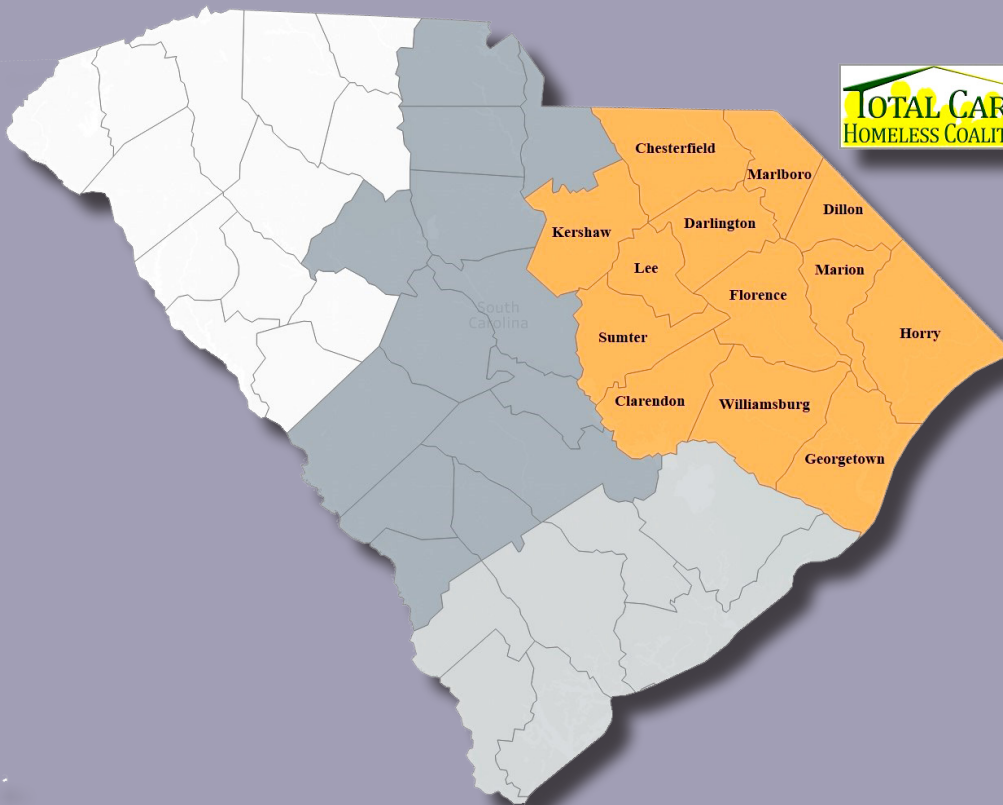




TOTAL CARE FOR THE HOMELESS COALITION (TCHC) 2019 Demographic Analysis





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EXECUTIVE SUMMARY

Eastern Carolina Homelessness Organization (ECHO), which serves 13 counties in Northeastern South Carolina, has shown an increase in the number of people experiencing homelessness – an increase driven largely by tensions and the disequilibrium produced by the extreme rise in the cost of housing compared to income, which is lagging far behind.

This 13-county area that comprises the Total Care for the Homeless Coalition (TCHC) is demographically and geographically diverse, including historic oceanfront communities, urbanized beachfront cities, several All-American Cities, resort communities with celebrity-designed golf courses, Old South plantation properties and large swaths of rural inland communities.

Of the nearly 1 million residents in the region, more than 62 percent are white, one-third black, and approximately 5 percent who identify as another race or multiracial. While there are more white people experiencing homelessness, the proportion of blacks experiencing homelessness is higher than the white majority population. Minority racial groups make up a greater share of the homeless population.

Further, the demographics of the participants in public housing are demographically very different than the population in the region as a whole. The vast majority of public housing participants are black, more than 92 percent. Blacks represent 33.5 percent of the total population, 42.2 percent of the population experiencing homelessness and 44.4 percent of program participants. This points to a significant disconnect between public housing and the rest of the area. Public housing residents are more likely to be disabled. There is also an extremely large female head of household population in public housing.

Single mothers are at an increased risk of homelessness and are in need of additional support. In many areas, more than 16 percent of the households fall into this group. These areas, which tend to be rural, often have limited support services and economic opportunities.

