Race/Ethnicity, 2009-



## Figure 4.7 Unadjusted Median Home Valuations by Race/Ethnicity, 2009-2019





Of course, while owning a home may make financial sense for many households, purchasing a home is not generally viewed as a financial investment per se. People need a place to live, and buying a home is typically, though not always, the best way for ensuring long-term relative price stability in monthly housing expenditures for a standard household budget. A fixed-rate mortgage locks in a monthly expenditure for the period stipulated in the mortgage contract. Given the Federal Reserve's mandate to "moderate" inflation (generally targeted at around 2-3%), a mortgage ensures that within a decade, if household income tracks inflation, that monthly housing costs will decline relatively and essentially reach zero after the loan terms are met.

However, as mentioned, homes also double as (forced) retirement savings vehicles and as inheritable assets for many, a fact that is particularly true for minority households (see Bhutta, Chang, Dettling, and Hsu, 2020). Due to this "double" condition, and also to the fact that government subsidies and tax laws favor homeownership, any and all systemic inequalities that affect both homeownership rates and home values for minority communities inevitably perpetuate racially unequal outcomes and further stratification. At the nexus between household income, home valuations, and race/ethnicity, then, policies that foster an equalization of homeownership rates and household income for similar work would do wonders to improve outcomes associated with these imbalances.

### 4.3 Renters

Many households that do not purchase their own unit frequently engage in short-term (12 months or less) rental contracts in order to secure living arrangements over a set period. In some cases, householders may opt to rent if they sense long-term (3-5 years) uncertainty in their work life, if they are unable to commit to an area long-term, if they value the freedom to move about, or if they do not wish to be responsible for maintenance and upkeep of a property, amongst other reasons. However, in most cases, households that engage in renting a housing unit do so because they cannot secure a home mortgage loan, either due to inadequate income, low credit scores, high debt-to-income rations, or spotty work history. With the preponderance of home equity as the sole or most significant source of household wealth in much of the United States, the inability to generate home equity is perhaps the most significant source for long-term *wealth*, as opposed to income, inequality in the country.



From 2009 to 2019, the number of South Carolinian households living in renter-occupied housing units has increased from 524,492 to 588,023. **Of that total, minority-headed households comprised 49.2% in 2009, 48% in 2014, and 49.6% in 2019** according to data from the ACS Five-Year Summary File. Although this analysis cannot explore all of the possible reasons minority overrepresentation in renter-occupied housing units, data strongly suggests that lower incomes are the primary explanation.

Clearly associated with incomes are the ages of household heads, the higher the age the higher the income generally. According to data from the 2009, 2014, and 2019 ACS Five-Year Summary Files, **household heads aged 44 and younger accounted for 55.6% (2009), 57.9% (2014), and 60.6% (2019) of all households residing in rental units**. Considering that workers earn peak wages between age 40 and 55, and the prospect of buying a home often entails saving for a down payment of up to 20%, the younger ages of renters are understandable. What requires explanation is why minorities make a disproportionate share of this cohort.

As addressed in Chapter 2 and 3, median household incomes are significantly lower for most minority groups relative to whites, even when controlling for educational attainment levels. In other words, where numerous laws, tax credits, and other incentives make home ownership more desirable than renting, heads of households often opt for this means of securing living space when 1.) they are more financially secure in shouldering long-term debt burdens, and 2.) no longer feel the pressures of poverty engulfing them.

Figure 4.8 (page 73) provides a visualization of each racial/ethnic groups' share of households residing in rental units. This data mirrors the owner-occupied householder data above, only reversed. **Given that minorities comprise nearly 50% of the households residing in rental units, and African Americans around 39.6% of all renters, severe inequalities between racial/ethnic groups necessarily must exist.** Using the same method employed in section 4.2 for calculating the difference between shares of owners and share of all households by race, we calculate the difference between the expected share of all rental households and the observed share. We find that minorities of all racial and ethnic backgrounds are more likely to live in rental units than whites. The white share of rental households averaged 25% lower than it should have if race and ethnicity were not strongly correlated with ownership vs. rental status.



# Figure 4.8 Share of Race/Ethnic Households Residing in Rental Units, 2009-2019



Source: 2009, 2014, and 2019 ACS Five-Year Summary Files

#### Figure 4.9 Difference between Racial/Ethnic Group's Share of All Households and Share of Rental Households, 2009-2019





AA/PI, the racial group closest to whites in terms of household income and homeownership rates, saw their share of rental households average over 25% higher than the expected figure if race and ownership status were completely unrelated variables. Native Americans, also historically similar to whites in homeownership rate, have swung heavily into being overweight rental households by 2019. African Americans (averaging 51.6% overrepresentation in rental housing) and Hispanics (averaging 84.1% overrepresentation) occupied the two top spots for racial/ethnic groups with excessive rental households. Indeed, African American and Hispanic rental households comprise more than 93% of all minority rental households in the data

As expected and highly predictive of rental status, median household income received by rental households was significantly lower than it is for homeowners. Only AA/PI-headed rental households consistently received median household incomes at or above those of whites. Native American, African American, and Hispanic-headed rental households were often 60-80% that of White renters. Even as renters rely on lower household incomes, racially and ethnically significant income inequalities persist. Therefore, we can assume that even by increasing the rate of minority homeownership some of the more extreme differences in racial wealth patterns might dissipate, income inequalities will continue to structure the realm of possibilities for renters and homeowners alike.

#### Figure 4.10 Median Household Income Ratios for Minority Renter Households to White Renter



Note: Margins of Error for Native Americans (2009) and Two or More (2014, 2019) races were too wide to conclusively declare, in those years, that median household incomes were not significantly different from that of White renters.



# Figure 4.11 County-Level Differences in Minority to White Rental Rates, 2009-2019



Note: Error bars are at the 95% Confidence Interval and dotted vertical lines are yearly averages



Although rental rates are largely determined by income levels, ensuring that minority households are overrepresented in rental arrangements, differences between white and minority rental rates vary greatly across the state. In none of the state's counties did these rates overlap from 2009 to 2019, and in only 12 were those differences below the mean rate for all counties for each year assessed. Greenville, Lexington, Spartanburg, York, Horry, and Richland Counties, the state's most populous, were all located in the upper half of the distribution for each year analyzed. of the state's ten most populous counties, only Charleston and Berkeley Counties had minority-to-white rental differentials below the yearly mean differential. There seems to be a small, but significant association between a county's number of minority households and the difference between minority and white rental rates (i.e., the higher the minority share of a county's number of households, the smaller the difference between minority and White rental rates). One of the key variables at play, however, is household income, and, at its heart, the choice to buy a home or rent a property often boils down to a household's ability to maintain a decent (enough) credit score and save enough for a down payment.

## 4.4 Affordability and Cost-Burdened Households

The affordability of secure living arrangements is one of the most important issues faced by minorities in the state of South Carolina. Although the cost of living varies according to a multitude of factors, the federal government's Department of Housing and Urban Development (HUD) officially designates "affordable housing" as a unit whose cost is less than 30% of household income As an inflexible and universal formula, this also defines in clear and transparent terms its opposite: unaffordable housing consists of a unit that a household pays more than 30% of its income to secure.<sup>9</sup> On the national level, particularly in high cost of living areas, this metric proves problematic and counterintuitive, but in South Carolina, save for a handful of outlying census tracts, these affordability metrics do a decent job of tracking cost-burdened households. As

**<sup>9</sup>** In addition to the 30% threshold, additional qualifications can be added to weed-out anyone with incomes above 80% of the area median, for example. For our purposes, we used the simple 30% threshold.



household income is included in the denominator when determining the status of "cost burdened" households, and supposing the extreme likelihood of nonzero housing costs, the lower the income the more cost burdened a household is likely to be, in general. In other words, racial and ethnic groups that tend to have lower household incomes (see Chapter 2) and pay market rates for rent in greater numbers (see Section 4.3) will undoubtedly comprise a significant share of the cost-burdened householder population in South Carolina.

From 2009 to 2019, the number of cost-burdened households declined from around 350,789 (21.2% of all households) to 346,346 (18.3% of all households), though the latter is down markedly from the 2011 estimate of 386,270 (22.9%).<sup>10</sup> Of that figure, white households accounted for around 54.5% of the total cost-burdened households in 2009, later peaking at 55.4% in 2010, before declining to around 49.4% in 2019. The minority share of cost-burdened households has steadily increased from around 45.6% in 2009 to 50.6% in 2019, despite the fact that minority households only made up 37.5% of all households in 2019. Each racial/ethnic group's share of households that meet the cost-burden criteria correspond with each group's relative median income. As Figure 4.12 illustrates, households headed by Hispanics, Blacks, members of AA/PI communities, and those identifying as two or more races area significantly more likely to be categorized as cost burdened when compared with whites.

Over the decade, around **31.5% (+/- 0.59%) of all African American households** were classified as cost burdened. This compares with around **31.4% (+/-1.57%) of Hispanic households**, and **28.9% (+/- 2.74%) of households headed by persons identifying as Two or More races**. White households, however, saw only 15.9% (+/- 0.2%) of their households identified as cost burdened. For the total population, 20.7% (+/-0.1%) could be catalogued as cost burdened. AA/PI and Native American headed households fell between the extremes of white and Black/Hispanic households: **22.8% (+/-2.35%) of AA/PI and 23.2% (+/-4.7%) of Native households were cost burdened**. Therefore, without differentiating between household tenancy (i.e., owner occupied vs. rental occupied), the share of white households that are cost burdened is significantly lower than all minority groups. Additionally, African American and Hispanic households count on a statistically higher share of cost burdened households when compared to every other group.

<sup>10</sup> As a methodological note, this data is computed with ACS One-Year PUMS. Costs have been converted into a yearly figure and divided by household income.



When breaking down cost-burdened households by tenancy, we find that racial differences are reduced for renters. On the one hand, AA/PI renter households were the least likely to be classified as cost burdened. **Around 41.2% (+/-4.7%) of AA/PI renter householders were cost burdened compared with around 45.3% (+/- 0.78%) of white renter householders**. The share of Hispanic renter households that are cost burdened was not statistically different from white renters, coming in at 48.4% (+/-2.35%), but was significantly lower than **African Americans at 56.6% (+/-0.98%)**. Cost burdened shares of Native American renter households and of those identifying as two or more races, too, were significantly greater than whites. Even still, as Figure 4.13 indicates, racial differences for cost-burdened rental households were lower than the cost burdened share of all households seen in Figure 4.12.







Rental-occupied households, regardless of race/ethnicity, were far more likely to cost-burdened than owner-occupied households. be **Rental-occupied** households were more than 2.27 times more likely to be cost burdened when not taking race into consideration, although minorities made up around 69.4% of all cost-burdened rental households from 2009 to 2019. Even for white households, renters were 1.53 times more likely to be considered cost burdened and renters made up 60.4% of all white cost-burdened households. African Americans and Hispanics experienced more alarming concentrations of rentaloccupied cost-burdened households at 79.8% for the former and 82.1% for the latter. Renters from each of these groups were around 4.2 times more likely to be classified as cost burdened than owner-occupied households from the same group. As a whole then, minority renters comprised 79.4% of all cost-burdened households and were about 3.9 times more likely than owner-occupied households to be classified as such.

# Figure 4.13 Cost-Burdened Share of Renter-Occupied Households, 2009-2019





Rates for cost-burdened owner-occupied households were significantly lower than those of renter households, as mentioned. Not a single racial/ethnic group had an estimated cost-burdened rate for owner occupied households that overlapped with that of renter households even with a margin of error at the 95% confidence interval. There are two plausible explanations for this scenario: 1.) owner-occupied households count on higher household incomes compared to renters <sup>11</sup> and 2.) owner-occupied households frequently lock-in monthly expenses that do not track general price inflation as closely as do monthly expenditures on rental properties.

