



The Midlands Chronicle
Facing Facts
A Community Assessment
Findings from Residents and Leaders

Poverty and the Struggle to Meet Basic Needs – the daily toil to pay for housing, utilities, food, clothing and legal help.

Access to Affordable Health Care – the struggle to obtain medical and dental services and then pay for prescription drugs with or without having health insurance.

Education That Provides Workforce Skills – the inability to secure a job, especially a well paying job, coupled with the lack of a place to gain job skills and money for education.

Transportation – the difficulty in getting to work, school or services without having gas and money for a car or widely available mass transit.

FROM U.S. MEXICO

Facing Facts 2009 – A Community Assessment



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HELPING THE NEEDIEST RESIDENTS WHILE....

Creating a Better Community

Facing Facts 2009 – The Report

Analysis of responses from residents and community leaders identified four central issues, which are the foundations for the Facing Facts 2009 assessment of health and human service needs in Richland and Lexington counties. This survey continues the work of defining and prioritizing areas for attention begun with the first Facing Facts survey in 2004. Supported by this analysis, the community and its leaders, funders and service providers can work together to implement strategies that create real, ongoing and lasting change.

- **Poverty and the Struggle to Meet Basic Needs** — the daily toil to pay for housing, utilities, food, clothing and legal help.
- **Access to Affordable Health Care** — the struggle to obtain medical and dental services and then pay for prescription drugs with or without having health insurance.
- **Education that Provides Workforce Skills** — the inability to secure a job, especially a well paying job, coupled with the lack of a place to gain job skills and money for education.
- **Transportation** — the difficulty in getting to work, school or services without having gas and money for a car or widely available mass transit.



Facing Facts 2009 information was collected in the summer and fall of 2008. Community members and leaders participated in the process through interviews, discussion groups and surveys.¹ The most updated demographic,² health, social and economic data were compiled to provide a foundation for the perspectives provided by the community. Answers given by community members gave an extensive list of problems faced and services needed. Community leaders' responses mirrored many of the problems faced by community members.

Most people do not face these issues in isolation. There is a clear relationship between education, job skills and the ability to pay for housing and basic needs and provide a means to cover health care costs. Transportation is a barrier to accessing health care, safety net services and work. Findings about transportation difficulties are detailed as part of the other focus areas.

Facing Facts 2009 offers a vision for a common agenda and collaborative efforts to help the neediest residents while creating a better community as a whole.

Poverty and the Struggle to Meet Basic Needs

Responses to the Facing Facts surveys indicate that people in persistent poverty or in jobs that pay below livable wages cannot meet their basic needs. Many households in our community struggle daily to pay for housing, utilities, food, clothing and legal help.

Poverty in Richland and Lexington Counties

Using 2007 data, the U.S. Census Bureau determines the poverty level based on household size. Individuals with an annual income of \$10,787 and four-person households with an income of \$21,203 are considered to live at the poverty level.

According to the U.S. Census Bureau 2007 Estimates for Richland County:

- 41,618 or 12.7% of all residents and 15.2% of people under the age of 18 lived below the federal poverty line.
- 32.3% of single female-headed households with children under 18 fell below the poverty line, as compared to 4% of married households.
- 29.1% of single female-headed households where the female was black were under the poverty line.

In Lexington County:

- 26,175 or 10.9% of all residents were below the federal poverty line and 16.1% of all those under 18 were below that line.
- 38.5% of households with single females and children under 18 were under the poverty line, as compared to 5.3% of married couple families with children under 18.
- In those single female-headed households 47.9% of black women with children are below the federal poverty line.

Many households that fall under the poverty line include individuals who work. The poverty line does not account for costs associated with employment such as transportation and childcare. Those between 100-200% of poverty are considered “low-income” and also struggle. People who remain at or below the federal poverty level despite employment are considered the “working poor.” In 2007, the census bureau estimated that 33% of all South Carolinians and 50% of minority South Carolinians were working poor/low-income between 100% and 200% of poverty. In this community survey, 51.3% had annual household incomes of under \$25,000.³

According to the Economic Policy Institute, a one-parent, two-child household in the Columbia, SC metro area needs an annual income of \$37,657 to afford basic needs as below, which is roughly \$18 per hour. This is more than 200% of the current federal poverty level (FPL) of \$17,600. The mean wage and salary of all occupations in the Columbia Metropolitan Area is less than the calculation by The Economic Policy Institute for a parent with two children or two parents with one child to meet basic needs. Many of the job categories that are available for those with limited education such as Office and Administrative Support, Health Support Occupations, Personal Care and Service and Food Prep and Serving Related jobs fall well below a living wage and some would put families under the Federal Poverty Line.

The cost of housing in our community is beyond the reach of low-income wage earners. The 2008 Fair Market Rent (FMR) of a two-bedroom apartment unit was \$697.⁴ In both Richland and Lexington County a person must make an hourly wage of \$13.31 to afford a two-bedroom apartment. According to the Center for Housing Policy (CHA), housing is not affordable for people working in many professions such as cashiers, child care workers, cooks, nursing aids and receptionists.

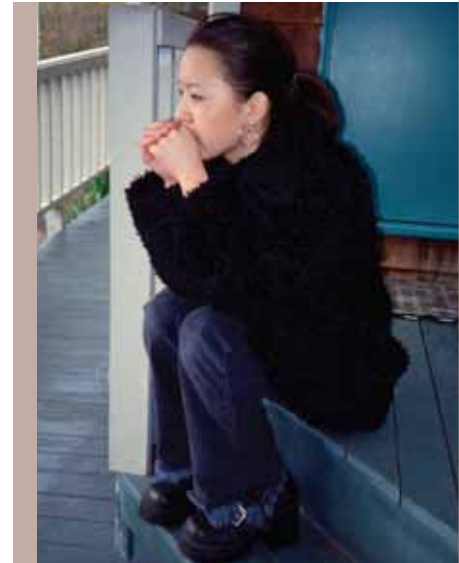
It is likely that the current housing crisis will increase the number of people who are homeless. According to the 2007 Homelessness Count, on a single night in January, there were 6,759 people living on the streets or in shelters or other temporary homeless housing in South Carolina. Sixteen percent or 1,091 people were identified that night in Richland and Lexington counties. Based on the level of poverty in the two counties, the report estimates that almost 5,000 people experience homelessness annually.

Current Economic Conditions are Exacerbating the Fragile State of Those Below the Poverty Line and the Working Poor

The current economic downturn will increase the number of Americans who live in poverty and the number living in “deep poverty,” i.e., with incomes below half of the poverty line. The depth of this recession coupled with the weakened government safety net for very poor families who lack jobs could significantly increase deep poverty in our community. The impact is already being seen. In Richland and Lexington counties the food bank experienced a 43% increase in food requests in 2008 as compared to 2007. A major safety net service provider experienced a 40% increase in requests in 2008 as compared to 2007.⁵ South Carolina is one of 14 states with more than one in eight residents who receive Food Stamp benefits. Participation increased 12.2% from October to December, 2008.⁶

What the Community Says About Safety Net/Basic Needs Services

People in Richland and Lexington counties, especially those with household incomes under \$25,000 are struggling to afford basic needs. There are clear differences on the community survey between those with household incomes under \$10,000 and those making \$10,000-24,999 on items such as not having enough money for rent/mortgage and utility bills, and finding a job with good pay. On the need for service items, those with household incomes under \$10,000 were the most in need on all the items, especially help paying rent/utility bills and deposits, finding affordable housing, and major home repairs. But in most cases those making under \$25,000 had unmet needs and rated items differently than those making over \$25,000. Of those surveyed, 76.9% making under \$10,000 and roughly 60% of those making \$10,000 to \$24,999 said that paying utility bills was a medium or big problem for them. Seventy-one percent of those making under \$10,000 and 53.4% of those making \$10,000 to \$24,999 said that having enough money to pay their rent or mortgage was a medium or big problem.



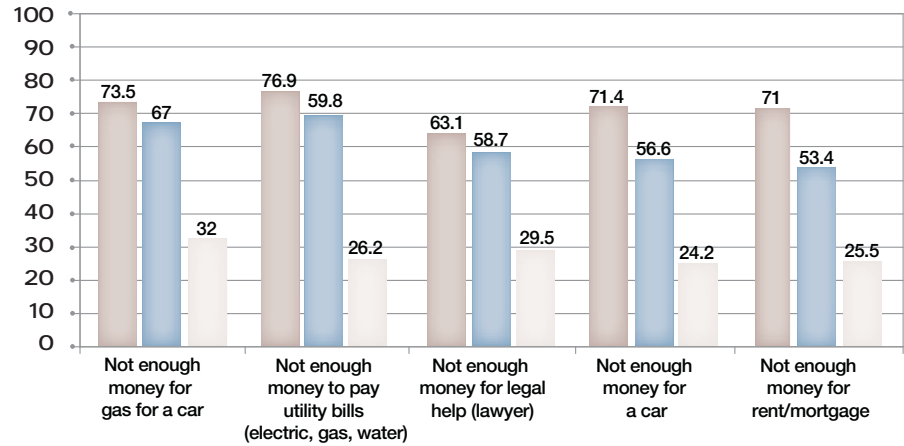
Many households that fall under the poverty line include individuals who work.



Percent who said it was a “medium” or “big” problem

- Household Income Less than \$10K
- Household Income \$10K to \$24,999K
- Household Income \$25K or more

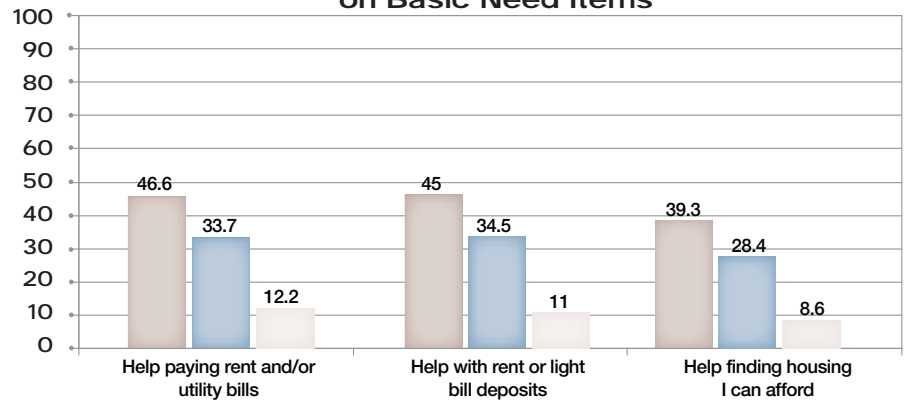
Differences by Income on Basic Needs Items



Percent who said they needed help and were not getting any

- Household Income Less than \$10K
- Household Income \$10K to \$24,999K
- Household Income \$25K or more

Service Need Differences by Income on Basic Need Items



Survey respondents are not getting the help they need. For example, about 47% of those making under \$10,000 said they needed help paying rent and/or utility bills and were not getting any, and about 34% of those making \$10,000 to \$24,999 said they were not getting any help.