As with communities across the United States, the counties served by ECHO are experiencing significant housing affordability issues. The affordability gap for a population is the difference between what a household can afford and what the median listing price is in the community. In all counties where listing data is available, the difference between what is affordable and what is available is off-kilter. The affordability gap is the most extreme in Georgetown County, where a person earning the area median income can only afford a home that is more than \$200,000 less than the median listing price. With the data available there are only two counties (Marion and Dillon) where a portion of low- to moderate-income (LMI) residents can afford the median listing price.

Representing the number of **YOUTH & YOUNG ADULTS HOUSED**

and those **REUNITED or SELF-RESOLVED** over the last 100 days!



100-Day Challenge to END Youth Homelessness **#CHANGEIN100DAYS**

Under-employment, unemployment, low wages, a preponderance of rural areas lacking access to services and economic opportunities, coupled with hyper-inflated housing costs, particularly in urban areas – where increases in income are not keeping pace with the increase in the cost of housing – have all contributed to the increase in the number of people experiencing homelessness in the region.

Areas with high median rents are found primarily in coastal regions of Horry County, in Kershaw near Columbia and in northern Marlboro County. These areas have median gross rents of more than \$1,000, which is unaffordable for LMI residents or those experiencing homelessness. Low rents can be found in rural areas, but these areas also lack supportive services, transportation, health care and economic opportunities. High unemployment and low wages are characteristic of most rural areas served by ECHO.

Throughout the region, the median household income has grown slower than the state as whole. The MHI for South Carolina was \$48,781 in 2017, compared to the TCHC of \$42,074, both lagging behind the nation as a whole, which was \$57,652 in 2017.

Areas with a significant urban center have lower unemployment rates than most of the rural areas. The difference can be considerable with urban unemployment being less than one-quarter of rural rates. The highest unemployment rates are found in Darlington, Marlboro and Williamsburg counties, which are more heavily rural.

The median income varies considerably by county. Dillon County had the lowest median income in 2017 at \$30,866 and Georgetown the highest with \$46,967. Georgetown also saw the largest growth in median household income since 2000 (33 percent), while Dillon had the smallest (15.9 percent).

In every county, the median household income is higher for veterans than non-veterans. Veterans also have access a number of networks that provide advocacy, support and opportunities along many dimensions. These factors contribute to a higher economic status among the veteran population despite having a disability rate that is commonly double that of non-veterans.

Under-employment, unemployment, low wages, a preponderance of rural areas lacking access to services and economic opportunities, coupled with hyper-inflated housing costs – particularly in urban areas where increases in income are not keeping pace with the increase in the cost of housing – have all contributed to the increase in the number of people experiencing homelessness in the region.

Introduction and Overview of ECHO

The following analysis is a comprehensive look at the communities served by Eastern Carolina Homelessness Organization (ECHO). ECHO's jurisdiction covers 13 counties in Northeastern South Carolina – Kershaw, Lee, Marion, Georgetown, Sumter, Dillon, Darlington, Marlboro, Williamsburg, Florence, Horry, Clarendon, Chesterfield counties.

ECHO's vision is to create opportunities for people in the community experiencing a housing crisis to find a place they can call home. ECHO's mission is to break the cycles of homelessness experienced by individuals and families in the community.

ECHO's core values are

- Commitment – To provide a positive impact for our community
- Respect – Treating all people equally with the dignity and respect they deserve
- Advocacy – Promoting awareness, education and understanding of the issues surrounding homelessness
- Service – Providing innovative person-centered approaches
- Professionalism – Strengthening our team through personal and professional development