In other words, not only do homeowners tend to rely on better paying and more stable employment, they are also able to "lock in" monthly housing expenditures for the duration of their mortgages, which ultimately and effectively diminishes the share of total income destined for housing payments. With targeted inflation rates at 2-3% over the past 30 years (prior to 2021), and despite general wage-to-productivity stagnation over the same period, homeowners have been able to mitigate the relative drift of monthly housing

#### Figure 4.14 Cost-Burdened Share of Owner-Occupied Group Households, 2009-2019



Source: 2009-2019 ACS One-Year Summary Files

**11** Owner-occupied median household income exceeded renter-occupied median household income by around \$17,000 for African Americans, \$30,000 for AA/PI, \$23,600 for Native Americans, \$20,300 for Hispanics, and \$25,800 for whites.



expenditures. Indeed, from 2009 to 2019, monthly housing payments made by renters increased more rapidly than it did for homeowners by a statistically significant magnitude. Overall, from 2009 to 2019, annual renter-occupied housing costs exceeded their owner-occupied equivalents by: \$4,668 for African Americans; \$1,512 for AA/PI; \$4,080 for Native Americans; \$2,280 for Hispanics; and \$4,320 for whites.

To summarize, affordability is conditioned by two primary factors, income and costs. Lower incomes and relatively higher costs, together, function as a perfect storm that disproportionately affects minority households. Minority-headed households tend to earn less money, have lower credit scores, and own their residences at a significantly lower level than do white households, all of which contributes to an affordability crisis for minority households in South Carolina. One of the most effective ways for ameliorating this crisis, then, would be to increase the supply of affordable rental housing while simultaneously facilitating affordable (and equal) access to fixed-rate mortgages to households that cannot currently save for down payments (due to expensive rental arrangements) or that might be priced out of purchases because of prohibitively expensive down payments and high interest rates. From the perspective of the state's economic development, stable and affordable housing, building generational wealth, and ensuring that baseline consumption needs are met are far more important than addressing racial inequalities. However, quite sensible and cost-friendly policy interventions into this area could effectively take out two birds with one stone. Of course, failing to address this affordability crisis might contribute to already alarming rates of homelessness, which will be certain to increase with the economic and social fallout provoked by the COVID-19 pandemic.

## 4.5 Homelessness

In the United States, we often think of owners and renters as the universe for all potential household living situations. This, however, fails to exhaust the spectrum of the possible. Indeed, one of the more pervasive and problematic situations falls under the aegis of "homelessness." What exactly does being homeless mean? Considering that there are a multitude of circumstances often agglomerated under that banner, it makes sense to establish a working definition of the concept. Being "homeless" signifies a multitude of materially different living situations, but, in general, describes a condition characterized by



an unstable and insecure nighttime residence. Homeless persons live on the streets, sleep in cars, crash on couches, occupy space in emergency shelters, or even reside in private boarding houses. What unites these conditions is the basic lack of a secure and durable shelter. Precisely due to the indeterminacy of the condition (i.e., no stable addresses) counting the homeless population through survey-based data collection remains a challenge.

As the National Coalition for the Homeless (2022) notes, the primary causes of homelessness in America are lack of affordable housing and poverty, unemployment, poverty, and mental illness and substance abuse. Considering the disproportionate rate at which poverty is experienced by minorities in South Carolina, it's no great mystery as to why South Carolina's homeless population is excessively minority in makeup. Particularly for African American men, homelessness is a problem due to the correlation between these factors.

As of January 2020, an estimate of nearly 4,300 individuals experienced homelessness in South Carolina (HUD 2021). The highest homelessness rates, according to data from the US Department of Housing and Urban Development (HUD), which began recording data on race and ethnicity in 2015, are reserved for African Americans. **Of the state's 4,300 estimated homeless in 2020, 50.4% identified as African Americans.** Closely following African Americans were whites, at 44% of the homeless population. The remaining 5.6% were split between other minority groups.

#### Figure 4.15 South Carolina Homeless Rate per 10,000 Residents by Race/Ethnicity



Source: HUD 2021 Point-in-Time Estimates



With housing costs absorbing a considerable portion of household income , many families are an accident, illness, and/or a week's paycheck away from experiencing homelessness. Although South Carolina's poverty rate has incrementally declined since 2009, transitional programs and opportunities for lifting families out of cyclical poverty have failed to counteract homelessness as a social problem. In addition, there is a dearth of programs geared towards the homeless population itself, thereby ensuring that luck or herculean determination breaks these vicious cycles between poverty and homelessness. Due to the association with mental and physical disease and homelessness, such obstacles can feel insurmountable by many trapped in that cycle.

From 2007, South Carolina's chronically homeless population grew by approximately 51% (HUD 2021). HUD defines "chronically homeless" as describing an individual who is homeless and experiences a disability, be it substance abuse and dependency, serious mental illness, developmental disabilities, post-traumatic stress disorder, cognitive impairments resulting from brain injury, and/or other chronic physical illness or disability. **Fortunately, the state's chronically homeless population topped out at 1,020 individuals in 2015 and has since decreased gradually.** Nevertheless, considering the social, economic, and psychological dislocations provoked by the coronavirus pandemic, a resurgence of chronic homeless could arise in the coming years.

### **Chapter Summary**

We resist a reading that simply overemphasizes housing inequities in both generating and remedying many socio-economic issues faced by South Carolina's minority families. Housing, we conclude, is just another of the many arenas in which such inequalities are expressed, inextricably bound to the manifold social forces that contribute to socio-economic disparities more generally. **That said, our data strongly supports findings concerning the lasting and intergenerational impact that housing has on the long-term economic and social health of minority communities in the state, and, therefore, its special place in our analysis cannot be sidestepped. If educational attainment acts as a key for unlocking an individual's income-earning potential, then housing might be likened to the gate on which that earning's potential lock is affixed. How effortlessly or difficultly that gate opens, and whether it is even locked at all, depends quite considerably on the amount of social, cultural, and economic resources one can accumulate and marshal, which is indelibly tied to one's living situation.** 



Having access to affordable and stable housing, in addition to and conjunction with improved educational opportunities, is one of the key factors that contributes to socio-economic disparities in the minority community. This chapter illustrates that affordable and secure housing is strongly associated with improved personal and household incomes, and that groups that tend to earn less often reside in more costly, less secure, and more provisional housing arrangements in greater numbers.





# Poverty, Public Assistance, and Health Insurance Coverage

## **Chapter Highlights**

- Poverty rates across the state generally declined over from 2009 to 2019, with the minority poverty rate falling around 10%
- Minorities still contribute a disproportionate number of individuals to the total number of impoverished individuals in the state.
- Poverty is unevenly distributed across space (urban/rural, county-level, etc.) and by racial/ethnic group.
- Minority populations were more likely to receive povertyrelated public assistance, although a significant number of impoverished minority households did not receive benefits.
- Health insurance coverage between minorities and whites was unequal, but poverty only partly explains lapses in coverage.







## 5.1 Services, Health and the Minority Community

This chapter's key objective is to explore several metrics typically associated with broader measures of poverty and inequality. We previously covered inequality in terms of median income levels, educational attainment figures, and homeownership rates, but here we assess poverty and inequality through a few other metrics. First, we explore the official poverty rate in order to estimate the share of the minority population living below that figure. Secondly, we examine the dollar amounts and share of the population receiving public assistance. Thirdly, we interrogate statistics associated with health insurance coverage, especially due to the weight medical bills play in pushing people into bankruptcy.

As such, there are few caveats to consider. First of all, the poverty threshold, the figure used by the US Census Bureau that establishes the lowest income a person or group of persons would need to survive, uniformly covers the continental United States. High-income areas have the same poverty threshold as low-income areas. As such, the poverty threshold differs slightly from the Federal Poverty Line, the minimal level used for determining benefits actually provided by federal government agencies. Additionally, poverty, as a concept, is multidimensional and encompasses far more complex issues than monetary value alone is capable of representing.<sup>12</sup> However, due to several constraints and the tumultuous impact of the coronavirus pandemic, developing a multidimensional poverty/deprivation index will have to wait at least another year.

Other frequently used metrics for measuring inequality, such as the Gini Coefficient, have not traditionally be used to measure inequality between groups, but between fractions of the income distribution (for an excellent use of the Gini Coefficient for measuring racial wealth disparities, see Aladangady Forde 2021). Additionally, the Gini Coefficient measures income (or wealth) distributions against hypothetically equal counterfactuals. On one hand, income inequality, particularly based on racial exclusions, is obviously of prime importance. On the other, the barometer for how unequal that may be cannot be pulled from abstract space (i.e., a perfectly equal distribution), but from a comparison of two real distributions.

12 The social scientific literature on the subject discusses differences between "absolute" and "relative" poverty, a distinction that decenters, slightly, the role of money in assessing material consumption shortages. Other theories may stress "self-actualization," freedom, human development, and other variables that run tangential to the economic definition employed here.





## 5.2 Official Poverty Rates for South Carolina's Minority Communities

Official poverty measurements in the United States have long been tied to the costs of food (assumed to equal around 30% of a family's budget) and indexed to inflation (the CPI-U). In particular, the so-called Economy Food Plan<sup>13</sup> developed by the US Department of Agriculture serves as the underlying metric for calculating such costs. As noted above, there has been an attempt to include variables in order to create broader metrics of poverty less dependent solely on the costs of food in monetary terms.

The Census Bureau initiated research into the creation of the Supplemental Poverty Measure (SPM), developed from a complex indexing of income and consumption variables that includes offsetting government assistance measures. Nevertheless, the SPM is still in its developmental phase and is less universal than other metrics. In this section, we stick with the Official Poverty Measurement (OPM) as utilized by the US Census Bureau in its American Community Survey Five-Year Summary File estimates.

#### 5.2.1 State-Level Poverty Measures

In South Carolina, the state's estimated poverty rate fell from 15.8% to around 15.2% from 2009 to 2019. Additionally, poverty rates for the state's **minority population dropped** a statistically significant degree from around 26.8% to 24%. Simultaneously, the minority population's share of all impoverished residents dropped from 58.6% to 57%, another statistically significant change. In many ways, this reduction in poverty rates coincides with the recuperation of pre-2008 levels of unemployment and wage growth. rather than a general flourishing of new economic opportunities. Although the absolute number of impoverished minorities increased from 2009 to 2019, the rate of change increased only 6.3%, far lower than the 13.9% jump in white poverty over prior decade. More importantly, African American poverty declined by 4.1%. Change in minority poverty, then, was primarily driven by an increase in non-African American poverty. For example. Hispanic poverty skyrocketed by 55.9%, while the impoverished population of all other minorities catapulted 72.4%.

<sup>13</sup> Now labelled the "Thrifty Food Plan."



# Figure 5.1 Individuals in Poverty by Racial Group, 2009 and 2019

Racial Group	2009	2019	% Change
Total	676,55	741,650	9.6%
Minority	397,385	422,513	6.3%
African American	331,210	317,757	-4.1%
Hispanic	46,248	72,123	55.9%
All Other Minorities	18,927	32,633	72.4%
White	280,170	319,137	13.9%

#### Source: 2009 and 2019 ACS Five-Year Summary Files

# Figure 5.2 Share of Impoverished Individuals by Race/Ethnicity, 2009 and 2019





Despite this decline in the minority population's share of impoverished individuals, **poverty rates for minorities (as a whole and by subgroup) remain significantly elevated when compared with that of the white majority**. Some of this data requires further explanation. For example, the Hispanic share of all impoverished individuals increased primarily because the Hispanic population grew at a disproportionate rate over the decade examined (see Figure 5.1 and 5.2). However, the rate of poverty for the Hispanic community actually declined by 0.8 percentage points over the same period. Additionally, the African American population's poverty rate declined by some 3.2 percentage points, more than five times the fall of the total poverty rate.

As visualized in Figure 5.3, **Native American and Asian American and Pacific Islanders saw poverty rates increase over the last decade**. In the case of AA/PI, the poverty rate jumped nearly 45% from 2009 to 2019, a sizeable shift that requires further examination in order to pinpoint the proximate causes behind this dramatic elevation.

## Figure 5.3 Poverty Rates by Race/Ethnicity, 2009 and 2019





In 2009, just for reference, the AA/PI poverty rate was nearly identical to that of the white population at 9.47% (+/-0.07%) against 10% (+/-0.00%) for whites. By 2019, however, the AA/PI poverty rate was significantly higher than that observed in the white population: 13.8% (+/-0.07%) against 10.2% (+/-0.00%). Although the white poverty rate crested in 2014 at 12.4%, AA/PI rates continued increasing through 2019. Even still, poverty rates for the AA/PI community require a thorough-going excursus into the changing ethnic composition of the state's AA/PI inhabitants, such as their national origin, educational attainment levels, English-speaking abilities, and citizenship statuses, to discern whether or not alterations in these variables are contributing to these changes, or rather AA/PI populations in general are confronting new challenges in South Carolina. Likewise, we await further data on the lingering effects of the COVID-19 pandemic on the distribution of poverty across the state, which may take several years to manifest.