Services and Solutions Needed: Breaking the Cycle of Poverty

People who experience poverty seek help from programs that provide funding or access to services like food, rent and utility payments and clothing. These programs also help those experiencing homelessness. To help break the cycle of poverty, they also offer education about handling finances. However, low-income residents cited many obstacles to safety net services.

It is not easy to get help with rent and utilities when you need it: Many people expressed a need for immediate help so they don't end up on the street. The biggest need cited is assistance with utility bills. "Most providers will not cover what you need and most have rules that you can only use services once per month, quarter, or year."

"There are also too many rules and regulations."

"Some ask you to prove that you will have income coming in the next month so that they help you this month."

"It seems like people really don't want to help you."

There is a specific need for more safety net services in rural parts of both counties. In these areas there are some churches that provide rent and food assistance, but it is limited to specific zip codes. You have to go into Columbia or Lexington to get any help with bills or food.

The working poor at 150-200% of poverty need programs that help them when they can't meet rent/mortgage or utility payments. Often people who work at low-paying jobs find themselves unable to qualify for assistance when falling behind and can't make payments.



Low-income residents cited many obstacles to safety net services.

housing or government subsidized housing. There are long waiting lists in both counties for subsidized housing and you have to fill out complicated paperwork. “There should be a way to get housing at lower cost without going through government housing. It just should be available.”

There is also a need to protect people from eviction. We need programs help people make payments and keep them in housing.

There should be some minimum standards for keeping up housing and for what type of heating and cooling units are placed in units.

There should be a way to get landlords to maintain the property – stricter rules and issuing of citations.

“There are too many run-down and abandoned houses in my neighborhood.” “The city does not seem to enforce anything to help the situation, even if you call and complain.”

“There should be a way to clean up the abandoned property.”

“Some landlords do not keep up housing, and therefore you end up having repairs and very high utility bills that you cannot afford.”

There is also a need for free legal help. “The places that used to give free legal aid are no longer free and are charging.”

There is a need for more credit and budget counseling to help people get through transitions — when they have lost a job, for example. “You could teach people ways to save money and offer ways for people to repair their credit rating.”

There are very few places that help with deposits. There are places that will help you when you can't make the rent, but the harder thing is to get the deposits together for rent and utilities. Many landlords want two months of rent, and it is impossible to get that much money together. There is a specific need for vouchers for housing deposits only.

There is not enough affordable decent

Responses and Reactions from Providers

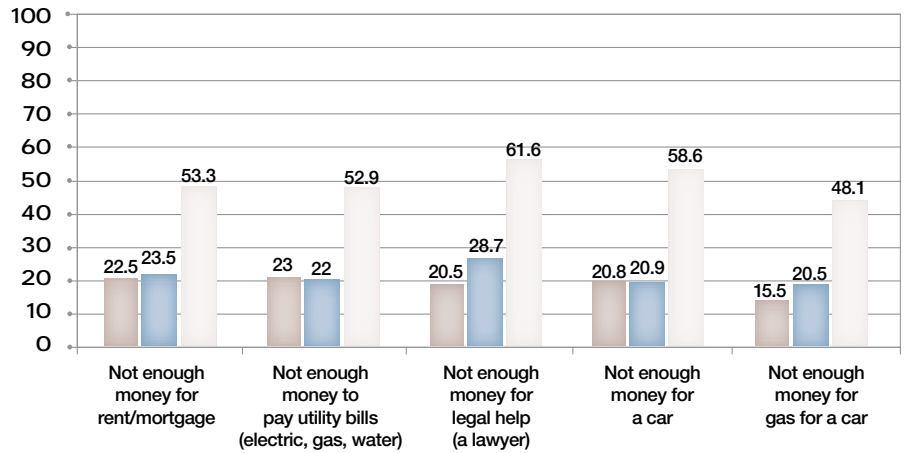
The Columbia area has many dedicated organizations whose goals are to address the needs of residents who are facing economic problems. They agree with many of the statements made by residents about needs and barriers. Some systemic problems they detail include:

- An outdated service system originally set up to serve those with crisis needs rather than provide long-term assistance. What people need now is repeat, longer-term assistance because they have no options for upward mobility or means to overcome their situation.
- Government regulations and restrictions.
- Increased costs of property maintenance and repair coupled with low rents and failure of the renter to pay.
- A lack of one-bedroom and wheelchair-accessible rental property units.
- Lack of affordable rental units on public transportation routes.
- Fraud or misuse of funds by some applicants.
- Varying provider capacity depending on size and expertise of the organization.
- Inadequate advocacy for additional resources or for policy changes.

Percent who said it was **not** a problem for them

- Hispanics
- African American
- Caucasians

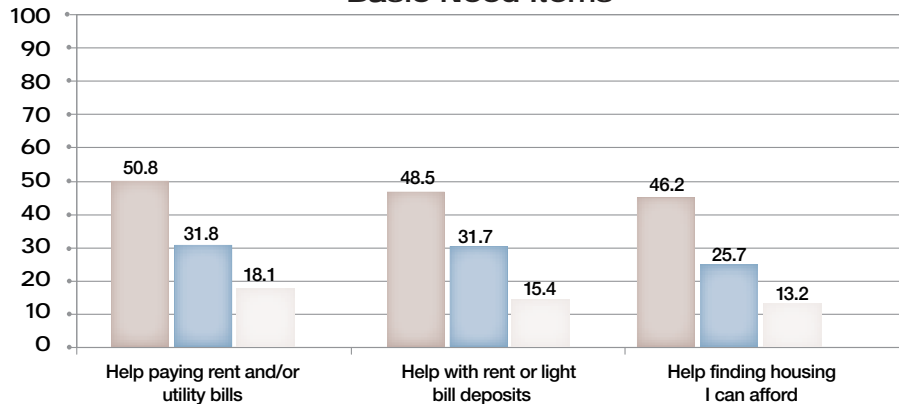
Differences on Basic Need Items by Race/Ethnicity



Percent who said they needed help and were not getting any

- Hispanics
- African American
- Caucasians

Service Need Differences by Race on Basic Need Items



There are also differences on basic need items by race/ethnicity. On items which reflect basic needs and ability to meet basic needs through jobs there were large differences on how problems were rated. For example, 52.9% of Caucasians said not having enough money to pay utility bills was not a problem for them, whereas only 22% of African Americans and 23% of Hispanics said not having enough money to pay utility bills was not a problem for them.

Affordable Health Care

Community members and the leaders surveyed agreed that the availability of affordable, quality and adequate health care is a key issue facing our residents. As more and more people lose their jobs in the current economy, the number of uninsured is increasing. People, at all income levels, expressed concern about finding preventative care, treatment for acute or chronic problems and affording prescriptions or dental care.

Health Care in Today's Economy

Using 2007 data, the U.S. Census Bureau estimates 16.4% of all South Carolinians were uninsured. County details available from 2005 show high rates in Richland and Lexington counties, even among those who work: 18% of all residents in Lexington County were uninsured.

- 16.5% of all residents in Richland County were uninsured.
- 16.4% of children under 18 in the Midlands uninsured.
- 88.5% of uninsured S.C. children live in families where at least one parent works.
- 79.2%, more than three-quarters of uninsured children, live in households where at least one family member works full-time, year-round.
- 35% of households in the Midlands whose income is less than \$25,000 are uninsured.

Emergency Room care is the typical choice for those who do not have health insurance or can't afford care. In 2007, in Richland County, emergency room patients who were identified as "self-pay" or "indigent care-without insurance" averaged \$3,350 per ER visit for 17,178 visits, for a total cost of over \$55 million. In Lexington County, there was an average cost of \$2,782 per visit with 18,266 visits at a total cost of over \$50 million.

As the economy plummeted during the fall of 2008, reports surfaced that the demand for free medical care increased dramatically. The numbers that are applying for Medicare and the children's health insurance program, SCHIP, also increased. The community health centers in Richland and Lexington counties saw an additional 8,000 patients (a 27% increase) in 2008 over 2007 numbers and served a total of 38,000 people. The Free Medical Clinic served 41% more new patients in 2008 compared to 2007 and still had to turn away 810 people.⁷

What the Community Says About Health Care Access and Affordability

Both community members and community leaders rated issues of access to health care and the ability to afford health care as the most serious problems faced by residents of Richland and Lexington counties. Four of the top 10 problems as rated by the community on the survey were about health care access and affordability (not enough money to pay for dental care, doctor bills, medicine, and health insurance).



35% of households in the Midlands whose income is less than \$25,000 are uninsured.



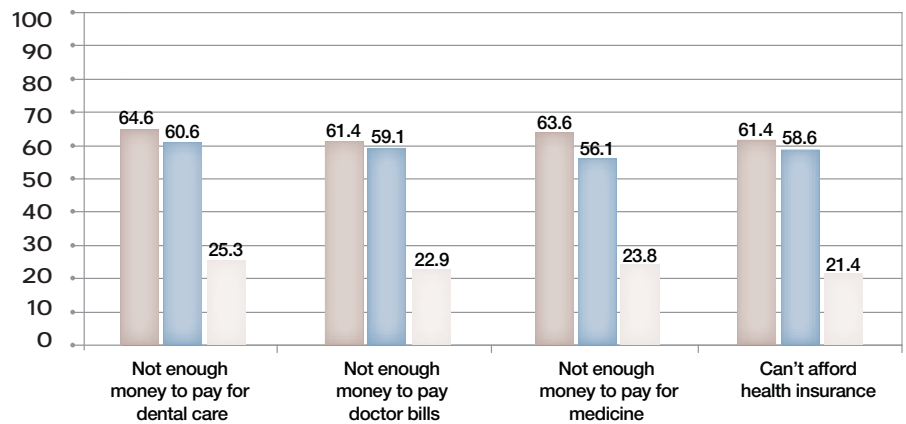
Health care affordability was a problem for those with household incomes up to \$35,000. In addition, about a fourth of the community members surveyed said they needed help and were not getting any in finding health care they could pay for, and 22% said they were getting no help in paying for medicines. In community focus groups, residents in both Richland and Lexington counties talked about the critical need for access to health care, especially for chronic conditions, screening, testing and surgeries.

Five of the top 10 issues as rated by community leaders were also about health care (cost of medical care, insurance, prescriptions, access to health insurance, and ability to pay for care for a family member with a serious illness or disability). Among respondents, 77% said the cost of health insurance and 75% said the cost of medical care was a big problem. Seventy-three percent said access to affordable health care was a very important service to be provided to the community. In interviews with community leaders, a lack of coordinated affordable and accessible health care was mentioned as a top problem facing individuals and families.