Housing First approach

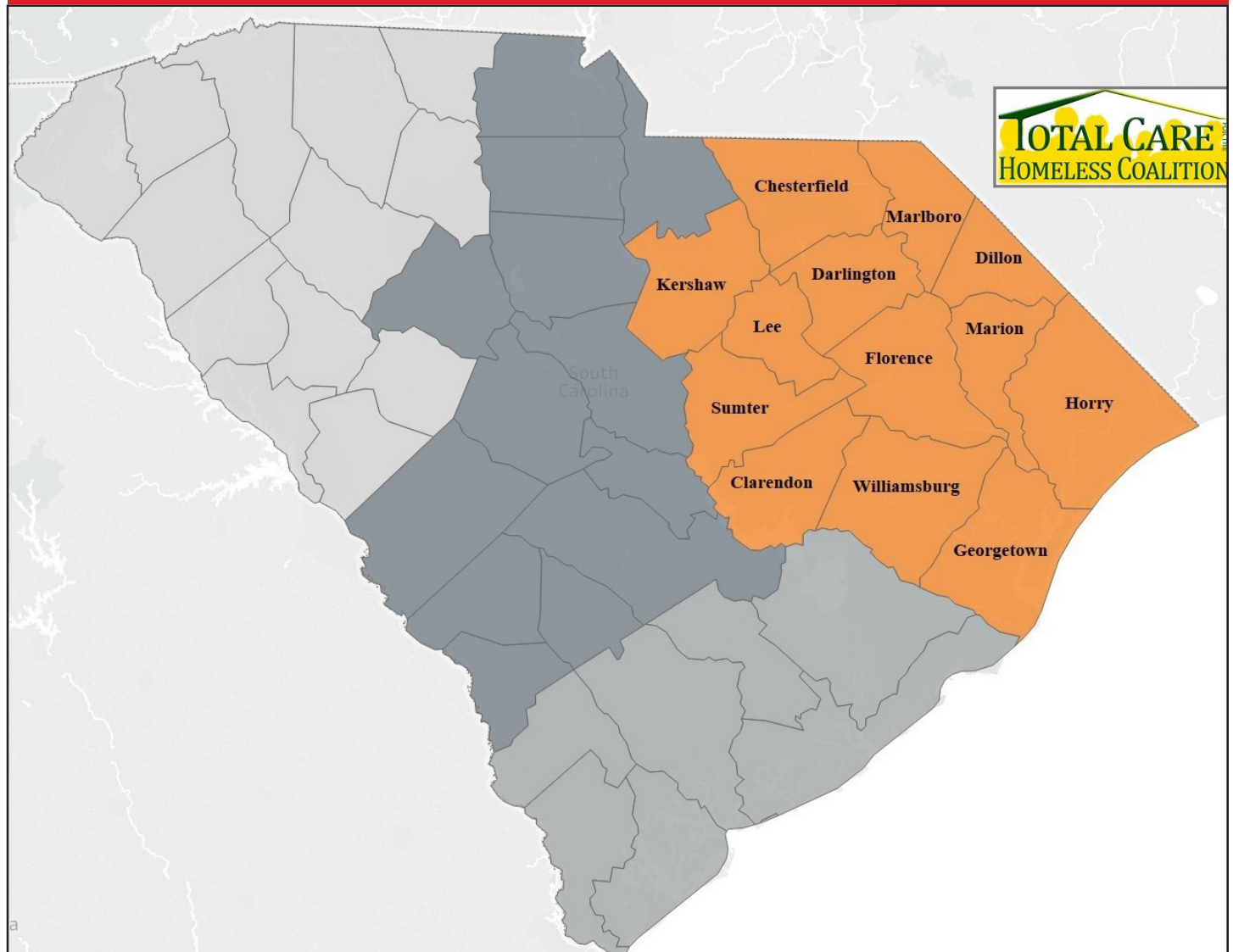
ECHO embraces a "Housing First" approach with a commitment to quickly and successfully connect individuals and families experiencing homelessness to permanent housing without

preconditions and barriers to entry, such as sobriety, treatment or service participation requirements. Supportive services are offered to maximize housing stability and prevent returns to homelessness as opposed to addressing predetermined treatment goals prior to permanent housing entry.

Housing First emerged as an alternative to the linear approach in which people experiencing homelessness were required to first participate in and graduate from short-term residential and treatment programs before obtaining permanent housing. In the linear approach, permanent housing was offered only after a person experiencing homelessness could demonstrate that they were “ready” for housing. By contrast, Housing First is premised on the following principles:

- Homelessness is first and foremost a housing crisis and can be addressed through the provision of safe and affordable housing.
- All people experiencing homelessness, regardless of their housing history and duration of homelessness, can achieve housing stability in permanent housing. Some may need very little support for a brief period of time, while others may need more intensive and long-term supports.

Map 1: Total Care Homeless Coalition by County



- Everyone is “housing ready.” Sobriety, compliance in treatment, or even criminal histories are not necessary to succeed in housing. Rather, homelessness programs and housing providers must be “consumer ready.”
- Many people experience improvements in quality of life, in the areas of health, mental health, substance use, and employment, as a result of achieving housing.
- People experiencing homelessness have the right to self-determination and should be treated with dignity and respect.

The exact configuration of housing and services depends upon the needs and preferences of the population.