#### 5.2.2 Urban and Rural Poverty Rates for Minority Communities

In Chapter 2 and 3 we found significant differences between urban and rural estimates for several variables pivotal for making sense of socio-economic disparities between racial and ethnic groups. One of the more surprising findings concerned the somewhat counterintuitive differences between urban and rural median household incomes for African Americans, whereby the latter were notably higher than the former. However, in general, we would hypothesize that rural poverty rates, for all groups, should be higher than urban poverty rates. From 2010 to 2019, it appears that this hypothesis holds true, as the urban poverty rate fell from 17.1% to 14.9% (-12.9%), whereas the rural poverty rate being significantly higher than the rural rate can be traced to the fallout of the 2007-2009 Great Financial Crisis (GFC), which disproportionately affected urban housing and employment markets.

What is less easily grasped is how and why rates for certain racial and minority groups do not conform with either the proposed hypothesis nor the general trend. AA/PI poverty rates, as discussed above, are certainly some of the more perplexing. For the most part, urban poverty rates decreased across the board from 2010 to 2019, consonant with the more "urban"-centric economic recovery transpiring after the depths of the 2008 crash. Indeed, GDP and wage growth only caught back up to pre-GFC levels in 2017. However, AA/PI





# Figure 5.4 Urban vs. Rural Poverty Rates, 2010 and 2019

urban poverty jumped some 4.4 percentage points while the rural poverty rate increased a mere 3.3 percentage points from 2010 to 2019. In other words, the AA/PI urban poverty rate countered society- and statewide trends, placing the AA/PI urban poverty rate above, however slightly, that of the state's total urban population.

Nevertheless, for most other racial/ethnic groups (even for Whites) figures indicate that a reversion to the pre-crisis tendency of rural poverty rates being considerably higher than urban rates was achieved by 2019. For whites, rural poverty had been higher than urban poverty in 2010, but by 2019, the rural rate increased further. Hispanic rural poverty jumped nearly 5 percentage points over that period, while the urban rate dropped 3.7 percentage points. African Americans, in a manner consonant with the medium income data presented above, show a slightly lower, but significant, difference in the rural and urban poverty rates in both 2010 and 2019.

To conclude, rural and urban poverty rates remain statistically different both within and between racial/ethnic categories. African American, Native American, Hispanic, and those identifying as two or more races all have urban and rural poverty rates significantly higher than those of the white population.

Source: 2010 and 2019 ACS Five-Year Summary Files



#### Figure 5.5 Urban and Rural Poverty Rates by Race/Ethnicity, 2010 and 2019





#### 5.2.3 County-Level Poverty Rates<sup>14</sup>

As such, county-level measures of poverty rates neglect population size. A county of 25,000 people can have a poverty rate double that of a county with 400,000 people, for example, without heavily affecting the statewide rate. That said, these county-level figures enable us to highlight areas where economic activity may be depressed and/or more unevenly accessible for minority groups. In this way, the average county-level poverty rate differs notably from the statewide rates discussed above.

County-level minority poverty rates in 2009 averaged 29.28% with a standard deviation of 5.97% and 2019 averaged 26.58% with a standard deviation of 4.95%. For the total population the 2009 county-level average was 19.28% with a standard deviation of 6.09%, whereas in 2019 the average was 18.65% with a standard deviation of 4.95%. For the white majority, the 2009 mean stood at 11.43% with a standard deviation of 3.67% and in 2019 the mean remained steady at 12.4% with a standard deviation of 4.17%. In other words, minority and white poverty rates differed significantly at the county level, but neither were significantly different from the state average.

#### General Poverty Rate at the County Level

The general, or total, rate of poverty differed wildly across South Carolina's counties from 2009 to 2019. In 2009, for example, 31 counties had general poverty rates above the statewide rate of 15.8%, with two counties (Allendale and Bamberg) sporting poverty rates more than double the statewide rate. Alternatively. Beaufort and Lexington Counties had the two lowest poverty rates at 10.5% and 10.9% respectively. In 2019, however, 32 counties had general poverty rates above the statewide figure of 15.2%, but only one county (Dillon) sported a rate more than double that. Poverty rates in Bamberg and Allendale counties, however, dropped substantially (-9.7 percentage points for Bamberg and -15.4 percentage points for Allendale . From 2009 to 2019, on average, county-level general rates of poverty declined by 0.53 percentage points with a standard deviation of  $\pm 3.53$  percentage points).

African American Poverty Rates at the County-Level

Considering this report's findings across other areas, it should come as no surprise to learn that poverty rates for African Americans are higher than that


of the white population. In 2009, **all 46 of the state's counties saw their African American poverty rates exceed the general statewide average**, with 16 having rates double that figure. By 2019, the number of counties with doubled rates was down to 10. In 2009, Richland County's African American poverty rate was the lowest across the state at 19.6%, whereas that of Allendale County, the highest, reached 44.99%. A decade later, eight counties had poverty rates lower than Richland, with Pickens (18.3%) as the lowest. Allendale's African American poverty rate declined by more than 29% to around 32% in poverty, a dramatic shift. Allendale, then, was replaced by Dillon County, which in 2019 had an African American poverty rates declined by an average of 3.91 percentage points with a standard deviation of +/- 4.89 percentage points.

#### Minority Poverty Rates at the County-Level

Unlike the Total, African American, or white county-level poverty rates, mapping other minority group rates at this level remains impossible due incomplete county-level data estimates for all groups. Even for Hispanics, the state's second largest minority group, we could not create a complete statewide map for county-level poverty rates in 2009. We decided not to publish an incomplete map series and, instead, have consolidated all racial and ethnic minority estimates into one single variable that respects more reasonable error margins (typically of half a percent or less). Particularly in the Lowcountry, minority poverty rates closely parallel those of the dominant African American community. However, in other geographical regions, noticeable divergences arise between the minority and African American poverty measures at the county-level.

In 2009, just as with African American poverty rates, Richland and Allendale counties had the lowest (19.41%) and highest (46.51%) minority poverty rates. And just as with county-level poverty rates for African Americans, not a single county measured below the state average. The county-level average poverty rate for minorities was 29.4% in 2009, almost double the average of the total population. Mirroring African American poverty rates in 2019, not a single county had a rate lower than the statewide average for the general population, but four counties (York, Dorchester, Berkeley, and Greenville) did achieve minority poverty rates below 20%, with Richland having moved just beyond that threshold. Again, Dillon (41.7%) became the county with the highest minority poverty rate in 2019. As a whole, average minority county-level poverty rates dropped to around 26.6% by 2019.



#### White Poverty Rates at the County-Level

Although white poverty rates were significantly lower than that of the minority population, they were some volatile aberrations over the last decade. For example, the Allendale County white poverty rate declined by 17.1 percentage points from 2009 to 2019, while that of Barnwell County skyrocketed some 11.6 percentage points. County-level changes in white poverty rates, however, average 0.97 percentage points with a standard deviation of +/- 4.32 percentage points. In 2009, only three counties (Dillon, Allendale, and Bamberg) saw white poverty rates above the statewide average for the total population, none of which even remotely approached a doubling of that rate. On the other hand, 19 counties had White poverty rates below 10%, with McCormick County at 4.5%, the lowest of all measures provided that year. County-level white poverty rates averaged 11.4% in 2009.

By 2019, however, white poverty rates whipsawed around. Allendale County went from worst to first, with a rate of 2.9% (+/-0.11%). By 2019, only 15 counties had white poverty rates below 10%, while 11 reported white rates in excess of the county-level average for the total population. Three counties (Marlboro, Dillon, and Barnwell) each had white poverty rates above 20%, and despite the fact that the state-level white poverty rate hardly budged over the decade, dropping a statistically insignificant amount, the county-level average creeped up to 12.4%.

#### Summary

The unevenness of poverty and change in poverty rates across the state's minority populations constitutes a pivotal factor in describing at-risk and severely (economically) depressed communities in South Carolina. Socioeconomic inequality is clearly baked into South Carolina's social fabric. Even in counties housing the state's urban centers, minority poverty rates are typically multiples of that of the white population. In **2019**, **there were 28 counties in which the minority rate of poverty was at least double that of the white rate**. In **Charleston County**, for example, the minority rate was 3.3 times the white, in **Horry County** around 2.9 times more, and in **Greenville** more than 2.6 times greater. The only major urban county in South Carolina with a minority to White poverty ratio of less than two (and just barely at 1.96) was Richland County. Needless to say, not only are wages, income, and wealth significantly lower for minorities, but so too do they experience poverty as a disproportionately higher rate than do Whites.



## Figure 5.6 County-Level Poverty Rates for Total Population, 2009 and 2019



Source: 2009 and 2019 ACS Five-Year Summary Files

# Figure 5.7 County-Level Poverty Rates for African American Population, 2009 and 2019



Source: 2009 and 2019 ACS Five-Year Summary Files



## Figure 5.8 County-Level Poverty Rates for the Minority Population, 2009 and 2019



Source: 2009 and 2019 ACS Five-Year Summary Files

### 5.3 Government Assistance and Food Stamps

One of the many ways people living in poverty mitigate that condition's more pernicious effects is through monetary assistance through charities or via government assistance. In this section, we focus primarily on public assistance measures and estimates. Ideally, the social safety net exists in order to ensure that the most economically insecure members of our society find a base level of economic support, enough so that their dignity and wellbeing remains intact. How well this assistance actually meets its objectives is another question altogether. Likewise, just because someone lives below the poverty line does not automatically qualify them to receive government assistance, although many do. Indeed, public assistance, so-called "welfare," comes in a variety of flavors and is burdened with an almost interminably complicated set of criteria that makes discerning its impact on a household or community far from straightforward.



The primary welfare programs available to South Carolinians include Medicaid/Medicare, Supplemental Security Income (SSI), Supplemental Nutrition Assistance Program (SNAP), Child's Health Insurance Program (CHIP), Temporary Assistance to Needy Families (TANF), housing assistance, and the Earned Income Tax Credit (EITC). Most of these programs are federal, and administered through state agencies. States do have leeway in applying certain criteria. as long as it does not contradict federal law. The American Community Survey provides separate data on four different areas of public assistance: Food Stamp usage by household, Medicare/Medicaid coverage for individuals, and person-level figures for general assistance and TANF recipients, as well as a separate estimate for SSI received by individuals over the prior year. The Census Bureau no longer publishes data on the monetary value of "food stamps" (SNAP), but provides data on the estimate population receiving SNAP (by households). The following examines the median monetary value of certain types of public assistance, as well as the racial/ethnic breakdown of households receiving benefits.

#### 5.3.1 Median Government Assistance Figures for the State's Minority Population

We used ACS Public Use Microdata Samples (PUMS) to create a dataset that isolated household-level government assistance use by racial/ethnic groups over the course of a year from 2009 to 2019. All households receiving more than \$0 in public assistance were included in our estimates. Across the entire population, on average, less than 1% of individuals received non-SNAP based government assistance.

In 2009, according to the ACS One-Year PUMS estimates, 35,000 (+/-2,222) individuals received direct public assistance funds.<sup>15</sup> By 2019, that figure declined to 28,109 (+/- 2,334). The median amount of assistance received, for all receiving more than \$0 ranged from an inflation adjusted \$1,047 (2014) to \$2,223 (2010). Nevertheless, as visualized in Figure 5.9, differential rates between racial groups can be quite significant and simultaneously "noisy", even as the total amounts awarded declined over the decade. When perusing the data, it appears that the vast majority of the funds available from public sources are for TANF recipients (around 66% of the total). This is corroborated by data provided by the South Carolina Department of Social Services (2020), which includes TANF data for recipients and total dollar amounts.