Differences by Income on Health Care Items

Percent who said it was a "medium" or "big" problem

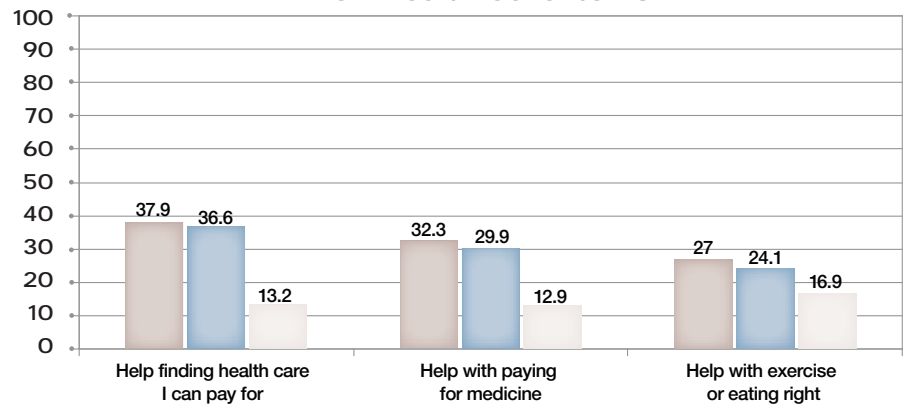
- Household Income Less than \$10K
- Household Income \$10K to \$24,999K
- Household Income \$25K or more



Service Need Differences by Income on Health Care Items

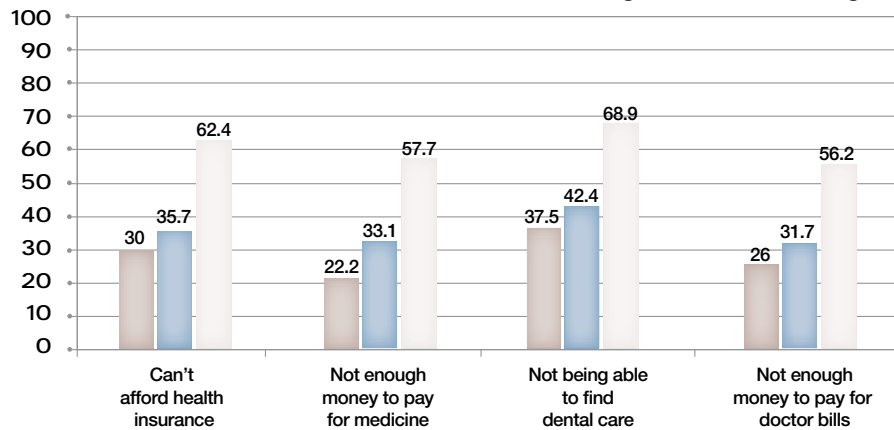
Percent who said they needed help and were not getting any

- Household Income Less than \$10K
- Household Income \$10K to \$24,999K
- Household Income \$25K or more



Access to and affordability of health care is most problematic for those with low incomes and people of color in our community. People at income levels under \$25,000 rated affordability of health insurance and dental care as problematic. They also reported that paying for medications and affordable health care was a problem. About 60% of those with household incomes of \$10,000 to \$24,999 said paying for doctor bills and affording health insurance was a medium or big problem, and about 37% said they needed help finding health care they could afford and were not getting any.

Differences on Health Care Items by Race/Ethnicity



Percent who said it was **not** a problem for them

- Hispanics
- African American
- Caucasians

On the community survey there were differences by race/ethnicity on items that address access to and affordability of health care. Not being able to afford health insurance was a problem for 70% of Hispanics and 62% of African Americans who took the survey, and not being able to pay doctor bills was a problem for 74% of Hispanics and 68.3% of African Americans.

Services and Solutions Needed: Health Care Access and Affordability

People who are without health care and in need of medical services use both free and reduced cost medical and dental care available in the Midlands. However, there is a need for more free services and there are available services about which the community does not know. Again, there are clear barriers to getting needed medical care and insurance. Residents cited facing many obstacles.

There are not enough free medical clinics in the area.

- “It is very difficult to qualify for services at a free medical clinic.”
- “It is too hard to get to a free medical clinic in Columbia.”
- “There are just a few bus routes to get to there, and you may have to come back several times to get seen.”
- “There could be free bus vouchers to get to the free medical care.”
- “There should be more free care offered in other areas, especially rural.”
- “There are other health care centers that have a sliding fee scale, but when they refer you to specialists you still have to pay, so most people do not use them.”

Most people cannot afford the co-pays for medical care. There should be vouchers or some other way to help people with the upfront co-pays or costs before the deductible is met. Many people told stories of not getting or delaying care because they had not met the deductible and could not afford the payment or because they had no health insurance. They also talked about negotiating with doctors and dentists to get payment plans or for how much it will cost up front to get medical treatment.



There are clear barriers to getting needed medical care and insurance.

Many people are not getting any dental care. Many did not get any dental care because most did not know there was any free or reduced-cost care available. Those in rural areas have to go into Columbia to get any dental care.

- “They need to have a better system in place so that there is a way to see emergencies first, and more locations where you can get free dental care.”
- “There is no way to get free or low-cost cleaning and preventive care so your teeth don’t go bad, so you just get teeth pulled.”

There should be a way to help people navigate the system and understand how to complete paperwork to be eligible for Medicaid and Medicare. Many people may be eligible and not know it or not understand how to complete paperwork.

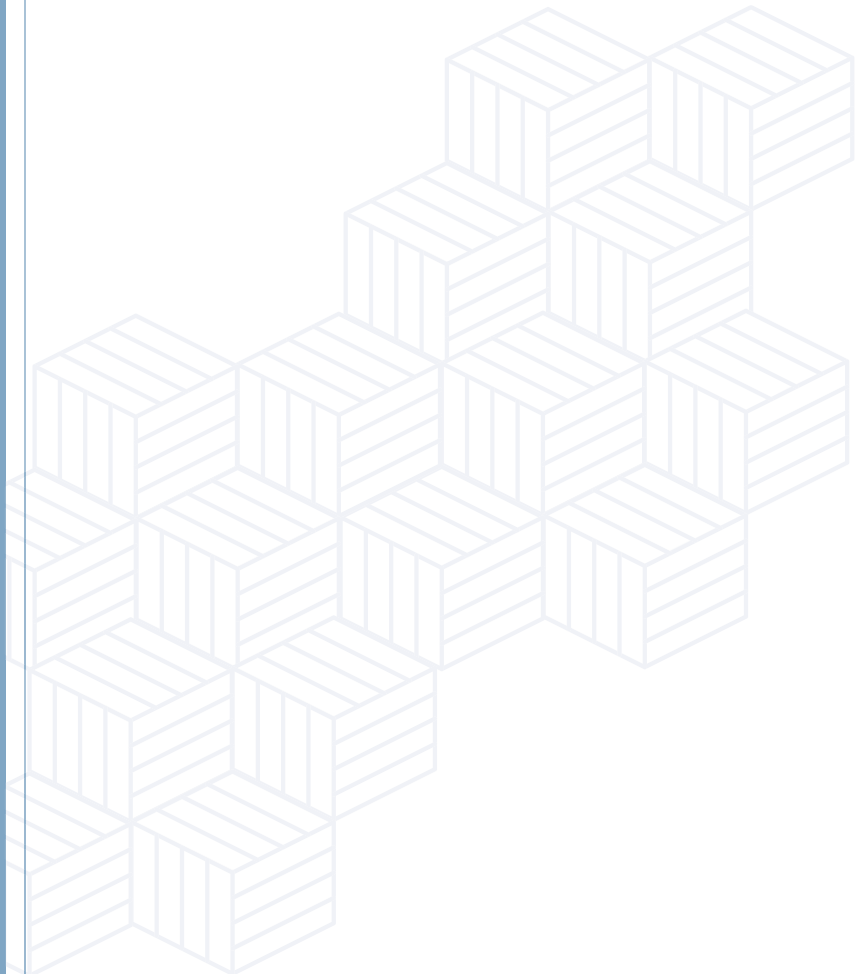
Responses and Reactions from Providers

In Richland and Lexington counties there is a network of free and reduced-cost health care options, but providers and stakeholders acknowledge that there are some barriers to accessing those systems. Slightly more than half of key stakeholders agreed there is an adequate health care system. Some systemic problems they detail include:

- People who qualify for particular services are not aware of them. (e.g., there is a place to get free dental care in Lexington, but no one knew about it).
- The health care system should focus on medical homes and a case/care management model to address chronic conditions more effectively. The current system focuses more on acute care.
- Individuals should accept more responsibility for their health by choosing healthy behaviors and the health care system should incentivize and promote those behaviors.
- A high functioning public transportation system is needed to improve access to services. Current bus routes are not adequate or convenient.

There is a great need for low-cost insurance for those who are not covered through their job. There were many people that worked hourly or temporary jobs that don’t provide health insurance, even though they were working 50 to 60 hours a week.

Some had a hard time making sure that their kids were kept on Medicaid and felt **there should be programs that make it easier for all kids to have health insurance and health care.**



Education That Provides Workforce Skills

The lack of well-paying jobs, places to gain job skills and money for education were top needs stated by the community. Education and job skills have a direct link to poverty. Securing a job at a livable wage makes it possible for a person to obtain adequate housing, food, health care and transportation.

Unemployment, Under Employment and Low Wages

In December 2008, Lexington County with 6.5% unemployment had the lowest unemployment rate in the state, and Richland County, with 7.8% unemployment, had the sixth-lowest rate of unemployment. The state average in December 2008 was 9.5%. For yearly unemployment rates.

For those who have jobs, wages are low.

- In the Columbia Metropolitan area in 2007, the mean wage and salary of all occupations (\$36,880) is less than the estimate of the \$37,657 that it takes for a parent with two children to meet basic needs.
- According to the 2007 Income estimates, 35% of those in Richland County and 33.5% of households in Lexington County have incomes under \$35,000.

Persistently high dropout rates contribute to the area's undereducated workforce. According to Kids Count Data,

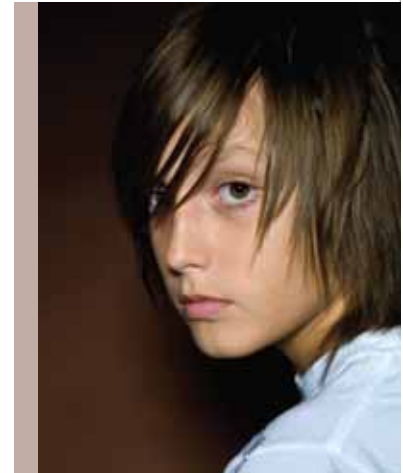
- For the years 2006 to 2008, 18.1% of students in Lexington County and 22.5% of students in Richland County dropped out of school.
- According to 2005-2007 estimates, 55.8% of the 18-24 population in Richland County and 63.6% of that population in Lexington County were not enrolled in college or graduate school.
- Educational attainment data for that same period for those 25 and over shows that 35.8% of people in Richland County and 44% of those in Lexington County have a high school diploma or less.