Population

Within the Continuum of Care’s (CoC’s) jurisdiction there are nearly 1 million residents, more than 62 percent of whom are white, one-third black, and approximately 5 percent who identify as another race or multiracial. Ethnically, 4 percent of the population identify as Hispanic. While there are more white people experiencing homelessness, the proportion of blacks who are experiencing homelessness is higher than the white majority population. Participants in the CoC’s programs share similar racial demographics with the population experiencing homelessness as a whole. It appears that there are not any racial or ethnic groups that are less likely to utilize services than other groups.

Table 1: Population Comparison by Race and Ethnicity

	Total Jurisdiction (2017)		Population Experiencing Homelessness (2019)		Program Participants (2019)	
	Count	Percent	Count	Percent	Count	Percent
White	601,862	62.1%	602	52.2%	1,857	50.0%
Black	324,473	33.5%	486	42.2%	1,649	44.4%
Asian	8,593	1.0%	3	0.3%	11	0.3%
American Indian or Alaska Native	4,601	0.1%	10	0.9%	15	0.4%
Native Hawaiian or Other Pacific Islander	480	0.5%	2	0.2%	5	0.1%
Multiracial or Other	29,279	3.0%	50	4.3%	175	4.7%
Not Hispanic or Latino	930,681	96.0%	1,131	98.1%	3,557	95.8%
Hispanic or Latino	38,571	4.0%	22	1.9%	107	2.9%
Unknown	0	0.0%	0	0.0%	48	1.2%
Total	969,252	--	1,153	--	3,712	--

Source: 2013-2017 ACS 5-Year Estimates, 2019 Point-In-Time Count, 2019 HMIS Report

The following chart shows the comparison between populations. In the jurisdiction as a whole, more than 60 percent of the population is white, but they make up only about half of the population experiencing homelessness. Minority racial groups make up a greater share of that population. Program participants follow the same racial pattern.

An assessment of distribution of resources shows that , overall, white residents are more likely to access Permanent Supportive Housing and Transitional Housing than other groups, while black residents more often utilize Rapid Rehousing.

Chart 1: Population Comparison by Race and Ethnicity

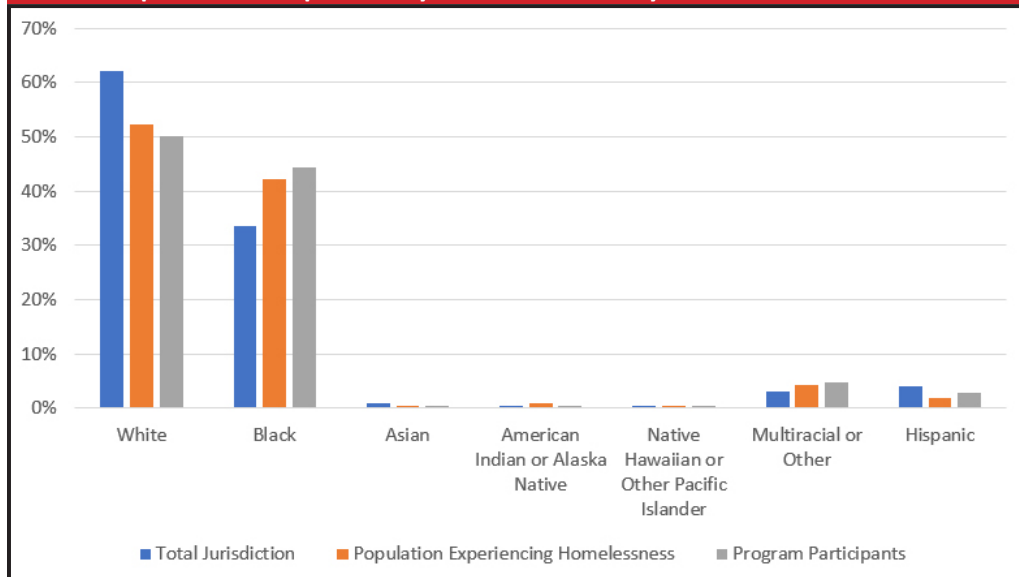
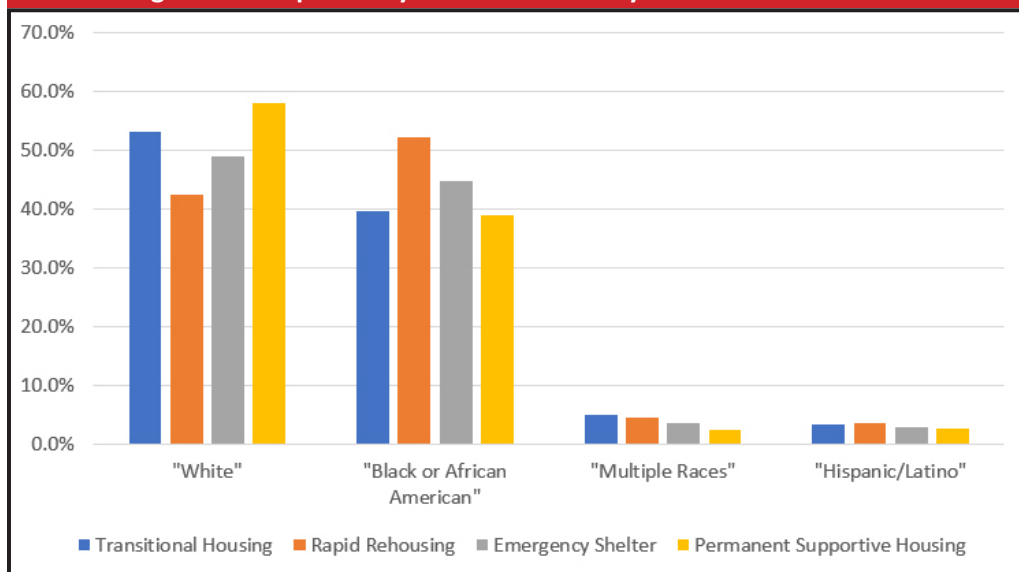
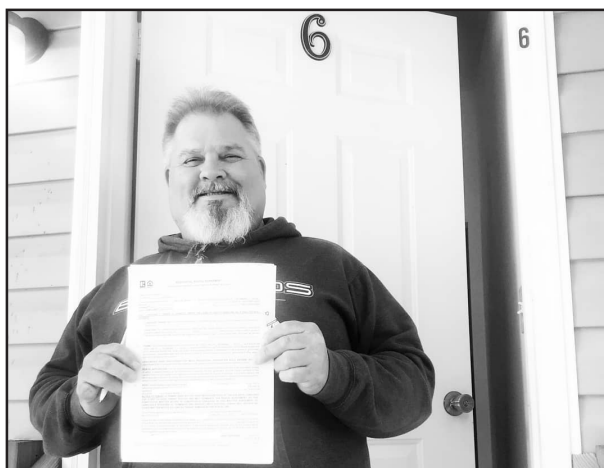