#### 5.3.2 Food Stamp Recipients

More vital for poor household maintenance are food stamps (SNAP Benefits), which are direct benefits provided to families through an electronic benefits transfer (EBT) card on a monthly basis. The federal government stipulates that EBT cards can only be used to purchase certain food items meeting certain criteria for inclusion within the program, and excluding items such as alcohol, hot items (i.e., purchases in restaurants), live animals, vitamins and minerals, and a range of other prohibited goods. Likewise, to be eligible for SNAP, one must comply with certain needs-based criteria. Eligibility is calculated through maximum income thresholds and household size, while addressing other issues like asset value limits. Therefore, merely depending on an income that is below the federal poverty guideline does not guarantee access to the use of SNAP benefits.



# Figure 5.10 Share of Households Receiving SNAP Benefits by Race/Ethnic Group, 2009-2019



Source: 2009, 2014, and 2019 ACS Five-Year Summary Files

As visualized in Figure 5.10, minority households receiving SNAP benefits were statistically different than that of the white population at the 95% confidence interval for the three years assessed. As expected, the difference in magnitude between the shares of white and AA/PI households receiving SNAP benefits was smaller than that between whites and the other, non-AA/PI minority groups. In general, however, the share of AA/PI households receiving food stamps is markedly lower than that of white households. On the other hand, Native Americans, African Americans, Hispanics, and those identifying as two or more races, each had higher proportions of their households receiving SNAP benefits than that of the white majority.

One of the more intriguing points concerning this data is that, in most cases, **poverty rates exceed the shares of each group population receiving SNAP benefits**. As visualized in Figure 5.11, there is a strong correlation between the share of the population that lives in poverty and that of the share of households receiving SNAP benefits. However, some slippage between the two measures does exist. Not all persons in poverty receive SNAP benefits, and the racial/ethnic differences between households that do receive them and are also impoverished, is rather significant (for a visualization of this data, see Figure 5.12).





Figure 5.11 Food Stamp Recipients and Poverty Rates by

Source: 2009, 2014, and 2019 ACS Five-Year PUMS



### Figure 5.12 Share of Households in Poverty that Received SNAP Benefits Broken Down by Race/Ethnic Group, 2009-2019



Source: 2009, 2014, and 2019 ACS Five-Year PUMS



### Figure 5.13 Difference in Poverty Rate and SNAP Benefits Rates for Households by Race/Ethnic Group, 2009-2019



Source: 2009, 2014, and 2019 ACS Five-Year PUMS

Data suggests that these differences have little to do with disparities in incomes for low-wage households. For Hispanics, for example, access to SNAP benefits appears to have tracked an increase in the rate of the population identifying as US Citizens. For other groups, however, there are no discernable factors in the data that explain why some receive SNAP benefits and others do not. Figure 5.14 provides data on median household incomes for impoverished householders who receive SNAP benefits versus those who did not, and, when including margin of error bands, we found no statistical difference between groups across all racial/ethnic groups.

Poverty, Public Assistance, and Health Insurance

### Figure 5.14 Median Household Incomes for Householders that Received SNAP Benefits (Yes vs. No), by Race/Ethnic Group, 2009-2019



Poverty, Public Assistance, and Health Insurance





According to the South Carolina Department of Social Services, which does not provide data for SNAP benefits by race/ethnicity, the number of households and individuals receiving SNAP benefits has fallen from 2010 to 2020, a trend indicated in the ACS data. However, there are major differences between the data to the tune of an undercount, by the ACS, of an average of 115,000 households per year that receive SNAP benefits. At the state level, then, total SNAP benefits decreased by nearly \$348,000,000 from 2010 to 2019 (they rose in 2020 with the onset of the COVID-19 pandemic). In 2019, the statewide average annual SNAP benefit per household was \$3,269, and the average for all counties was \$3,150 with a standard deviation of \$491.

# Figure 5.15 Comparison of SNAP Recipients by SCDSS and ACS with Benefit Amounts According to DSS, 2010-2019

Year	DSS Data	ACS 1-Yr. Estimate	Difference	Total Benefits	Benefits Per Household
2010	384,963	216,332	-168,604	\$1,330,237,972	\$3,456
2011	444,268	272,392	-171,876	\$1,371,089,063	\$3,086
2012	415,475	290,030	-125,445	\$1,384,188,417	\$3,332
2013	403,281	277,951	-125,330	\$1,287,342,561	\$3,192
2014	382,054	265,857	-116,197	\$1,212,198,085	\$3,173
2015	371,331	264,920	-106,411	\$1,194,030,706	\$3,216
2016	342,551	261,163	-81,388	\$1,091,361,131	\$3,186
2017	345,511	231,323	-114,188	\$978,839,430	\$2,833
2018	264,179	221,300	-42,879	\$876,484,183	\$3,318
2019	300,417	197,568	-102,849	\$982,079,854	\$3,269

Source: South Carolina Department of Social Services SNAP Benefits Report and ACS One-Year PUMS, 2010-2019.



### 5.4 Health Insurance Coverage

Although responses to perceived shortcomings are typically contentious, debates centering on the affordability of and access to healthcare coverage often revolve around a set of shared assumptions that costs are far too high. Indeed, among industrialized countries, either with government-run, subsidized, or fully privatized healthcare systems, the US population pays more for services while generating poorer health outcomes (life expectancy and other indicators). Unquestionably a plethora of interceding variables, such as dietary habits, stress levels, access to preventative health screenings, patient psychological composition, and others, all play roles in assessing public health effectiveness. Costs are not uni-causal then. Nevertheless, as health insurance evolves and premiums and deductibles spike, concepts like healthcare and health insurance coverage have increasingly diverged. Survey data, like that from the ACS, cannot adequately capture the gualitative nature of "healthcare," and can only provide data on insurance coverage. In spite of these disjunctions, we here use health insurance coverage as a proxy metric for assessing healthcare, primarily because we do not have access to any other comprehensive variables.

Several sub-factors complicate using health insurance as a proxy measure for healthcare. There are two underlying issues at work when discussing health insurance: 1.) age is a statistically significant variable for determining insurance coverage, and 2.) minority health insurance coverage is statistically worse, typically, from rates observed in the White population. The 2019 ACS Five-Year Summary File provides estimates for health insurance coverage for racial and ethnic groups by three age cohorts: 18 and under, 19-64, and 65 and above. Figure 5.15 clearly indicates that those age 65 and above, across all racial and ethnic categories, are nearly universally covered at around 99%, the cohort with the highest rates of health insurance coverage. **The only meaningful statistical deviations from that baseline were from AA/PI and Hispanics, the two groups with larger-than-average shares of non-citizens ineligible for Medicare**.

On the other hand, the age cohort with the lowest rates of health insurance coverage were those aged 19 to 64. Certainly, there are several reasons for this state of affairs: 1.) People age 19 to 64 are not eligible for Medicare, 2.) Many people in this cohort are relatively healthy and tend to less frequently suffer debilitating medical conditions compared with seniors. Therefore, it is





Figure 5.16 Health Insurance Coverage by Race/Ethnicity and Age Cohort, 2019

understandable that in a country with a healthcare system like that of the United States, people in lower-risk age cohorts, particularly those age 18 through 40, would less likely seek coverage. In fact, the uninsured rate dropped progressively for age cohorts of African Americans as respondents moved closer to age 65, when Medicare is made available for most individuals. As the ACS One-Year data in Figure 5.17 indicates, age and the availability of cheap(er) healthcare options offered through the healthcare marketplace are the only variables to significantly affect the uninsured rates for people in these age cohorts.

Unfortunately, county-level health insurance data for all racial/ethnic groups is extremely uneven. Instead, we plotted data for African American and white South Carolinians for 2014 and 2019, because these were the only groups with complete county-level data and reasonable error ranges. Figure 5.17 (pg. 110), illustrates quite conclusively that white and Black uninsured rates differ across most counties, particularly in ACS 2014 Five-Year Summary File (which included data predating the individual mandate provision in the Affordable Care Act). By 2019, however, county-level gaps in the rates for uninsured African Americans and Whites (when including margins of error) decreased considerab-

Source: 2019 ACS Five-Year Summary File





ly across many of the state's counties. African American and white rates differed significantly in 2014 and 2019, but in 2014 thirty counties had significantly higher Black rates for the uninsured population than for whites. In 2019, that number fell to 23 counties. Income rates and demographic factors (distribution of populations across age cohorts) are largely responsible for the continued unevenness of these figures despite an overall decrease in the share of both white and Black populations that were not covered by health insurance of any sort in 2019.

In sum, although poverty and inequality contribute to divergent health insurance coverage rates for South Carolina's minority populations, there are several countervailing factors that should be taken into consideration when assessing the situation. First, government assistance programs targeting impoverished minors and seniors ensure that, at least for these cohorts, health insurance has inched towards universal coverage. For individuals age 18 to 64, Medicaid programs and certain subsidies in the Affordable Care Act generate opportunities for some of the poorest communities to access health insurance coverage. Whether or not deductibles and copays continue to provide users of these services with similar benefits as work-based plans remains to be studied.



# Figure 5.17 County-Level Uninsured Rates for White and Black Populations, 2014 and 2019

Poverty, Public Assistance, and Health Insurance



Source: 2014 and 2019 ACS Five-Year Summary File

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### Chapter Summary

As with nearly every data point presented in this Profile, minorities are disproportionately affected by higher poverty rates, are more dependent on public assistance for everyday survival, and are less likely to be covered by some sort of health insurance. These figures constitute further proof that our society's operant social and economic systems, despite the rhetoric of equality and opportunity, ensures that some people are more equal and have greater access to opportunities than others. An analysis into why that is the case remains beyond the purview of this report. Poverty and health insurance coverage, nevertheless, intersect and reinforce one another, forming something of a vicious cycle that not only knocks years off the lives of many of the state's minority residents, but also ensures that the odds are so stacked against them that only superhuman efforts to break that chain are successful. When a sickness can put one into bankruptcy, or a chronic disease on a limited food budget forces a single mother to continue feeding her family with the same cheap and unhealthy options that contributed to her own health issues, recourse for breaking out of these patterns remains limited. Be it luck or superhuman dedication to breaking free from these impediments, many members of South Carolina's minority communities, and certainly children, should not have to shoulder such an onerous burden.

At the CMA, in accordance with the data presented and in alignment with our mission and vision, we feel that sensible, targeted policies can, and should be used to minimize the negative effects associated with poverty and unequal healthcare access. At the Federal and State levels, lawmakers have a responsibility to explore cost-effective solutions that foment development and growth for these sectors of the population, many of which are made up of our minority communities. The last thing poor families need, be they minority or not, is an unforeseen economic or health shock putting them further in the hole. As is, many of the current assistance options and healthcare subsidies do not incentivize personal or professional growth because the thresholds at which they phase out are often extremely low, which may be felt by families as punitive and forbidding for those already living paycheck to paycheck. Rather than tackle the specifics for how these programs may be reformulated, our agency's suggestions, presented in the final chapter, center on two broad areas in which we feel current policy decisions might make the most impact in diminishing poverty rates for the state's minority communities.

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# Linguistic Diversity, Ethnic Identities, and Citizenship in SC's Minority Communities

## **Chapter Highlights**

- The number of people who speak languages other than English in their household jumped more than 21% from 2010 to 2019.
- More than 63% of speakers of non-English languages at home speak Spanish.
- English-speaking levels are highly influential of income levels, with those who speak "only" English or speak it "very well" earning significantly more than other more limited-English levels.
- African American Spanish speakers account for 5% of the state's Spanish-speaking population.
- Indians, Chinese, Filipinos, Koreans, and the Vietnamese constitute over 70% of the state's AA/PI population.









### 6.1 From Minority to Minorities

Inequalities and social differences cannot be relegated purely to the socioeconomic dimension, and, as indicated above, the "cultural" mediums through which minorities live their lives are indelibly shaped by material and economic circumstances beyond any single person's immediate control. If the human species is a "meaning-making animal" that generates, through social interaction, a meaningful world through collaborative (but by no means consensual) symbolic and material exchanges, then the capacity to understand and be understood is of vital importance for participating in those processes.

Culture, both material and symbolic, then, inevitably shapes not only how we define the concepts of race and ethnicity, <sup>16</sup> but also how race and ethnicity are themselves lived and interpreted. What people often refer to as white, Black, Asian, Hispanic, and so forth, are not clearly differentiated and segmented biological categories, but concepts whose symbolic limits are being constantly negotiated through the rituals of everyday life, political engagement, via the shaping of self- and social identities, and through the deployment of language. As South Carolina's population grows more diverse, coming to grips with the variegated terrain of these cultural distinctions and their impact on socio-economic inequality, is of utmost importance.