Earnings data show that having a bachelor's degree increases earnings by 70%.⁸

What the Community Says About Education and Workforce Skills

Results from forums and surveys showed that finding a job was an issue for many in our community. Thirty-eight percent of respondents to the community survey were not working at all. Forty-three percent of those that took the community survey said finding that not being able to find a job with good pay was a medium or big problem. In addition, a fourth of all community members surveyed said that they needed help but were getting no help at all in finding a job with good pay or finding money to go back to school.

Community leaders expressed concern that youth are not being prepared to fill technical jobs and that we are not keeping the interest of youth as evidenced in the high rate of



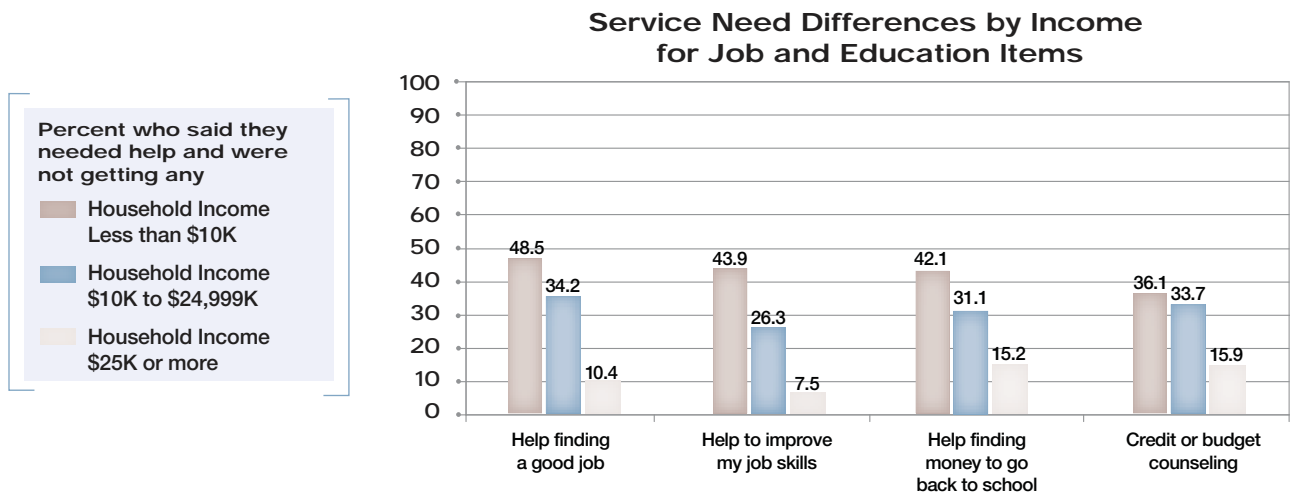
For the years 2006 to 2008, 18.1% of students in Lexington County and 22.5% of students in Richland County dropped out of school.



school dropout. On the Key Stakeholder Survey, 70% said high school dropout rates and 67% said school performance in some districts was a big problem in Richland and Lexington counties. Fifty-three percent rated job training and employment services as very important.

There are clear differences between those with household incomes under \$10,000 and those making \$10,000-24,000 on items such as finding a job with good pay. Almost 68% of those making under \$10,000 said that finding a job with good pay was a medium or big problem for them. Over half (54%) of those with household incomes between \$10,000 and \$25,000 said it was a medium or big problem for them, whereas only 25.5% of people with household incomes \$25,000 and over said finding a job with good pay was a medium or big problem.

Those with household incomes under \$10,000 were the most likely to report a need for help improving job skills and finding a good job.



There are also large differences in how people of different race or ethnicity rated finding a job with good pay. About 83% of the Hispanic population and 74% of African Americans said that finding a job with good pay was a problem for them. In contrast, only 35.5% of Caucasians reported the same problem.

Services and Solutions Needed: Workforce Issues and Education

There are a range of providers and services in Richland and Lexington counties that address adult education and job skills, however, the community may not be aware of these. In addition, community members report that even low-paying jobs are no longer available. Jobs that are available, do not match the skill set of our area's workforce. People face clear barriers securing adequate employment and note that:

- **There is a need to bring more high paying jobs into the area—more industry and technical jobs.** There are few livable-wage jobs available if you have no skills, and even minimum wage jobs are getting scarce.
- **Access to programs that build job, interview and resume skills, as well as provide access to computers, seem limited and not accessible.** There is a perception that there are no training programs to obtain job skills. There are no locally-based job training programs in rural areas. Training programs should be offered in health care fields and computers/technology.
- **There should be ways to make it easier to get people connected with educational opportunities and provide funds and scholarships to cover associated costs.** There is a gap between the programs available and people knowing about them.

- **There is a need for scholarships and tuition assistance for those who want to go back to school to complete degrees and these should be offered at night for those that have jobs.** There are no funds or scholarships available to complete a degree. It is very hard to participate in training especially when you are trying to work or find work.
- **There is a need for programs that assist people with criminal records to find jobs.** If you have a record you can't get any job.
- **There is a great need for tutors and mentors in schools.** There are kids who really need help and do not receive it. The quality of tutoring programs also varies greatly.
- Some communities lack youth programs or afterschool activities. **There should be organized sports and other things to do in the neighborhoods, and more community centers.** There is also a need for free summer programs for youth. Programs are expensive and there is no transportation to these programs and summer programs.
- **There is a need for free assistance to improve test scores so that high school students can get scholarships for college.** Schools tend to focus on those in honor and specialized programs only, and private programs cost too much money. Working poor families need scholarships to college or technical schools for their children.
- **Working poor parents need help with fees for schools. Everything costs money and field trips are very expensive.** Children should not be penalized because parents cannot pay. Financial assistance would ensure all kids fully experience an education. There is also a need for free summer programs for youth. "They are expensive. There is no transportation to summer programs."

Responses and Reactions from Providers

- **The lack of community awareness** of available programs for youth suggests a need for ongoing, consistent communication and more one-on-one outreach to parents.
- Stigma may also interfere with program use. Parents who struggled in school themselves may feel shame about their education and may be uncomfortable advocating for their children. Frequently parents have to interact in the same schools where they personally experienced failure. The educational system seems to be hard to navigate. People may give up and succumb to learned helplessness.
- There was discussion that those who are very motivated or skilled tend to be able to navigate the service system to receive the help they need, but that these folks are the "cream of the crop" and most people cannot navigate the service system with success.
- The nonprofit sector needs to adopt a business model in services where pilot projects are developed on a smaller scale and once successful are taken to scale. A tendency to stop and start programs is prevalent in this sector rather than creating a sustainable effort over time because funding is set for shorter periods of time with an expectation of being able to show outcomes in the same short timeframe.

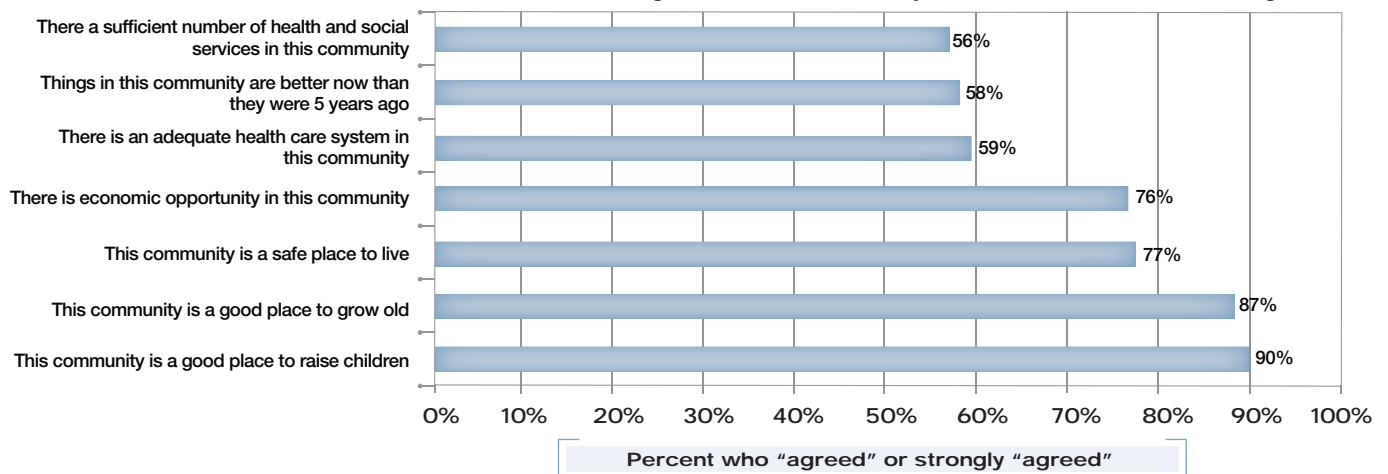
Community Leaders, Stakeholder and Community Forum Response

According to the survey, the Midlands area is a good place to live, raise children and grow old. However, community leaders and service providers recognized fundamental problems with the service delivery system that affect all of the priority areas. These overarching issues concentrate in three areas:

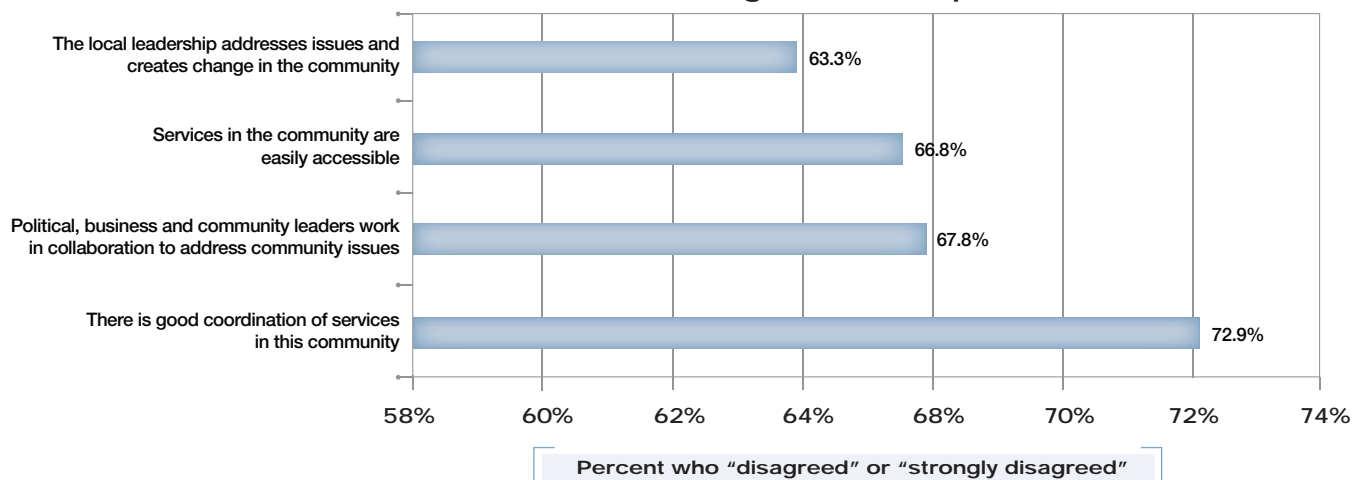
- Poor communication about and coordination of services.
- Lack of adequate resources to meet all community needs.
- Poor collaboration among political, business, and community leaders.