Chart 2: Program Participation by Race and Ethnicity



Age and Gender

Like much of the country, the TCHC region's population is older. Contributing to this are the many retirees who are moving to the region from northern states, particularly to Horry County, home to popular Myrtle Beach. Currently, nearly 19 percent of the population is elderly and approximately 60 percent are of working age (18-64 year old).



Horry County Attracts Retirees, Resulting in Aging Population

The city of Myrtle Beach, attractive for its warm coastal living, proximity to recreation, a range of amenities, services and health care options, has attracted retirees from across the nation, contributing to its steady increase in population.

The Myrtle Beach Area Chamber of Commerce's promotes South Carolina and Myrtle Beach, offering this profile of coastal life:

- South Carolina does not tax Social Security benefits and provides a generous retirement-income deduction when calculating state income tax. State income-tax rates are reasonable and property taxes are very low.
- Myrtle Beach is one of the most affordable cities to live in, and property taxes in the area are among the lowest in America with city of Myrtle Beach residents receive an astounding 88 percent property tax credit. [Notable: median housing costs have risen markedly in Myrtle Beach, as detailed this report.]
- Excellent healthcare with a wealth of in-home health services, transportation assistance services.
- Various ways to lead an active lifestyle for the elderly including more than 60 miles of uninterrupted shoreline, championship golf courses and more than 600 fine arts events annually.