This chapter provides additional texture to some of the variables we have been discussing thus far, but it does so by abandoning the minority-tomajority comparisons that we have been making, and replacing them with more attention to internal factors that define certain minority communities. It is, then, partially a corrective for certain un-reflexive tendencies that subsume racial and ethnic minorities into pan-ethnic categories (i.e., "Asian," or "Hispanic", etc.) without accounting for internal variability<sup>17</sup> within these groups. Indeed, sometimes the differences internal to these groups are oftentimes more confounding than the distance between one minority group and the white majority.

<sup>16</sup> In social scientific disciplines, race is often described as a social construct that is based upon cultural interpretations of superficial (i.e., phenotypical) differences. In other words, race is not defined by innate differences between biologically differentiated groups, but rather the projection of socially derived differences on people that "look similar," and in a way that makes those differences appear natural. But race, as a concept, continues to mutate, particularly in a pluri-racial and multicultural country like the United States.

<sup>17</sup> The reasons for why these generalizations occur are manifold, historically situated, and deeply political. We cannot dedicate more space to exploring these issues without deviating substantially from our main objective in the Statistical Profile.



### 6.2 Linguistic Diversity and English Language Abilities for SC's Minority Communities

#### 6.2.1 Charting the Linguistic Profile of South Carolina's Minority Community

English-language dominance in South Carolina is far from being challenged and English firmly remains the state's de facto language. From 1987 onwards, the State Government has declared it as the "official language" of South Carolina. However, given its history, the territory which currently constitutes the state of South Carolina has played host to a wide variety of languages, indigenous and foreign, with English figuring as just one of many such nonnative languages spoken therein. Over the centuries, many of the indigenous languages were lost, forcibly displaced, "re-educated" away, eradicated, or worse, replaced by English and new creole vernaculars like Gullah Gee Chee. Portuguese, French, and Spanish would have been commonly heard through the late 19th Century, a reflection of the commercial networks and cultural capital flowing through the state's Atlantic and Caribbean-oriented economy. Similarly, African languages, Arabic, and other European tongues could have thrived in certain enclaves. A pluri-lingual South Carolina, then, is as old (and older) than the state itself, and any attempt to discount the role that non-English speakers play(ed) in the economic and cultural development of South Carolina are entirely baseless and contrary to the factual record.

Nevertheless, current trends showing further diversification of the population appear to be qualitatively different than prior eras. Recent migration patterns, particularly after the 1960s, augmented the range of languages spoken across the state. Be it growing migrant communities or military families returning from abroad, transplants from other states, or other factors, the plethora of languages now spoken in South Carolina's households is staggering. Given these trends and data from the 2020 US Decennial Census, we fully expect that the state will continue widening the steady stream of persons speaking languages other than English in their households over the next few decades. But what are these languages?

We use the 2010 and 2019 American Community Survey Five-Year Summary File and the Five-Year PUMS files to generate these estimates. Households where non-English languages are spoken were not necessarily h-



ouseholds where racial and ethnic minorities live. White German, French, Italian, and Scandinavian speakers are numerous enough to appear in the statistics. Nevertheless, there is a tremendous amount of overlap between racial and ethnic minorities and non-English speakers that justifies including this subsection in our analysis. Furthermore, research on perceptions of "foreignness" frequently tied to accents and limited English proficiency (LEP) often compound socio-economic differences when racial/ethnic markers (i.e., non-whiteness) are considered (see findings in Cargile, Maeda, Rodriguez, and Rich, 2010).

#### Speakers of Primary Languages Other than English, 2010 and 2019

The number of people speaking languages other than English in their households increased considerably over the past few decades, which we expect to continue into the future. From 2010 to 2019, the estimated number of individuals speaking a language other than English at home jumped by nearly 21.4%, from 279,000 to nearly 339,000. At this rate of change, people speaking languages other than English outpaced the rate of growth for the population as a whole. This is more remarkable when one considers that the US Census Bureau only considers those age five and above as "language speakers," thereby excluding many children from the analysis. Considering that Hispanics are the single fastest growing and youngest population in South Carolina, these numbers might change dramatically over the next decade.

## Figure 6.1 Share of Individuals Speaking English and Non-English Languages at Home, 2010 and 2019.





Source: 2010 and 2019 ACS Five-Year Summary Files



These assumptions are already being driven by observations in age-cohort estimates for non-English language speakers. Age cohort data indicates that the younger the cohort, the more likely the speaker is to use a language other than English at home. Figure 6.2 shows this breakdown by three cohorts (5 to 17, 18 to 64, and 65+). Given the state's current demographic transformation, the coming generational transition from "boomers" to "Gen Z," and the impact of the coronavirus pandemic, we expect that speakers of non-English languages will jump above 8% by 2030 for the 18 to 64 cohort, and above 10.5% for the 5 to 17 cohort.

## Figure 6.2 Share of Age-Cohort Population that Speaks a Language Other than English at Home, 2010 and 2019.

2019

2010





#### Languages and Speakers

By 2019, the US Census Bureau's ACS Five-Year datasets were returning responses from individuals claiming to speak languages other than English at home. More than 100 distinct language and language branches were registered in that data.<sup>18</sup> In general, the Census Bureau estimates small pockets of speakers for languages such as "Aleut" and "Hamitic," along with many of the other 100+ languages recorded in the state. Whether or not these are self-sustaining or sustainable linguistic communities is a different question all together. However, we must recognize the continued cultural im-

<sup>18</sup> By "language branches" we mean clustered groups of dialects with similar syntax, grammar structure, and other linguistic commonalities that make them nearly mutually intelligible.



portance of the Gullah Gee Chee, a group that developed a form of creole English that incorporates an extensive amount of vocabulary, syntax, and grammar from a variety of West African languages. Although Gullah Gee Chee language and culture have had a profound effect on African American cultural history in general, there are still vibrant Gullah communities across the Lowcountry. Likewise, Native American languages tied to Eastern Band Cherokee and Eastern Iroquoian dialects continue to be spoken throughout the state, while many tribal communities are extending resources and energy to resurrect certain dialects. Nevertheless, speakers of these languages are vastly outnumbered by other non-English language speakers, many of whom have permanently settled in South Carolina over the past two decades.

# Figure 6.3 Share of Other than English Speakers by Language Spoken at Home, 2010 and 2019

Language	2010	Language	2019
Spanish	64.4%	Spanish	63.9%
French	4.6%	German	3.9%
German	4.4%	Chinese	3.7%
Chinese	2.8%	French	3.3%
Tagalog	2.3%	Tagalog	2.4%
Vietnamese	2.0%	Vietnamese	2.3%
Arabic	1.6%	Russian	2.0%
Russian	1.3%	Portuguese	1.5%
Korean	1.2%	Gujarati	1.3%
Portuguese	1.0%	Korean	1.3%
Greek	1.0%	Arabic	1.2%
Japanese	0.9%	Hindi	1.2%

Source: 2010 and 2019 ACS Five-Year Summary Files



Of the non-English communities in the state, **the Spanish-speaking community, which coincides almost entirely with the Hispanic population, is the state's largest and most consistent over the past decade**. Even still, the Spanish-speaking community, despite the dramatic growth of the Hispanic population, lost ground to the surge of Indian and East Asian language speakers from 2010 to 2019. Despite this relative decline, **Spanish speakers added almost 36,000 individuals to their ranks, a 20.1% increase from 2010**.

Opposite this growth were Greek and French speakers, that lost an estimated 1,000 individuals each over that period. French speakers declined by 14.5% from 4.6% to 3.3% of all speakers of languages other than English, while Greek speakers dropped a staggering 37.9%. Several linguistic communities posted gains over more than 50% over their 2010 estimates: Gujarati (+92.9%), Russian (+85.2%), Portuguese (+76.3%), All African Languages (+62.2%), and Hindi (+52.9%).

#### 6.2.2 English-Speaking Abilities and Wage Incomes Across Minority Communities

The language a family speaks in their home, amongst friends and family, when playing in public parks, or over dinner in a restaurant, should not form the basis for any degree of discrimination and/or exclusion in a free society. In spite of this, bigotry, nationalism, and/or ignorance frequently undermine these lofty ideals. This section serves less as a defense of speakers of non-English languages against such encroachments, and more an an analysis of the socio-economic impacts of not speaking English "well" enough. In other words, we assess the socio-economic disparities that varying Englishspeaking abilities may generate in active labor markets where competition for employment contributes to unequal outcomes.

A few caveats are in order. First, we lack, at this point, enough quality data to directly measure the effects of "perceived English ability" on income. That is, we have no way to differentiate between "perceived" and "real" English skills on actual wages in South Carolina. Conversely, we rely on self-reported assessments provided by survey participants, but what a highly educated Chinese migrant with a salaried position and a farm-worker on a temporary work permit deem "very well" in English skills, may be worlds apart. Second, the data on the effects of English language abilities on income for minority groups only indirectly takes into consideration certain racial and linguistic biases, and in highly uneven and unsystematic ways. For example, how racial



biases impact perceptions of English language abilities when potential employers assess African migrants from former French vs. British colonies? In that instance, one may observe that race, accent, syntax, and educational attainment might intersect in ways that straightforward predictions are less than capable of grasping, an issue that exists beyond the scope of this report.

Nevertheless, the data is conclusive: **English language abilities generate a statistically significant impact on the income one earns.** For the total population, median incomes for the different levels of self-reported English-speaking capabilities differs wildly by category. Quite understandably, those that speak "Only English" constitute the vast majority of the population at 92.8% of all persons aged five and above. At the other extreme, those who do not speak any English constitute slightly less than 0.3% of the population, and those who self-assess their English-speaking abilities as "Not Well" represent 1.1% of the population. The second largest category in the population are those who claim they speak English "Very Well," at around 4.4% of the population.

### Figure 6.4 Median Personal Income by English Speaking Ability, 2019



**Note**: Only includes persons in the Labor Force. When including people not in the labor force, the differences are even more drastic. Source: 2019 ACS PUMS File As visualized in Figure 6.4, significant personal income differences are associated with English-speaking abilities. For those who have mastered English (i.e., those who only speak it, or do so "Very Well"), median income personal was substantially higher than for the other categories, and more than \$3,600 than those that speak English "Well." Those who do not speak English at all, as can be expected, have the lowest reported median personal incomes, at \$16,000 (+/- \$1,991).



### Figure 6.5 Median Personal Income by English Speaking Ability and Race/Ethnicity, 2019



# Figure 6.6 Share of Racial/Ethnic Group Population by English Speaking Ability, 2019



**Note**: Only includes persons in the Labor Force. When including people not in the labor force, the differences are even more drastic.

Source: 2019 ACS PUMS File

Breaking this data further down by race and ethnicity (Figure 6.5), we find that for the two populations with high proportions of (50+%) of people that speak languages other than English (i.e., AA/PI and Hispanics), their median personal income by English-language ability closely mirrors that of Figure 6.4. Differences between these two, at the higher levels, can almost certainly be attributed to differences in Educational Attainment levels amongst these populations. **Median incomes for the other racial/ethnic groups are extremely variable due to the limited number of cases for certain Englishspeaking levels.** Indeed, as Figure 6.6 illustrates, Native Americans, African Americans, those identifying as two or more races, and whites each have less than 2% of their populations that speak either No English or speak it "Not Well."



## Figure 6.7 Share of English Speaking Ability Group by Race/Ethnicity



Source: 2019 ACS PUMS File. Total Population data from 2020 US Decennial Census



As seen in Figure 6.5 and 6.7, someone's racial/ethnic identity and whether or not they speak English, or speak it well, directly impacts their ability to shape economic decisions and earn reasonable incomes. Obviously, how communities react to life in South Carolina, how they maintain cultural boundaries or navigate, for them, a foreign cultural terrain, hinges upon their abilities to communicate with each other and the population at large. The data clearly indicates that English language skills are statistically significant variables for understanding the income inequalities experienced by certain subsections of the minority community. Beyond language, however, other ethnic markers may serve to internally differentiate minority communities by socio-economic status. We now turn towards these markers more closely.