These key stakeholders strongly asserted that services were not well coordinated and that this lack of collaboration, coupled with services that are not easy to access is a problem. On the key stakeholder survey, the lack of collaboration and coordination was apparent. Over 70% of stakeholders disagree with that notion that there is good coordination of services in the community. In addition, almost 70% don't believe that political, business and community leaders work in collaboration to address community issues and that services in the community are easily accessible.

Community Leaders' Perceptions of the Community



Things We Can Improve



Specific issues to be addressed emerged:

- Many people are unaware of the resources and services available in Richland and Lexington counties, specifically in health care and job services. This indicates a need to better communicate and inform people about the availability of services. Determining appropriate access points in communities for the best and most wide-ranging dissemination of the information to reach all populations is imperative.
- Even when some people are aware of services, however, they do not always take advantage of them. Strategies to increase use of programs must also be explored.
- The community called for more centralized or co-located services to make it easier to help access multiple services in one place. This point underscores that people with basic needs such as food, clothing, and shelter need a variety of services. The system continues to support people with crisis assistance while the needs now are for longer-term assistance.
- As responses to the community survey point out, people living with poverty have multiple needs. Part of their frustration with trying to secure services is the need to go to numerous providers and programs, many of which have different eligibility requirements. Coordinating services through “one stop” centers or “single point of entry” access would greatly help them navigate a complex system.
- Stakeholders and services providers also recognized the need to improve service coordination through enhanced case management. In the short term it may be possible to cross train those in agencies that act as sources of information so that they better understand the full spectrum of services in the community.



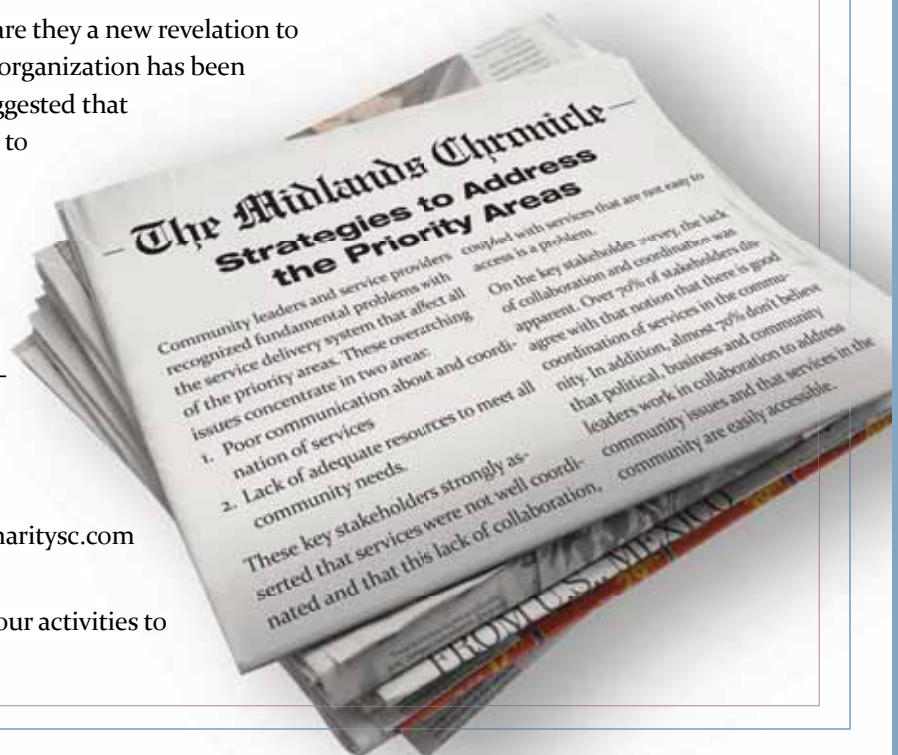
These key stakeholders strongly asserted that services were not well coordinated and that this lack of collaboration, coupled with services that are not easy to access is a problem.

Partner Solutions in Action

The findings of this report are not a surprise nor are they a new revelation to the partners who commissioned this study. Each organization has been working to implement programs respondents suggested that address these issues. Please visit partner websites to learn about these programs and partnerships.

- Central Carolina Community Foundation – www.yourfoundation.org
- The Central Midlands Council of Governments – www.centralmidlands.org
- The Greater Columbia Chamber of Commerce – www.columbiachamber.com
- Lexington County – www.lex-co.com
- Richland County – www.richlandonline.com
- Sisters of Charity Foundation – www.sistersofcharitysc.com
- United Way of the Midlands – www.uway.org

You are encouraged to use this report to inform your activities to create long lasting change in the Midlands.



Endnotes

1. Facing Facts 2009 — The Process

The community-driven process of gathering feedback from the community for Facing Facts 2009 began in June 2008 and was completed in November 2008. Input to define issues, problems and need for services was provided by community members and leaders through interviews, discussion groups and surveys. Interviews and discussion groups were held using open-ended questions about what challenges people faced, what services and supports were needed and what they would like to see improved in their community. A print- and web-based survey was used for community leaders and residents to rank severity of problems and needs for services. Lastly, the most updated demographic, health, social and economic data was compiled to provide a foundation for the feedback and perspective provided by the community. The information provided by the community will be used to focus future collaborative efforts by funders, service providers, and community leaders to create the changes people need and want.

Initial Community Focus Group Feedback

Nine focus groups were conducted in Richland and Lexington counties with various groups of people who utilized health and human services in the community; the homeless, poor, working poor, mentally ill, a youth group, parents receiving WIC vouchers, seniors and the Hispanic Community. Participants were asked a key question; What issues or problems make your life difficult and what would it take to make it better? Responses from the participants in the focus groups were used to generate the items for the community survey.

Some key problems identified by these community groups were:

- A need for access to health care, especially for chronic conditions, screening, testing and surgeries.
- The lack of transportation—rates are increasing and are no longer affordable and there is a decrease in available routes.
- A need for more affordable housing—both housing that is in better condition and more options for housing are needed.
- The rising prices of gas and food—people are having a hard time making ends meet and also can't find or are turned down for help with paying rent/mortgage and utilities.
- The lack of livable wage jobs available, as well as a lack of opportunities for improving job skills or continuing education.
- Crime and gangs
- Difficulty in accessing services because of:
 - 1) too many regulations and restrictions,
 - 2) having to go too many places to get help, and
 - 3) not qualifying for any help at all.



Nine focus groups were conducted in Richland and Lexington counties with various groups of people who utilized health and human services in the community.

Specific issues for groups included:

- For parents receiving WIC vouchers and the working poor (especially those under 200% of poverty) there were additional needs for affordable day care, affordable recreational activities, more afterschool programs for youth, access to basic needs when they fall short, help with making repairs to homes, and credit counseling and help repairing bad credit.
- For the homeless, additional needs included access to showers, restrooms, lockers, mailboxes, computers, phones, a place to do laundry, and other supports so that they can take care of hygiene, as well as be presentable for job interviews.

- The homeless and those without jobs in shelter or in subsidized housing need more access to help with paying bills, getting prescriptions, and getting bus vouchers. They also need counseling and job training services to break the cycle of homelessness as well as access to immediate drug treatment.
- Hispanic participants mentioned not knowing about services, not being able to communicate, and needing help obtaining a driver's license.

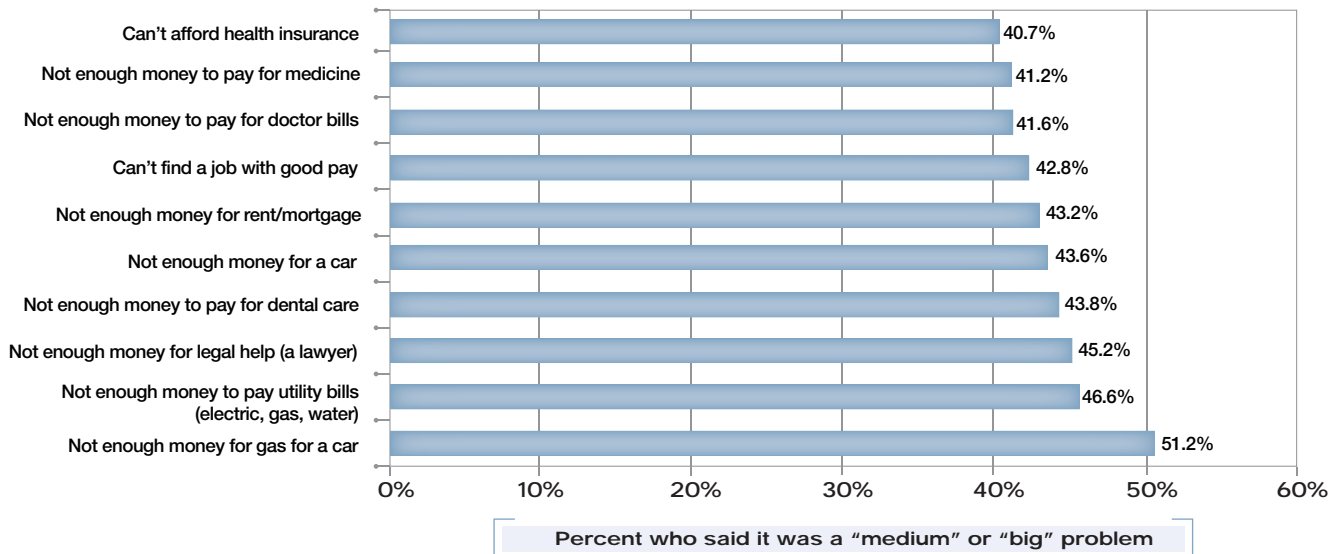
The Community Survey

The community feedback from initial discussion groups was used to generate items for a community survey to be placed in sites across Richland and Lexington counties. A total of 962 community members (49% lived in Richland County and 51% lived in Lexington County) took the survey.

Top Problems as Rated by the Community:

- 51.2% said **not having money for gas for a car** was a medium or big problem.
- 46.6% said **not enough money to pay utility bills** was a medium or big problem.
- 45.2% said **not enough money for legal help** was a medium or big problem.
- 43.8% said **not enough money to pay for dental care** was a medium or big problem.
- 43.6% said **not having enough money for a car** was a medium or big problem.

Top Problems as Rated by the Community



The top service needs were those where the community said that they needed help, but were not getting any:

- 26.3% were not getting the help they needed **finding a good job**.
- 25.9% were not getting the help they needed **paying rent and/or utility bills**.
- 25.7% were not getting the help they needed **finding money to go back to school**.
- 25.2% were not getting the help they needed **finding health care they could afford**.
- 25% were not getting the help they needed with **rent or light bill deposits**.

Why People Don't Get the Help They Need:

- 43.1% Don't qualify/Make too much money
- 39% Did not know the help was available
- 37.8% Can't afford to pay for the help

Differences by County on the Community Survey

On most of the problems there were no real differences in how people in Richland and Lexington counties rated them. There were significant differences on only six of the problem items and for each item, people in Richland County rated them as more of a problem than people in Lexington County.

Percent who said it was a medium or big problem.	Richland County	Lexington County
Need better schools in my school district	39.2	23.7
Don't feel safe in my neighborhood	28.2	17.7
The crime in my neighborhood	33.8	20
The gangs in my neighborhood	31.2	17.7
The run down or abandoned houses in my neighborhood	27.3	13.8
Parks and green spaces in my community are in bad shape	26.2	16.7

On the survey items that asked about the need for service, there were real differences in how people from Richland versus Lexington County responded on only four items. Again, in each case, people in Richland County rated these as more of a need than those in Lexington County.

Percent who said they were not getting the help they needed or were getting some help but needed more.	Richland County	Lexington County
Transportation services for a special needs or elderly person	17.1	11.2
Help with exercise or eating right	30.2	22.9
Help finding or forming crime prevention or neighborhood watches	25.4	14
Help with gang or youth violence prevention	25.6	15.4

Differences by Income and Race/Ethnicity on the Community Survey

As expected, when it came to rating problems, those with lower incomes found many of the issues to be more of a problem for them. Those with household incomes of less than \$10,000 per year rated all issues as the most problematic and in most cases the higher the income level, the less problematic the items were rated.

On most items, with the exception of not enough money to pay rent and utilities, the Hispanic population rated the items as more problematic than other groups. Most items were also problematic for African Americans and there are large differences in ratings between people of color and the white population. In addition, Hispanics had a much greater unmet need for services than whites or African Americans, and African Americans had a much greater unmet need than whites.

Racial differences in rating of problems and needs could be partly based on disparities in income because people of color are overrepresented at the lower ends of the income scale. Roughly 67% of Hispanics and 62% percent of African Americans had incomes below \$25,000, whereas only 38.7% of white respondents had incomes of less than \$25,000.

As expected, there are also differences in how people of different race/ethnicity rate needs for service, with Hispanics and African Americans having greater unmet needs. For all service need items Hispanics have a greater unmet need than African Americans or Caucasians. Almost half of all Hispanics who responded to the survey said they needed help and were not getting any in areas such as help paying rent and/or utility bills, credit or budget counseling, and finding housing they can afford.

Community Survey Process

The community survey contained four sections; issues and problems, services you need, why you are not getting services and demographic information.

- In the first section community members were asked to rate 34 problems by choosing if each is “Not a problem for you”, “A little problem for you”, “A medium problem for you” or “A big problem for you”.
- In the second section community members were asked to respond to 33 items about services. They could choose from responses of “Yes, I am getting the help I need”; “I am getting some help but need more”; “I need help and I am not getting any”; or “Not a need for me-don’t need help”.
- In the third section participants were asked to check off the reasons why they were not getting the help they needed.
- In the last section of the survey, community members were asked questions about themselves and their household such as race, income, gender, job status, and zip code where they lived and worked.

The community survey was distributed across Richland and Lexington counties through three methods.

- First, 360 face-to-face surveys were conducted outside 14 grocery stores in Richland and Lexington counties by a group of volunteers trained by the consultant. Participants were given a \$5 gift card to the grocery store for their participation.
- Second, copies of the surveys and drop boxes were placed in 50 sites in key public places during the weeks of August 4 and August 11, 2008 and resulted in 462 completed surveys. Those places included all Richland and Lexington public library branches, The Salvation Army, Lexington County Senior Centers, Senior Resources, Cooperative Ministry, Columbia Housing Authority Sites, Legal Aid Services in Richland and Lexington counties, Lexington County DSS, The Free Medical Clinic, Eau Claire Cooperative Health Care Sites, and The Mental Illness Recovery Center (MIRCI).
- Third, a web-based survey was available on the Facing Facts website and there were links placed on other partner sites. The survey was available the weeks of August 4 and 11 and there were 140 surveys completed.

The survey was available in both English and Spanish and there were Spanish speaking volunteers collecting data at the grocery stores. The survey was marketed through e-mails to various providers, flyers placed in community agencies and a state newspaper article.



As expected, when it came to rating problems, those with lower incomes found many of the issues to be more of a problem for them.

Who Completed the Survey:

- Of those who indicated the county in which they lived, 49% lived in Richland County and 51% lived in Lexington County.
- 69% were female.
- 51.2% were 44 or under.
- 51.3% have household incomes less than \$25,000.
- 39% were married; 36% single, never married; 17% separated or divorced and 8% widowed.
- 40.7% were African-American, 48.3% were Caucasian and 8.3% were Hispanic.
- 49.8% own their homes.
- 37.8% have some high school or a GED/Diploma and 30.3% have 4 year college or graduate degrees.
- 62% have a job.



The community feedback from initial discussion groups was used to generate items for a community survey to be placed in sites across Richland and Lexington counties.

to address issues and, 2) to generate a list of items to be placed on a survey to be distributed to a longer list of key stakeholders via the Internet.

Second, the issues generated by the Key Stakeholder Interviews informed the items selected for the Key Stakeholder Survey. 235 key stakeholders representing over 60 organizations took the survey.

Interviews were conducted by phone and in person and focused on five questions:

- What are the top two problems facing families at the present time?
- What are the top two important problems facing your neighborhood or community at the present time?
- What are the three most important services that organizations in your community should offer citizens?
- What are your hopes and dreams for our region? What can be accomplished in five years?
- What are our greatest assets and strengths as a community?
- What are our biggest challenges and issues that we need to address?

The leaders/stakeholders felt that some of the key problems facing families and individuals were:

- The effects of the current economy and poverty—people are not able to afford to meet basic needs such as food, clothing, shelter, utilities, and rent/mortgage.
- Homelessness
- A lack of livable wage jobs and a unskilled workforce who are under- and unemployed. We are not preparing youth to fill technical jobs and not keeping the interest of youth as evidenced in the high rate of school dropout.
- A lack of coordinated affordable and accessible health care.
- Poor transportation and mass transit—people can't get to services or jobs.

And the important problems facing neighborhoods or communities at the present time included:

- Gangs/youth violence.
- People not feeling safe in their communities.
- A lack of interconnectedness between neighbors and poor sense of community in addition to a feeling that people don't have a say in what happens in their community.
- Managing the growth of communities.

The stakeholders felt that some of the important services that organizations in the community should offer residents were:

- Housing/shelter and services to meet basic needs such as food, clothing, and rent/mortgage assistance.
- Access to livable wage jobs and job skills training programs.
- Access to health care and dental care.
- Parenting support and skills training.
- A quality education system.
- Affordable, accessible child care slots.
- Investment in communities through education, help with credit, and micro enterprise programs to build livable communities.
- Access to mental health and substance abuse services.
- Safe places to go if you are a victim of family violence.

The stakeholders thought the greatest assets and strengths of this community were:

- The colleges, technical schools and universities.
- The faith-based community who are powerful when they mobilize to address issues.
- Many caring, committed and sharp people who are invested in creating change, as well as strong nonprofits and nonprofit leaders and good diversity in viewpoints.
- An area with room to grow and develop and potential for cleaning up areas of the city.
- A cadre of new leaders coming up with new ideas.
- Good hospitals and health care system.
- Good schools with some very well performing school districts.

According to the stakeholders, the biggest challenges and issues that we need to address are:

- A lack of political leadership and cooperation at the city and local levels. Our business leaders, politics, and communities are not on the same page and there is no pressure on political leaders to do more. This results in little action and accountability.
- A desire to maintain the status quo. There is a small group of leaders that have power and they have traditional beliefs and work against change. It is difficult for newer and younger leaders to have a voice.
- There are many people who are unwilling to share resources and give up control, making it difficult to coordinate and develop comprehensive approaches.



- Resources are sometimes placed in the wrong places and are not used efficiently and effectively. There is duplication and fragmentation of services.
- Racism and classism exists that excludes people from the process—not all voices are heard.
- There is helplessness and hopelessness in communities and a lack of grassroots leadership—there is no community voice.
- The poor education system and unskilled workforce is not a draw for industry.

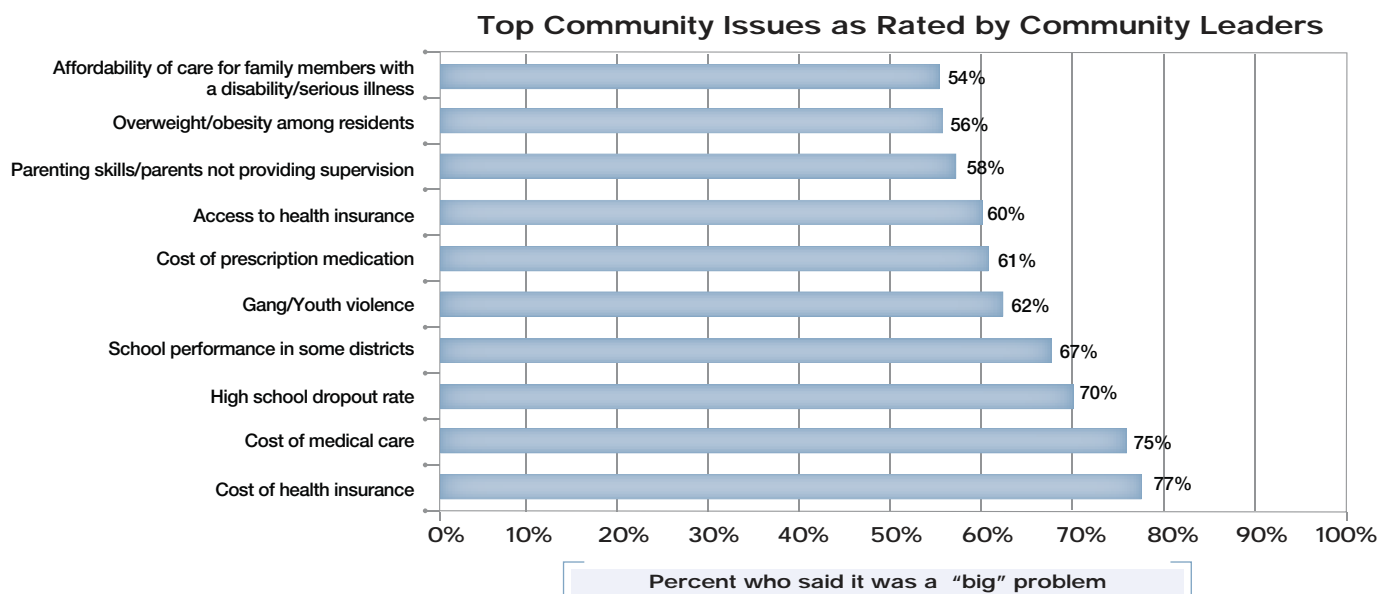
Key Stakeholder Survey Process

The key stakeholder survey asked people to rate the level of severity of problems by choosing if each was “Not a problem”, “A Little Problem”, “A Medium Problem” or a “Big Problem.” They were also asked to rate the importance of services by choosing if each was “Not Important”, “Somewhat Important”, “Important”, or “Very Important.” Lastly, they rated a group of items that reflected perceptions of quality of life in Richland and Lexington counties on a scale from strongly agree to strongly disagree.