### 6.3 Internal Diversity within Minority Subgroups: Unpacking Pan-Ethnic/Pan-Racial Identities

One frequently hears calls for social justice from the "Black" community, for unity on immigrant rights issues within the "Hispanic" community, or about the higher-than-average earning power of "Asian Americans." Each of these instances illustrate the political power conveyed by pan-ethnic and pan-racial categories for unifying seemingly disparate individuals into groups. Clearly there are historical and political reasons behind the development of these identities in the United States, which is a topic far too extensive to touch upon here. At the same time, particularly in a state with high rates of immigration, recognizing the cultural complexities inherent in such categories enhances our ability to grapple with certain dimensions of differential income and social inequality. The following examines diversity internal to CMA's main minority program areas.

#### 6.3.1 Asian American and Pacific Islanders

Asian American and Pacific Islanders, when considered as a coherent racial category, is the newest group to acquire a program and representation with the Commission for Minority Affairs. As a group, AA/PI are one of the fastest



#### Regional and National Origin Populations <sup>19</sup>

In spite of rapid growth on relatively small population bases from 2010 onwards, the regional breakdown of South Carolina's AA/PI population remained relatively stable over the past decade. Although global populations for East and South Asians more than doubled that of Southeast Asians, the latter constitutes a growing plurality of the state's AA/PI population. Simultaneously, South Carolina's Pacific Islander populations continue to grow, albeit from a relatively small base in 2010.



Figure 6.8 Regional Breakdown of AA/PI Population in

19

See Appendix for breakdown of AA/PI groups into regional categories.



According to estimates published in the 2019 ACS Five-Year Summary File, the Chinese population has grown at a quicker pace than for most other AA/PI national origin populations in South Carolina. Many groups with longer histories in the state, such as Filipinos and Koreans, have observed their relative share of the population erode to growing Chinese and Indian growth. Barring any unforeseen or unprecedented impositions against further inmigration for Chinese and Indian groups, we expect that chasm to increase.

What our data suggests is that the state's AA/PI population is extremely diverse. This diversity stems not only from the cultural differences one might expect from people claiming various national origins, but also from highly variegated linguistic, religious, and even racial backgrounds. Even for the state's four main AA/PI subgroups (Indian, Chinese, Filipino, Vietnamese), comprising some 70% of the entire 2019 AA/PI population, very little binds them together as a coherent "racial" category.

## Figure 6.8 Breakdown of AA/PI Population by National Origin Group, 2010 and 2019



<sup>6.3.2</sup> African Americans

The famous African American sociologist, W.E.B. DuBois (1989: 5), writing in 1903, suggested that being Black in the United States meant that one was "born with a veil, and gifted with second-sight in this American world, a world which yields [oneself] no true self-consciousness, but only lets [one] see [oneself] through the revelation of the other world." This "double conscious"



implies that an irresolvable "twoness" characterizes Black life in the United States. DuBois defines Black American history as a long struggle to reconcile the contradictions inherent in that double self, not by "Africanizing America," nor by "bleach[ing] [one's] Negro soul," but simply to "make it possible for a man to be both a Negro and an American, without being cursed and spit upon by his fellows, without having the doors of Opportunity closed roughly in his face."

Although life has changed dramatically for African Americans in the 120 years since DuBois penned these words, there remains a sort of unspoken assumption that "Blackness" continues to be shaped by an unchanging cultural and economic set of circumstances. Indeed, the vast majority of the African American population in the United States historically traces its presence in this country to the forced passages on slave ships, the bondage of chattel slavery, the subsequent oppression of a failed Reconstruction, subsequently Jim Crow, and the Civil Rights movement. This common history and experience came to define Blackness in the United States, particularly in the face of vanquished African cultural legacies that largely survived in residual form.

However, over the past fifty years, a new wave of Black migration originating from all over the world settled across the United States, and, to a lesser degree, South Carolina. Nationwide, the Black immigrant population has more than quadrupled after 1980 (Pew Research Center, 2018). In equal measure, more and more African Americans are born abroad, having grown up in countries like Germany and Japan, only to later return to the United States. These migrants may or may not share cultural and historical affinities with African Americans, particularly those born and raised in South Carolina. In other words, despite the continued relevance of DuBois' proclamations on the persistence of the color line, the solidity of the dualistic "white" and "Black" poles of the double consciousness appear more fungible than originally described. Indeed, although South Carolina is and has been home to many different Black experiences, perhaps at no time in the past 100 years has the diversity within the state's African American community been this great.

Birthplace and Citizenship Status for South Carolina's African American Population

By 2019, only 1.7% of South Carolina's African American population was bo-



rn outside of the continental United States, the vast majority of which were born in other countries rather than the territories of Puerto Rico, Guam, the US Virgin Islands, etc. **Of those 98.3% born in the US, 78.8% were born in South Carolina while 19.5% originated in other US states, with New York, North Carolina, and Georgia serving the main origin points for non-South Carolinians.** And although only 1.7% of the African Americans born outside of the continental US appears miniscule, it amounts to around 23,000 people in 2019, rivaling the state's total population of Native Americans, Asian Indians, and Chinese. In fact, African Americans born in Germany, some **3,600 individuals, make up more of South Carolina's total population than Cambodians and Hmong combined.** 

### Figure 6.9 African American Population by Birthplace,



In terms of citizenship, the 1.32 million African Americans born in the United States and US Territories automatically gualify as Native US citizens. Of the remaining 23,000, roughly 5,980 were US Citizens born abroad, while around 8,121 became naturalized US Citizens during the course of their lifetimes. Nearly 8,300 African Americans living in South Carolina who were born outside of the United States and its territories, are not US Citizens. Of those in this category, nearly 47% were born in the Caribbean, while some 36% were born in African or Middle Eastern countries. Another 7% were born in Central and South America, and, in total, nearly 14.3% (1,193) of the non-US citizen category are from Spanish-speaking Latin America.

#### Languages in the African American Community

As expected, given the birthplaces of the vast majority of the African American population in South Carolina, over 98% age five and above primarily use the English language (including Jamaican Creole and other variations of English Creole) in their households. However, a sizeable portion of the African American community, around 11,800 persons, primarily speak Spanish at home. African American Spanish speakers constitute around 5% of the state's entire Spanish-speaking population, a figure that is bound to increase with the growing Afro-Latino community. The second largest non-English African American linguistic community are French speakers, with an estimated population of nearly 3,000 persons (with another 850 speakers of French Creole and/or Haitian). Spanish and French speakers, together, comprise more than 74% of all African Americans speaking a language other than English in their household. The remaining 25% are spread across a variety of other languages and language families (see Figure 6.10).

### Figure 6.10 Linguistic Breakdown of for African Americans. 2019







#### 6.3.3 Hispanic/Latinos

As previously mentioned, the state's Hispanic population remains one of the more dynamic and least understood. As such, we reiterate that Hispanic/Latinos, at least as far as this report is concerned, only include persons that identify with a national origin group from a primarily Spanish-speaking country. On the one hand, this common linguistic (and colonial and religious) background binds the Hispanic world together, which, until the early 19th Century was a vast transcontinental empire. After the early 19th Century, the apparent political and cultural dominance of Spain ruptured, with Latin American countries developing diverging political, economic, and cultural institutions rooted in more immediate points of reference. Indeed, when we use the phrase "Latino" to describe people from this region of the world, we both acknowledge this "shared" heritage, while papering over some of the important differences that continue to shape the Latin American cultural landscape.

For Hispanics in the United States, three key political antecedents shaped the political and economic composition of the Hispanic community's existence in the country: 1.) Texan Independence and the Mexican-American War, 2.) The Spanish-American War, and 3.) The Cuban Revolution. In addition to these three lodestars, other less influential events have influenced the specific nature of Latin American migration to the United States to a lesser degree. As indicated by Massey, Durand, and Malone (2002), migration patterns are continually shaped by both historical and contemporary political, economic, and cultural trends. Indeed, the issue of "legality" and "citizenship" continue to structure many of the socioeconomic barriers faced by South Carolina's Hispanic residents.

#### Regional and National Identity Groups for SC's Hispanic Population

The Hispanic share of South Carolina's population has nearly tripled over the past two decades from 2.4% in 2000 to 6.89% in 2020. In terms of raw numbers, Hispanics grew by 3.66 times, from 96,000 to just under 353,000 persons, as data from the Decennial Census has indicated. Alternatively, from 2010 to 2019, shifts to the regional and national composition of this population transpired, with the Mexican share of the state's Hispanic community declining precipitously. Central Americans, South Americans, and Caribbean Hispanics all increased their share of the Hispanic population. Su-


ch shifts tend to track geo-political changes as much as domestic legal arrangements. Of note, these figures do not indicate country or region of birth, but are derived from questions concerning personal identities tied to Hispanic national origin groups. Regional groups have been constructed according to preestablished practices tied to geography. We are not suggesting that Nicaraguans identify as Central American, or that Bolivians see themselves as South American per se, but that if someone identifies as Bolivian they are tied to the South American regional identity, and so on.

# Figure 6.11 Breakdown of SC's Hispanic Population by Origin Region, 2010 and 2019



Source: 2010 and 2019 ACS Five-Year Summary Files

Another way for exploring the direction in which these estimates are headed is to examine the breakdown of new Hispanic population growth from 2010 to 2019. **Of the estimated 79,400 new Hispanic residents that came to call South Carolina home from 2010 to 2019, 28.6% (22,750 individuals) were of Mexican heritage.** This accounts for an increase of 17.7% from 2010 to 2019 (151,500 persons).

After Mexicans, Hispanics from the Caribbean region grew by 25,100 persons, from 31,116 in 2010 to 56,277 in 2019. Caribbean Hispanics contributed some 31.7% of all new Hispanic population growth in South Carolina from 2010 to 2019. As a region, the Caribbean Hispanic population skyrocketed by 81%. If these trends persist, Caribbean Hispanics could make up a quarter of the entire Hispanic population by 2030.



Within the Caribbean region, Puerto Ricans constitute the lion's share of the population in both 2010 and 2019, adding some 15,500 persons to their 2010 population of 23,160. However, Cubans and Dominicans have increased their numbers at a faster rate. The state's Cuban population more than doubled from 4,956 to 9,257 persons over the period analyzed, whereas the Dominican population catapulted some 180% above its 2010 level of 1,500 persons. Only Hondurans (90.86% growth) and Salvadorans (76.94% growth) rival the growth rates of these Caribbean Hispanic subgroups.

Central American and South American Hispanic populations also expanded considerably, albeit less so than those from the Caribbean. Central American Hispanic groups contributed 19.8% while South Americans made up 12.5% of all Hispanic population growth during the period studied. Nevertheless, the Central American population grew by 63.53% from 2010 (24,700), whereas the South American population jumped by 62.9% from 15,800. Of all new Hispanic population growth from 2010 to 2019, Hondurans accounted for 8.5% and Guatemalans for 6%, and from South America, Colombians accounted for 5.8% of that increase.

As far as National Origins populations are concerned, Mexicans continue to dominate South Carolina's Hispanic population distribution, although their dominance is being gently eroded. Puerto Ricans make up 13.5% of the state's Hispanic population, with Hondurans (4.95%) and Colombians (4.74%) taking up the 3rd and 4th spots respectively, with Guatemalans (4.71%) closely behind. Cubans (3.2%) are the only other group accounting for 3%+ of the state's Hispanic population.

### Citizenship Status

In many ways, lumping Hispanics together by citizenship status fundamentally misconstrues a rather complex issue. Firstly, not all Hispanic groups can be universally categorized, and secondly, even within families the fault lines between citizenship statuses can drive real and perceived wedges between members. On the one hand, all Puerto Ricans born in either Puerto Rico or the United States are, by birthright, US citizens. In other words, at least 13.5% of all of the state's Hispanics are US citizens by birthright.



Of the remaining 86.5% of the Hispanic population, the issue is not so cut and dry. On the one hand, as more Hispanic families settle down and have children, and decide to remain in the US long term, the rate of citizenship has increased, with both Native-born and Naturalized rates increasing significantly from 2010.