An invitation to take the key stakeholder survey online was sent by the seven Facing Facts partners to their boards, key volunteers, executives of funded and partner agencies, and other community leaders. The link to the survey was included in the letter, which was e-mailed the last weeks of July 2008. The key stakeholder survey link was open the weeks of August 4 and 11, 2008 and a total of 235 stakeholder surveys were completed.

Who Took the Stakeholder Survey?

- Representatives from over 60 different organizations in Richland and Lexington counties.
- About 81% were Caucasian.
- 61% were 45 or older.
- 52.4% were female.
- 67.7% were employed by a nonprofit organization.
- 75% were volunteers and about 73% were board members.



Perceptions of Quality of Life: The Good

- Overall more than 75% of stakeholders agree the community is a good place to raise children, grow old, is a safe place to live and has economic opportunity.
- Slightly more than half **agree** there is an adequate health care system, things are better now than they were five years ago and there is a sufficient amount of health and social services in the community.

Community Forums on Services and Solutions Needed in the Priority Areas

In the last phase of the Facing Facts process, the results from the community survey were presented to the community through dialogue groups called community forums. In the forums community members were asked what they thought were solutions and services needed in their neighborhood in the four focus areas. There were a total of 11 community forums conducted in rural, urban and suburban zip codes in Richland and Lexington counties with over 150 community residents. Forum sites included;

- 29210 (St. Andrews) and 29209 (Southeast) Library
- Dent Middle School
- We Care Center in Chapin/Little Mountain
- Lexington Interfaith Services
- Harvest Hope Food Bank
- 3 Eau Claire Cooperative Health Sites (one in 29203 and 2 in Batesburg/Leesville)
- The Free Medical Clinic
- Richland County One Stop

2. Our Demographics

Richland County*

Avg. Ann. Growth Rate 2000-2007: 1.65%
 Population Estimate 2007: 357,734
 Percent Change 2006-2007: 1.84%
 Persons Per Square Mile 2007: 473.2

Lexington County*

Avg. Ann. Growth Rate 2000-2007: 1.80%
 Population Estimate 2007: 243,270
 Percent Change 2006-2007: 2.03%
 Persons Per Square Mile 2007: 348.0

Race and Ethnicity**		
	Richland County	
	2005 to 2007	2000
Total:	351,355	320,677
White alone	49.4	50.3
Black or African American alone	45.2	45.2
American Indian and Alaska Native alone	.2	.2
Asian alone	2.2	1.7
Native Hawaiian and Other Pacific Islander alone	.04	.1
Some other race alone	1.1	1.2

*Data obtained from The Central Midlands Council of Government website.

**Data obtained from The U.S. Census Bureau.

Race and Ethnicity**

Hispanic or Latino (of any race)	2.9	2.7
	Lexington County	
	2005 to 2007	2000
Total:	238,299	216,014
White alone	89.9	84.2
Black or African American alone	15.7	12.6
American Indian and Alaska Native alone	.3	.3
Asian alone	1.3	1.0
Native Hawaiian and Other Pacific Islander alone	.07	0.0
Some other race alone	1.7	.8
Hispanic or Latino (of any race)		1.9

Age Estimates**

Richland County	2005-2007	2000
5 to 14 years	12.8%	13.1
18 to 24 years	14.3%	13.8
15 to 44 years	46.6%	49.6
16 years and over	79.2%	78.6
18 years and over	76.0%	75.6
60 years and over	13.7%	13.0
62 years and over	12.0%	11.6
65 years and over	9.6%	9.8
75 years and over	4.5%	4.5

Lexington County	2005-2007	2000
5 to 14 years	13.8%	15
18 to 24 years	8.5%	8.3
15 to 44 years	40.6%	40.7
16 years and over	77.8%	76.8
18 years and over	75.0%	73.9
60 years and over	16.4%	14
62 years and over	14.3%	12.4
65 years and over	11.4%	10.2
75 years and over	5.0%	4.5

3. Additional Data on Poverty and the Safety Net

Richland 2007

Percentage of Families and People Whose Income in the Past 12 Months is Below the Poverty Level**			
All families		8.1%	+/-1.4
With related children under 18 years		10.8%	+/-2.1
With related children under 5 years only		11.6%	+/-5.7
Married couple families		2.9%	+/-1.1
With related children under 18 years		3.0%	+/-1.5
With related children under 5 years only		1.9%	+/-2.5
Families with female householder, no husband present		20.0%	+/-4.7
With related children under 18 years		26.1%	+/-6.2
With related children under 5 years only		29.4%	+/-14.3

Total Households**	96,106	+/-1,877	100%	(X)
Less than \$10,000	6,714	+/-1,562	7.0%	+/-1.6
\$10,000 to \$14,999	3,536	+/-979	3.7%	+/-1.0
\$15,000 to \$24,999	10,442	+/-1,441	10.9%	+/-1.5
\$25,000 to \$34,999	11,469	+/-1,611	11.9%	+/-1.6
\$35,000 to \$49,999	14,995	+/-1,542	15.6%	+/-1.6
\$50,000 to \$74,999	18,702	+/-1,942	19.5%	+/-2.0
\$75,000 to \$99,999	14,082	+/-1,992	14.7%	+/-2.0
\$100,000 to \$149,999	10,702	+/-1,332	11.1%	+/-1.4
\$150,000 to \$199,999	3,131	+/-761	3.3%	+/-0.8
\$200,000 or more	2,333	+/-650	2.4%	+/-0.7
Median household income (dollars)	50,837	+/-1,991	(X)	(X)
Mean household income (dollars)	62,849	+/-2,276	(X)	(X)

Lexington 2007

Percentage of Families and People Whose Income in the Past 12 Months is Below The Poverty Level**		
All families	7.7%	+/-1.9
With related children under 18 years	12.4%	+/-3.4
With related children under 5 years only	16.5%	+/-9.9
Married couple families	3.4%	+/-1.4
With related children under 18 years	4.8%	+/-2.7
With related children under 5 years only	4.8%	+/-4.7
Families with female householder, no husband present	27.4%	+/-7.2
With related children under 18 years	32.0%	+/-9.0
With related children under 5 years only	53.9%	+/-25.6

According to the Economic Policy Institute, a one-parent, two-child household in the Columbia, SC metro area needs an annual income of \$37,657 to afford basic needs as below, which is roughly \$18 per hour. This is more than 200% of the current federal poverty line.

Monthly housing	\$ 692
Monthly food	\$ 465
Monthly child care	\$ 859
Monthly transportation	\$ 339
Monthly health care	\$ 320
Monthly other necessities	\$ 278
Monthly taxes	\$ 187
Monthly total	\$ 3,138
Annual total	\$ 37,657

According to the Economic Policy Institute, a one-parent, two-child household in the Columbia, SC metro area needs an annual income of \$37,657 to afford basic needs as below, which is roughly \$18 per hour.

The annual wage needed for a two-parent, one-child household is \$36,037 and for a two-parent, two-child household is \$43,673

The chart below reflects wages in the Columbia Metropolitan Area in 2007. The mean wage and salary of all occupations is less than the calculation about for a parent with two children to meet basic needs. Many of the job categories that are available for those with limited education fall well below a living wage and some would put families under the Federal Poverty Line.

Category of Job	Mean Hourly Wage	Annual Salary
All Occupations	\$17.73	\$36,880
Office and Administrative support	\$14.03	\$29,170
Health Support Occupations	\$10.82	\$22,510
Personal Care and Service	\$9.61	\$19,980
Food Prep and Serving Related	\$8.35	\$17,370

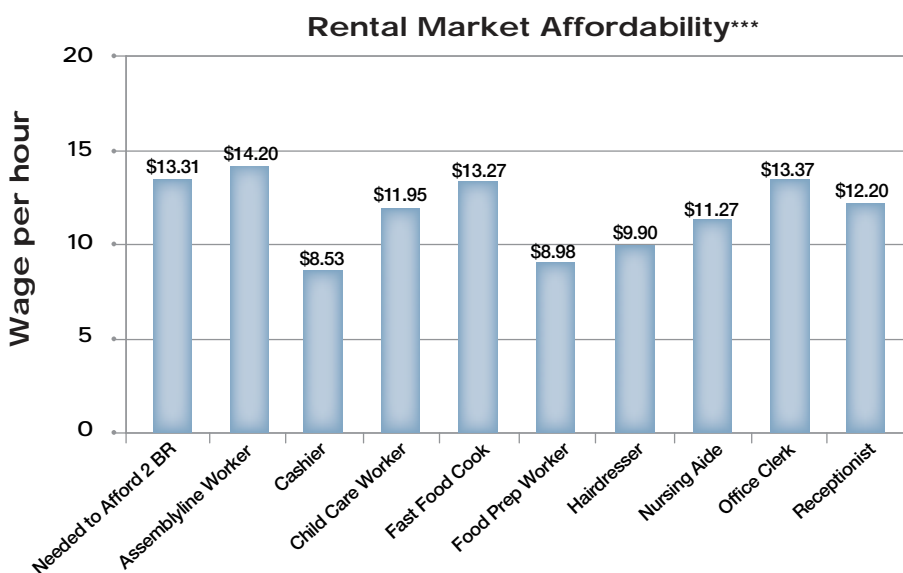
According to the 2007 Income estimates below, 35% of those in Richland County and 33.5% of households in Lexington County have incomes under \$35,000. Again, this is less than a living wage needed to meet basic needs.

Total households	Richland County	Lexington County
Less than \$10,000	8.6%	7.0%
\$10,000 to \$14,999	6.1%	3.7%
\$15,000 to \$24,999	9.2%	10.9%
\$25,000 to \$34,999	11.3%	11.9%
\$35,000 to \$49,999	16.7%	15.6%
\$50,000 to \$74,999	17.0%	19.5%
\$75,000 to \$99,999	13.2%	14.7%
\$100,000 to \$149,999	10.4%	11.1%
\$150,000 to \$199,999	4.3%	3.3%
\$200,000 or more	3.1%	2.4%

4. Rental Data

In Richland County, the Fair Market Rent (FMR) for a two-bedroom apartment is \$692. In order to afford this level of rent and utilities, without paying more than 30% of income on housing, a household must earn \$27,680 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of \$13.31. In Richland County, the estimated mean (average) wage for a renter is \$11.75 an hour. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 45 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.1 worker(s) earning the mean renter wage in order to make the two-bedroom FMR affordable.

In Lexington County, the Fair Market Rent (FMR) for a two-bedroom apartment is also \$692. In Lexington County, the estimated mean (average) wage for a renter is \$9.91 an hour. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 54 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 worker(s) earning the mean renter wage in order to make the two-bedroom FMR affordable.



The Center for Housing Policy

(CHA) produces a Paycheck to Paycheck report that looks at affordability of housing in major US markets. The chart on the next page is for the Columbia Metropolitan Area and includes rental data from the US Department of Housing and Urban Development's report on fair market rents. Wage data is from Salary.com. Affordability is based on rent that does not exceed 30% of income, a standard measure of affordability.

5. Other Safety Net Services

The Association of Community Organizations for Reform Now did a study of the Benefits Gap in Richland County, SC (January 2008). The study focused on four types of public benefits that have a significant impact on poor families who receive them: food assistance, health insurance, childcare subsidies, and energy assistance programs. In addition, this study also looked at the Earned Income Tax Credit.

- Food stamps can be worth a lot—up to almost \$500 a month for a family of 4. In Richland County, approximately 18,000 eligible persons are not collecting an estimated \$20 million in food stamps.

- The national participation rate for Women, Infants, and Children (WIC) benefits is only 57%. In Richland County about 4,000 eligible people each month are missing out on WIC, which is \$1.6 million in WIC benefits over the course of the year.

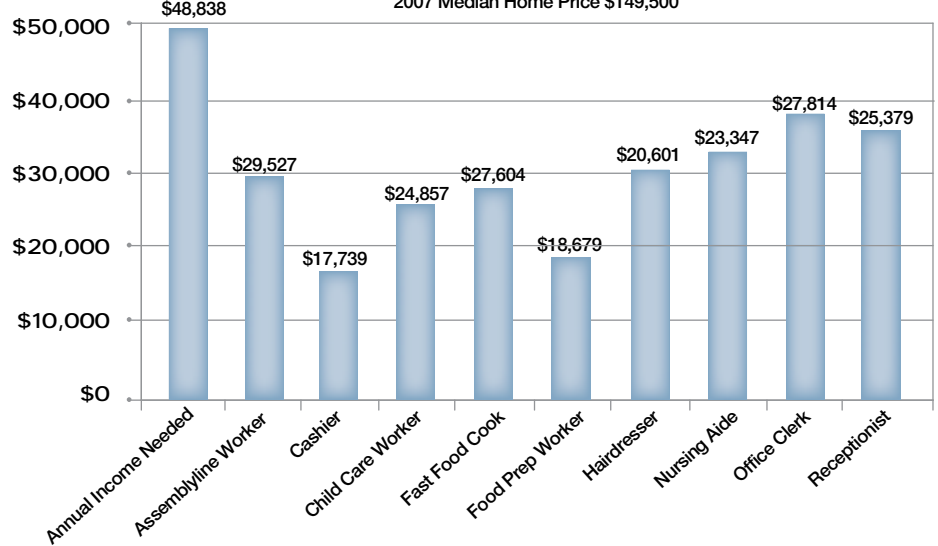
- About 25-30% of people without health insurance actually qualify for some public health insurance program like Medicaid or SCHIP but are not getting it. We estimate that in Richland County approximately 13,000 adults and children are missing out on \$31 million worth of health insurance benefits.



As expected, there are also differences in how people of different race/ethnicity rate needs for service, with Hispanics and African Americans having greater unmet needs.

Housing Market Affordability***

2007 Median Home Price \$149,500



- The Earned Income Tax Credit (EITC) is a tax benefit designed to lift working families out of poverty. Millions of families who are eligible for the tax credit are not receiving it, leaving billions of additional tax credit dollars uncollected. Research by the General Accounting Office and IRS indicates that between 15% and 25% of households who have earned the EITC do not claim their credit. Using the conservative estimate that just 15% of eligible households failed to claim the average EITC credit means that 5,000 low-wage Richland County workers missed out on \$9 million to which they were entitled.
- The CHP also looks at housing affordability. The data on the median-priced home are from the National Association of Realtors' report on Existing Home Sales for the third quarter (3Q) of 2007. The annual income needed to qualify for a mortgage was calculated using the average prevailing interest rate, assumes a 10% down payment and the use of private mortgage insurance, and includes principal, interest, taxes and insurance.

***Wage data are as of August, 2007 and were obtained from a proprietary database of salary information by geographic location maintained by Salary.com.

6. Workforce and Unemployment Data

Unemployment is on the rise. The annual unemployment rates for Richland County ranged between 5.5 and 6.0 for 2004-2007 and those for Lexington County ranged between 4.3 and 4.9 for 2004-2007.

In 2008, unemployment rates rose sharply. The charts below for Richland County and Lexington County show that increase.

Year	Period	Unemployment Rate Richland	Unemployment Rate Lexington
2008	Jan	5.9	4.5
2008	Feb	5.1	4.1
2008	Mar	5.0	3.9
2008	Apr	4.8	3.9
2008	May	5.7	4.3
2008	Jun	6.1	4.7
2008	Jul	6.6	5.2
2008	Aug	7.3	5.6
2008	Sep	6.6	5.2
2008	Oct	7.0	5.8
2008	Nov	7.2	6.0
2008	Dec	7.8	6.5

Unemployment rates for the Columbia Metropolitan area are below.

Year	Period	Labor Force	Employment	Unemployment	Unemployment Rate
2002	Annual	33,2871	31,7064	15,807	4.7
2003	Annual	34,0733	32,2062	18,671	5.5
2004	Annual	34,8395	32,8461	19,934	5.7
2005	Annual	35,6535	33,6126	20,409	5.7
2006	Annual	36,5315	34,5172	20,143	5.5
2007	Annual	36,9379	35,0289	19,090	5.2

Category of Job	Mean Hourly Wage	Annual Salary
All Occupations	\$17.73	\$36,880
Office and Administrative support	\$14.03	\$29,170
Health Support Occupations	\$10.82	\$22,510
Personal Care and Service	\$9.61	\$19,980
Food Prep and Serving Related	\$8.35	\$17,370

7. Additional Data on Health Care Access and Affordability

A recent the Families USA report, titled “Left Behind: South Carolina’s Uninsured Children,” is based on new Census Bureau data and shows that the number of uninsured children continues to grow in the state. The most recent data are for the three-year period 2005-2007 and therefore do not reflect the worsening economic situation in 2008. This report spotlights the following facts about uninsured children in the state:

- 132,000 children are uninsured in South Carolina—more than one of out nine, or 12.2 percent of South Carolina’s children. Those numbers place South Carolina 13th nationally for the percentage of children in the state without health insurance.
- The number of uninsured children in South Carolina increased by 29,400, or 28.7 percent, between the three-year period 2003-2005 and the three-year period 2005-2007, and is likely to continue to grow due to the financial crisis.
- South Carolina’s uninsured children come from working families. In South Carolina the vast majority of uninsured children (88.5 percent) come from families where at least one parent works, and more than three-quarters of uninsured children—or 79.2 percent—live in households where at least one family member works full-time, year-round.
- Over half, or 57.9 percent, of South Carolina’s uninsured children come from low-income families (families with incomes below twice the poverty level, or \$35,200 for a family of three in 2008) who are likely eligible for Medicaid or CHIP.

Regional Differences for the Uninsured in South Carolina

Demographic	Midlands (% Uninsured)
Total	18.2
Gender	
Male	21.4
Female	17.0
Race	
White	17.6
Black	20.1
Hispanic	30.0
Age	
Under 18 years	16.4
18 to 24 years	39.9
25 to 34 years	33.6
35 to 44 years	15.1
45 to 64 years	14.2
65 years and over	3.5
Income	
Less than \$25,000	35.3
\$25,000 to \$49,999	16.5
\$50,000 to \$74,999	14.1
\$75,000 or more	12.4

8. Education Data

According to Kids Count Data, the Average Dropout Rate in Lexington County for 2006 to 2008 (8th grade students no longer enrolled in grade 12) was 699 students drop out per cohort or 18.1% students drop out. An average of 31.5% failed to graduate during 2004-2006. The average three year drop-out rate from 2006-2008 for Richland County was 823 students drop out per cohort or 22.5% students drop out. An average of 37.9% failed to graduate during 2004-2006.

As shown below, the majority of 18- to 24-year-olds in our community are not enrolled in college or graduate school.

School Enrollment 2005-2007	Richland	Lexington
Population 18 years and over	266,882	178,652
Enrolled in college or graduate school	13.1%	7.3%
Population 18 to 24 years	50,105	20,344
Enrolled in college or graduate school	44.2%	36.4%

In addition, only 45.4% of those in Richland County and 35.7% in Lexington County have a college degree.

Educational Attainment — Population 25 years and over, 2005-2007 Estimates	Richland	Lexington
Less than 9th grade	3.5%	3.7%
9th to 12th grade, no diploma	8.4%	8.2%
High school graduate (includes equivalency)	23.9%	32.1%
Some college, no degree	18.8%	20.2%
Associate's degree	7.9%	8.6%
Bachelor's degree	23.8%	18.1%
Graduate or professional degree	13.7%	9.0%

Level of education has a large impact on earnings, as shown in the table below.

Median Earnings in the Past 12 Months — 2005-2007 Estimates	Richland	Lexington
Total:	\$31,848	\$32,939
Less than high school graduate	\$16,592	\$20,556
High school graduate (includes equivalency)	\$22,852	\$27,120
Some college or associate's degree	\$30,123	\$32,277
Bachelor's degree	\$40,643	\$45,364
Graduate or professional degree	\$52,324	\$51,828

Lexington County	White Males	White Females	African-American and Other Males	African-American and Other Females
	20.5%	15.8%	24.8%	9.8%

These calculations include state high school diplomas and certificates and local certificates as graduation. During 2005-06, 97.0% of all who did graduate received the State High School Diploma, while 0.7% received a State Certificate for meeting the required Carnegie units but not passing the Exit Exam and 2.3% received a District Certificate. If only state diplomas are included, the 2004-2006 graduation rate was 66.3%; therefore, 33.7% had not graduated with a state diploma. Fortunately, many dropouts enroll in adult education programs and either earn a high school diploma or obtain a GED. During calendar year 2007, 67 Adult Education high school diplomas were awarded to school completers and in 2007-08, 224 GEDs were awarded in the county. 12th grade enrollment compared to 8th grade enrollment four years earlier.

Richland County	White Males	White Females	African-American and Other Males	African-American and Other Females
	19.0%	15.9%	30.9%	18.3%

These calculations include state high school diplomas and certificates and local certificates as graduation. During 2005-06, 91.9% of all who did graduate received the State High School Diploma, while 2.6% received a State Certificate for meeting the required Carnegie units but not passing the Exit Exam and 5.5% received a District Certificate. If only state diplomas are included, the 2004-2006 graduation rate was 56.9%; therefore, 43.1% had not graduated with a state diploma. During calendar year 2007, 76 Adult Education high school diplomas were awarded to school completers and in 2007-08, 251 GEDs were awarded in the county.

If you have questions or comments about this report please contact:

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