# Figure 6.12 Citizenship Status for the Hispanic Population, 2010 and 2019



The share of South Carolina's Hispanic population born in the US or US Territories surged more than 22.7% from 2010 to 2019, an unprecedented rate of change. In addition, the share of Naturalized citizens skyrocketed some 40.8%! These changes generated a reduction by nearly 32% in the share of the Hispanic population that identified as a Non-US Citizen. In other words, from 2010 to 2019, the share of South Carolina's Hispanic population that identified as a US citizen jumped from 55.9% to 69.9%. However, what is truly remarkable is how divergent these figures are for those under the age of 18 and those above that threshold.

Non-US Citizen Hispanic residents of South Carolina are less likely to live with their families (if married) and more likely to live alone, in non-family households, or in group quarters. Children of migrant workers, a term that characterizes a sizeable chunk of the state's non-citizen Hispanic population, are more likely to remain in their native countries and receive remittances. One of the estimates that best corroborates these statistics is the ratio of female to male Hispanics by those born in the US vs. Foreign born. In 2010, there were 1.01 females for ever US-born Hispanic male, but only 0.62 for



every foreign-born Hispanic male. By 2019, those disparities improved somewhat: for every US-born Hispanic male there were 0.94 US-born Hispanic females, and for those born abroad, there were 0.78 foreign-born Hispanic females. In other words, the female Hispanic population grew more proportionally equal to that of the male population as the citizenship rate for the entire Hispanic population improved.

In Figure 6.13, one can visualize just how stark the generational divides are within the Hispanic/Latino community. In 2010, while comprising just 34.4% of the Hispanic population, those under 18 constituted nearly 59% of all US-born citizens, an estimate which slid to 55% in 2019. And despite the relative growth of the under-18 cohort from 2010 to 2019, its share of

### Figure 6.13 Citizenship Status for the Hispanic Population by Age Cohort, 2010 and 2019



Source: 2010 and 2019 ACS Five-Year Summary Files



the total Hispanic non-US citizen category dropped from 11.1% to 8.9%. In other words, younger Hispanics are overwhelmingly native US citizens, and as the population ages, Hispanics of all age-cohorts will eventually become majoritarian native-born. Coupled with this process, is a tendency for non-US citizens to become naturalized US citizens over time. Undoubtedly, if such trends continue, this situation foretells a dramatic reconfiguration of the racial and ethnic composition of South Carolina's electorate over the next twenty years.

#### 6.3.4 Native Americans

The state's Native American communities have valiantly withstood hundreds of years of attacks and set-backs, from spurned treaties to anti-native legislation that outlawed their culture and way of life, from forced removal to confronting infectious diseases that caused many to perish. Despite these debilitating circumstances, South Carolina's Native American communities managed to promote their own political and legal recognition at both the state and federal levels, which have enabled tribes to gain access to resources and improve their capacity to self-regulate into the foreseeable future. That said, the composition of South Carolina's indigenous landscape is continuously changing, as indigenous people from all over the Americas have come to call South Carolina home.

### Racial Identities, Tribal Identities, and Native American Groups in SC

There may be no more complex task than unraveling the intricacies and subtleties of Native American identity politics. From issues surrounding racial and ethnic identities to tribe-specific membership policies, there are no fast and easy means for categorizing Native Americans in general. Even the adjective "native" might provoke debate when one considers the histories of certain tribes in the state of South Carolina. Likewise, with race, certain tabulations include those that solely identify as American Indian and/or Alaskan Native (AIAN), while others suggest including those that identify as AIAN as at least one racial identity.

Given these complexities, we have attempted to represent the broadest data possible. Growth of the AIAN community in South Carolina centers primarily around two poles: 1.) those who identify as AIAN as well as other racial co-



mbinations, and 2.) AIAN populations of Hispanic ethnic identity. **First, the AIAN in combination subgroup grew more than 270% from 2010 to 2020, compared with the 24.5% increase observed in the AIAN alone camp. Second, Hispanics contributed 16.8% of all new Native American growth, but all of the growth for those identifying as AIAN alone.** Even still Native Americans of Hispanic ethnicity, in combination or alone, grew 212% from 2010 to 2020.

As of this writing, the US Census Bureau has yet to release the 2020 Detailed Demographic and Housing Characteristic File with up-to-date tribal affiliation data. However, we approximate tribal identity data for South Carolina's Native American communities using the 2010 and 2019 American Community Survey Five-Year Summary Files, which tend to provide conservative estimates. On the one hand, tribal affiliation and tribal membership are two completely separate categories, the latter being internally regulated by tribal communities and the former frequently a subjective apperception. On the other hand, the Census Bureau only publishes data for large, often federally recognized tribal groups, which leaves many of South Carolina's smaller state- and unrecognized tribal organizations essentially invisible.

# Figure 6.14 Native American Population by Ethnic and Racial Identities, 2010 and 2020



Source: 2010 and 2020 Decennial Census



As far as tribal groupings are concerned, changes in populations for Natives who solely identify as AIAN are considered. Members of the Iroquoian-Family Tribal groups, the largest category besides "Other," declined some 2% from 2010 to 2019. Those that identify as unaffiliated or "Other" tribes lost around 8% of their 2010 share by 2019. Other tribal groups posting relative declines were the Muskogean-Family tribes (-1.6%) and Siouan-Family tribes (-0.7%). Alaskan Native tribes (0.75%), Uto-Aztecan Family tribes (1.75%), Immigrant tribal groups (7.7%), Algic-Family tribes (2.45%), and Na-Dene Family tribes (0.25%) all increased their share of the AIAN alone population by 2019.

There are two tribal groups that account for nearly a third of the state's AIAN alone population: the Cherokee and the Lumbee. Only in 2019 did another group (Mexican American Indians) cross the 1,000-member threshold in the state of South Carolina. Due to inconsistencies in the reporting of data, wild shifts in certain data categories can be observed below. In 2019, for example, far more tribal classifications were available and appeared in the dataset than in 2010. This explains many of the differences. Nevertheless, it appears that Cherokee numbers stagnated during this period, while Lumbee and Mexican American Indians increased substantially.



**Note:** Mexican American Indian category was added after the 2010 ACS. These persons would have been counted as Unclassified or Unspecified Tribe in 2010.

Source: 2010 and 2019 ACS Five-Year Summary Files



### **Chapter Summary**

The overall objective of this chapter is to amplify the general knowledge concerning a range of issues faced by South Carolina's minority communities that primarily concern culture and diversity within larger groups. It might be stated that, when drawing lines, particularly those that differentiate minorities from the majority, getting too granular makes data messy and difficult to manage. Nuance and subtlety are the watchwords of the day, and as that drive forces the methodologists at the US Census Bureau to complexify some of the data we have access to, we run the risk of rendering our historical treatment of certain phenomena via longitudinal analysis inoperant.

With the plethora of data now available, and the continued diversification of South Carolina's population and minority communities, the CMA has an obligation, however, to report on these variegated and multi-textured experiences. We publish monthly Research Briefs (see cma.sc.gov/research) that often tackle issues specific to certain minority subgroups, and breakdown certain socio-economic issues confronting those specific subsets. In some cases, geographic, racial, economic, linguistic, and cultural gulfs may separate groups like Haitians, Guatemalans, Hmong, and the Gullah Gee Chee. Perhaps representatives of these groups may never sit down together and discuss the issues most important to their communities, and even if they did, perhaps no collective agreement could be made about what to do about them. We recognize this possibility, but assert that minority groups are stronger when they work in collaboration with each other and with the state's government, than when they attempt to chart their own individual paths forward. As many policymakers, business owners, CEO's, and social scientists recognize: diversity is a source of strength and comparative advantage in the 21st Century knowledge economy.

The data presented here is developed with these interests in mind. Policymakers, NGOs, non-profits, private businesses, and many more can certainly leverage this data for making that case that South Carolina's minority populations are broad, diverse, and eager to employ their unique skills and backgrounds in building up this state' productive economy. In this respect, we hope that further research and more expansive data will provide even richer explorations of these issues in future statistical publications from the CMA.





# Conclusions and Suggestions

### **Chapter Highlights**

- Unemployment rates for highly educated minorities and whites was statistically equal by 2019.
- Minorities with Bachelor's and Above earn around 1.6 times more than those with just Some College, and 2.1 times more than those with a High School diploma or GED.
- Minorities with Bachelor's and Above have significantly lower incomes than whites with equivalent educational attainment levels. However, possessing a Bachelor's degree or higher increased minority income by nearly \$32,000 above those without a high school diploma.
- Minority homeowners are significantly less likely than renters to be classified as cost-burdened, a statistic that cuts across educational attainment and income levels.







In our research, we have explored the various and complex layers which characterize the state of socio-economic inequalities experienced by South Carolina's diverse and ever-changing minority communities. We took great care to reject simplistic explanations for why certain situations prevail, choosing instead to track down, with the best available data, more pragmatic explanations for understanding such complex issues. In essence, we have delivered a multi-layered framework for assessing and pinpointing the proximate causes and effects of socio-economic differences based on racial/ethnic categories that the state of South Carolina has even seen. The general message is clear: race and ethnicity are variables profoundly associated with the experience of poverty and unquestionably tethered to the proliferation of socio-economic inequalities in South Carolina.

Faced with these findings, the implications of this research remain grounded in the tradition of American pragmatism. As such, the data compiled herein, while certainly not above any justified criticisms, has been organized and presented according to a procession of themes that have been explored in an irrefutably objective manner. It is our hope that consensus, as it concerns the actual situation of minority socio-economic conditions, can be established on such data, and that any quibbles over method or interpretation can be hashed out through further debate without sacrificing the overall direction of the study. As we see it, this research suggests that several targeted arenas for policy engagements exist that might address some of the critical areas our data has indicated are ripe for intervention and which would bolster minority socio-economic wellbeing.

#### Keys to Success: Improving Access to Quality Education

Unequal income and unequal access to quality employment opportunities are facts of life for many minorities in South Carolina. The real question is what course of action policymakers should take in addressing these issues, and whether or not the equalization of incomes or poverty reduction is deserving of more immediate attention. Indeed, in terms of **personal income linearized in a regression model, merely identifying as one or more minority groups contributed to an average decline of \$16,412 (+/-\$277) from the nonminority mean of \$44,507 (+/-191).** The lacunae between minority and nonminority incomes can only be marginally moderated under given circumstances. Educational courses and policies geared at thwarting overt ra-



cism and discrimination can only go so far, unfortunately. Instead, this report suggests that **educational attainment is often a more meaningful and statistically significant predictor of personal income than race or ethnicity by itself.** In other words, racial/ethnic identity only tells part of the story when it comes to incomes, and that part is heavily co-dependent on and influenced by educational attainment levels. Therefore, policies that promote sensible and cost-effective access to educational resources throughout childhood, and which facilitated economically reasonable access to colleges and universities, are presumably effective methods for improving employment opportunities, incomes, home ownership rates, and retirement savings for poor and minority households across the state.

Higher levels of educational attainment can contribute significantly to the socio-economic wellbeing of South Carolina's minority communities. We examined the ACS Five-Year PUMS data for 2009, 2014, and 2019 across a variety of measures and found that minorities with Bachelors Degrees or Higher were significantly less likely to be unemployed when compared to that of other educational attainment levels. As gleaned from Figure 7.1, minorities with a Bachelor's or Higher counted on unemployment rates far below the statewide unemployment rate,<sup>20</sup> and around half the rate of minorities with only Some College. Indeed, by 2019, the gap between minority and non-minority unemployment rates for those with Bachelor's and Above was statistically non-existent. No other minority educational attainment group even came close to the statewide estimates for unemployment for the years considered.<sup>21</sup>

For incomes, the benefits of higher levels of educational attainment for minority socio-economic wellbeing cannot be more striking. On the one hand, when examining inflation-adjusted median personal incomes, **minorities with educational attainment levels of Bachelor's and Above earn about 1.6 times more than those with Some College**, around 2.1 times more than those with a High School Diploma or Equivalent, and more than 3.5 times more than those with less than a high school certificate. **On the other hand, minorities with Bachelor's Degrees and Above also earn significantly less than their non-minority peers (around 75% of that median figure).** 

<sup>20</sup> The unemployment rate for all minorities in 2009, 2014, and 2019 was : 10.2% (+/- 0.25%), 12.3% (+/- 0.26%), and 6.2% (+/- 0.19%).

<sup>&</sup>lt;sup>21</sup> For the white population, those with at least Some College for all years, and those with High School Diplomas or Equivalents in 2009 and 2014, observed unemployment rates in line with the statewide averages.



As it stands, although possessing a Bachelor's Degree or Higher increases one's personal income by an average of \$42,513 (+/-\$378) over the Less than HS average of \$34,432 (+/- \$282), being a minority reduced personal income by an average of \$14,166 (+/- \$202). When filtering data to only include persons age 25+ who were actively employed and who identify as a racial/ethnic minority, on average, possessing a Bachelor's Degree or Higher added \$31,870 (+/-\$562) to the incomes of those with Less than a High School education, which stood at \$23,252 (+/-271). Therefore, although minority personal income for those with higher levels of educational attainment is significantly lower than that figure for non-minorities, increasing minority educational attainment levels would significantly reduce poverty and unemployment rates, which disproportionately afflict minority communities.





# Figure 7.2 Median Personal Income by Minority Status and Educational Attainment Level, 2009-2019



**Conclusions and Suggestions** 



### Figure 7.3 Difference between Minority and Non-Minority Median Personal Income by Educational Attainment Level, 2009-2019



Keys to Wealth: Homeownership and Generational Wealth

Improving educational attainment levels for minority populations is so pivotal for bolstering socio-economic wellbeing that its effects reverberate across several other essential indicators (income, poverty status, unemployment rate, etc.). However, when considering the vital intersections driving generational change and wealth accumulation, the impact of educational attainment on the economic and social stability provided by homeownership still requires further examination. More research needs to be directed into the compounded effects of growing up with parents possessing higher levels of



educational attainment and who own their own home (and can therefore draw upon home equity while controlling for yearly expenditures ) for South Carolina's minority population. Other researchers (see Kim and Sherraden [2011] and Zhan [2006]) have substantiated these claims with alternative datasets. In other words, policies that promote minority homeownership, independent of policies promoting higher levels of educational attainment, should contribute not only to reducing poverty rates and the amount of government assistance required to sustain minority households, but would likely have the added effect of boosting the educational attainment of the homeowner's children. Considering the data explored in this report, enhancing the affordability and accessibility of homeownership to minorityheaded households cannot, in and of itself, abolish socio-economic disparities between minorities and non-minorities, but it could go a long way towards easing some of the more pernicious effects that these disparities engender.

# Figure 7.4 Homeownership Rates by Minority Status and Educational Attainment, 2009-2019



The relative "independence" of homeownership from educational attainment levels are most clearly observed in Figure 7.5. Here we find that, for householders age 25 and above, race/ethnicity and educational attainment level are less predictive of whether someone heads a cost-burdened household than whether or not they head an owner-occupied rather than a renter-occupied household. Within renter occupied housing, the higher one's educational attainment level, the lower the share of households within that category that satisfy the definition of "cost-burdened.

Cost-burdened rates were significantly higher for renters in comparison with homeowners. This was true for every educational attainment level and for both minority and non-minority groups. As expected, the cost-burdened rates for both minorities and non-minorities with Bachelor's degrees and Above were significantly lower than those of all other educational attainment levels. Frequently, minorities exhibited statistically higher cost burdened rates when compared with non-minorities of the same educational attainment level, but rates for minority homeowners was significantly lower than for nonminority renters.

### Figure 7.5 Cost-Burdened Rates by Minority Status and Homeownership Status, 2009-2019





Although our data has not spoken to the issue, predictor variables abound suggesting that minorities might be more affected by a lack of personal financial knowledge than whites. Multiple studies indicate that minority households significantly trail whites when it comes to wealth in assets other than the home in which they live (although minorities trail in home equity wealth as well). Likewise, minorities are more likely to utilize credit instruments with high annual percentage rates while also being more likely to live their lives as perpetual renters (see Aladangady and Forde, 2021). **Particularly for individuals moving beyond the prime age for entering the university and acquiring more human and cultural capital, gaining access to financial tools that 1.) boost homeownership rates, and 2.) enhance personal financial knowledge can only improve socio-economic wellbeing.** 

### **Concluding Statements**

We have attempted, as transparently as possible, to illustrate certain areas where South Carolina's minority populations have consistently experienced socio-economic deprivations. Our research indicates that a few of these areas (Educational Attainment and Homeownership) show particularly acute divergences between minorities and whites, while also offering promising and pragmatic avenues to counteract some of the more deleterious effects of poverty and destitution. Indeed, certain state and federal government policies and programs already exist in these areas for some of the poorest members of the state's population. We are not arguing that these policies fail to achieve their intended objectives, but that they insufficiently address the breadth and complexity of the barriers that the state's minority communities confront. In other words, we feel strongly that additional policies, incentives, programs, and funds can and should be mobilized for making lasting and meaningful changes to the areas here outlined, and that the costs associated with such interventions would eventually be offset by lower public assistance requirements, higher effective state and federal tax rates, increased economic productivity, and a healthier socio-economic climate that prioritizes the stabilizing influences of homeownership and the professionalization that higher levels of educational attainment promote.

Specific policy outlines and planning new programs certainly require more thorough and thoughtful interrogation, and we at CMA would gladly play a role in examining the cost-benefit analyses of any future interventions. Similarly, current policies, like Governor Henry McMaster's 17-million-dollar investment into the state's Technical College system, by offering free tuition for certain in-



demand careers, already address some of the issues we find most pressing. Older, more established programs like SC Housing's Homebuyer Program and Mortgage Credit Certificates continue assisting first-time homebuyers secure down payment assistance for fixed-rate loans on homes in which they can develop equity, stabilize recurring payments, and eventually leave accumulated wealth to their offspring or significant others. We applaud these programs and hope that our research and outreach promotes a deepening commitment to these policies, as well as new policies and programs that amplify and compound opportunities for poor and minority families across the state.

At CMA, we recognize that the suggestions supported by our data cannot and will not abolish the racial income gap, and that socio-economic inequalities will likely persist even if bold action was taken to address these concerns. However, we feel extremely confident that poverty reduction and improved socio-economic outcomes for South Carolina's most vulnerable communities can be achieved if we implement or expand policies targeting these areas of concern. We are even further convinced that such policies would enhance the overall quality of life across the state and contribute to a general socio-economic robustness that should improve outcomes for everyone.





### Data Sets accessed through Tidyverse Package

U.S. Census Bureau. American Community Survey, Five-Year Summary File for:

- 2019
- 2014
- 2010
- 2009

U.S. Census Bureau. American Community Survey, Five-Year Public Use Microdata-Sample for:

- 2019
- 2014
- 2009

U.S. Census Bureau. American Community Survey, One-Year Public Use Micro-Data Sample for:

- 2019
- 2018
- 2017
- 2016
- 2015
- 2014
- 2013
- 2012
- 2011
- 2010
- 2009

U.S. Census Bureau. Decennial Census for:

- 2020
- 2010
- 2000

### Data Sets accessed through internet sources

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### Appendix A: Methodological Statement

### **US Census Bureau Data**

The majority of our data is sourced from U.S. Census Bureau and accessed from the Bureau via an API through the Rstudio package tidycensus. The two main formats accessed are the Summary Files, which contain an extensive list of biand tri-variate estimates at a variety of geographic levels. Depending on the required data and geographic scale, we narrowed our search to the specific table numbers and plugged those identifiers into the data-pull function in Rstudio. The other format is the Public-Use Microdata Sample (PUMS) which provides researchers with complete datasets that include both individual and household-level weights.

Summary File estimates are always accompanied by margins of error. We adjusted data-pull margins from the 90% confidence interval to the 95% confidence interval via an alteration to the tidycensus data-pull function code. When generating aggregated or proportional statistics, we used suggested formulas by the U.S. Census Bureau to calculate new estimates and margins of error, and made ever attempt possible to limit the number of recalculations to as few as possible.

When generating statistics for data estimates, we used the tidycensus package to pull PUMS data from the U.S. Census API according to the requirements of the particular problem to be studied. Variables were coded with reference to the specific annual codebook corresponding to the vintages used in the study, all of which are available on the U.S. Census Bureau's PUMS documentation (see: www.census.gov/programspage surveys/acs/microdata/documentation.html). Coded data was weighted with person-level weights to generate estimates for individuals, and household-level weights to generate estimates for households. When generating household weights, we used only the entry for the householder for generating statistics about race/ethnicity and household income. To generate statistics, we used either the "srvyr" and "survey" packages for descriptive and inferential statistics (for more information see Lumley, 2010). All margins of error for PUMS data is provided at the 95% confidence interval.



In terms of coding, we have attempted to maintain continuity with the U.S. Census Bureau's categorization when applicable. One of the key deviations concerns our treatment of race and ethnicity. For our purposes, race/ethnic identities are mutually exclusive. In other words, one can either be Black or Hispanic, but not as both in the majority of our measurements. One of the more noticeable departures in reporting data was to omit the category of "Some Other Race" in many of the tables where individual racial/ethnic group data was presented. When generating data for the aggregated "Minority" category, however, those identifying as "Some Other Race" were included. Another important distinction involved the aggregating of "Asian" and "Native Hawaiian and Pacific Islanders" categories into an AA/PI category that coincided with the demographic coverage of the Commission for Minority Affair's AA/PI Program Area.

Likewise, our coding paradigm largely consisted of maintain the same conceptual frameworks utilized by the U.S. Census Bureau when analyzing topics such as the poverty rate, English-language abilities, and citizenship status. We have meticulously documented our coding and data-shaping work. All procedures associated with pulling, shaping, and analyzing U.S. Census Bureau data has been preserved in data scripts that are available upon request. In order to utilize the scripts, researchers must download Rstudio, the required packages, and to request a U.S. Census Bureau API key.

### **Other Primary Data Sources**

When deemed necessary, we consulted other primary data sources. We essentially presented this data with minimal transformations for descriptive purposes. All data has been cited and can be reproduced if requested.



## Appendix B: Asian American and Pacific Islander Groups and Regional Categories

Year in parenthesis denote when category was officially included in the ACS Summary File and PUMS responses.

- East Asian
  - Chinese
  - Japanese
  - Korean
  - Mongolian (2019)
  - Okinawan
  - Taiwanese
- South Asian
  - Asian Indian
  - Bangladeshi
  - Bhutanese (2019)
  - Nepali (2019)
  - Pakistani
  - Sri Lankan
- Southeast Asian
  - Burmese (2019)
  - Cambodian
  - Filipino
  - Hmong
  - Indonesian
  - Laotian
  - Malaysian
  - Thai
  - Vietnamese

- Native Hawaiian and Pacific Islanders
  - Polynesian
    - Native Hawaiian
    - Samoan
    - Tongan
    - Other Polynesian
  - Micronesian
    - Guamanian (Chamorro)
    - Marshallese
    - Other Micronesian
  - Melanesian
    - Fijian
    - Other Melanesian
- Other Asian
  - Individuals who identify as more than one Asian or Pacific Islander Category and other non-classified groups.



### Appendix C: Native American Linguistic Family Groups

Year in parenthesis denote when category was officially included in the ACS Summary File and PUMS responses.

- Na-Dene
  - Apache
  - Navajo
- Algic
  - Blackfoot
  - Cheyenne\*
  - Chippewa
  - Cree
  - Delaware
  - Ottawa
  - Potawatomi
- Iroquoian
  - Cherokee
  - Iroquois
- Muskogean
  - Chickasaw
  - Choctaw
  - Creek
  - Houma\*
  - Seminole
- Siouan
  - Crow\*
  - Sioux
- Uto-Aztecan
  - Comanche
  - Hopi (2019)
  - Shoshone
  - Tohono O'odham<sup>\*</sup>
  - Ute
  - Yaqui

- Immigrant (2019)
  - Canadian and French American Indian
  - Central American Indian
  - Mexican American Indian
  - South American Indian
- Alaskan Native
  - Alaskan Athabascan
  - Aleut
  - Inupian
  - Tlingit-Haida
  - Yupik (2019)
  - Other Alaska Native (2010)
  - Not Specified
- Other
  - Kiowa
  - Lumbee
  - Pueblo
  - Yuman\*
  - Other American Indian Tribe
  - American Indian Tribe Not Specified
  - American Indian/Alaskan Native Not Specified
  - Two or More Tribes

\*These groups were not included in the 2019 ACS



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