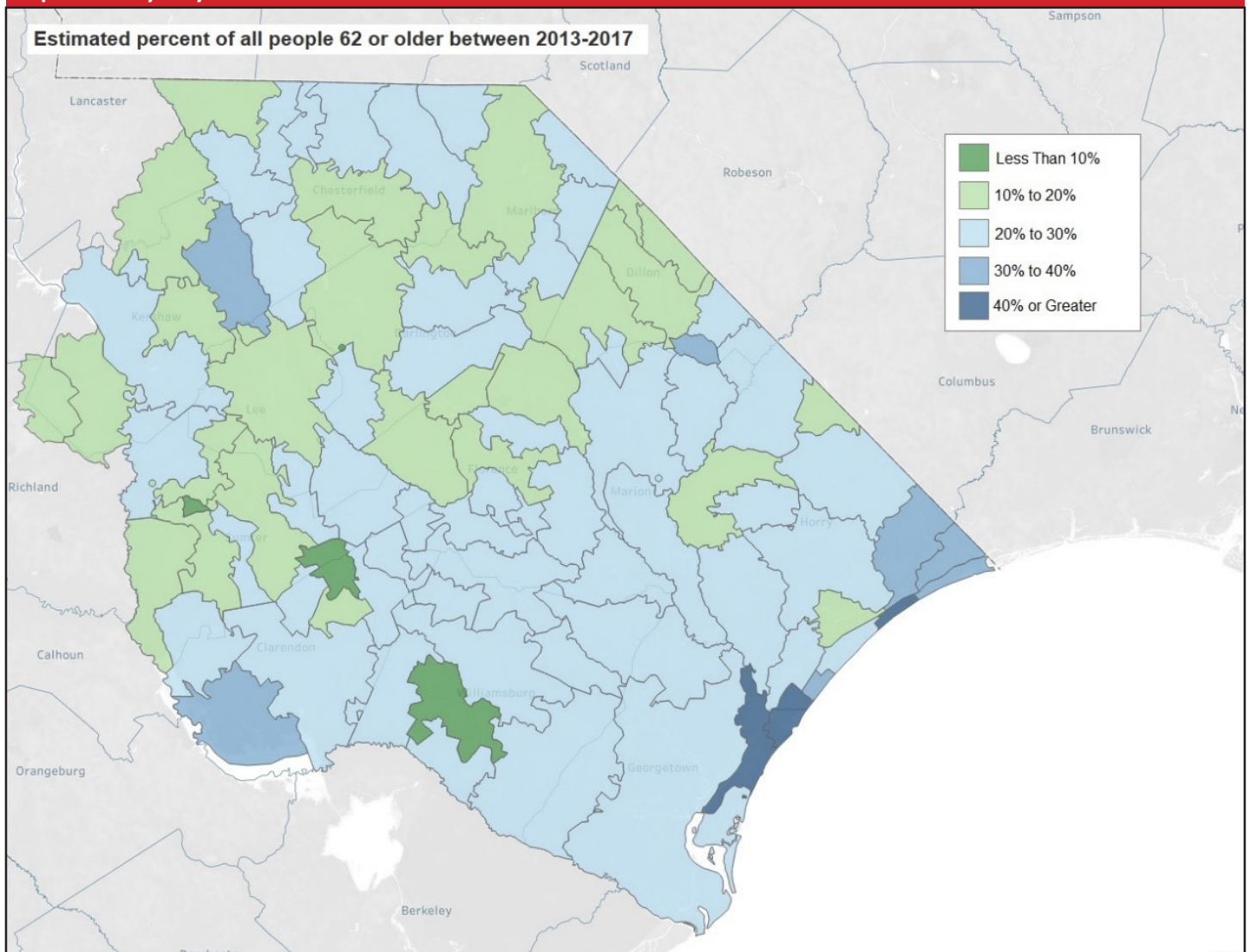
Table 2: Age Distribution by Region (TCHC)

Age	Estimate	% of People in Age Group
Under 5yrs old	54,924	5.7%
Under 18yrs old	210,164	21.7%
18-64yrs old	578,941	59.7%
65yrs and over	180,147	18.6%

Source: 2013-2017 ACS

Data Note: Aggregated by 13 counties - Kershaw, Lee, Marion, Georgetown, Sumter, Dillon, Darlington, Marlboro, Williamsburg, Florence, Horry, Clarendon, Chesterfield.

Elderly residents are primarily concentrated in a few areas of the region. The population in coastal areas to the north and south of Myrtle Beach is more than 40 percent elderly.

Map 2: Elderly 62 years and older

Source: 2013-2017 ACS 5-Yr Estimates

Residents experiencing homelessness and utilizing the CoC's programs have a different breakdown than the overall population. The population of people 62 years and older represents 22.8 percent of the overall population, but only 7 percent of the population experiencing homelessness. By contrast, the working age population represents a little more than half the total population but a significant majority (77.5 percent) of those experiencing homelessness.

Table 3: Age by Population

Age	Total Jurisdiction	Population Experiencing Homelessness	Program Participants
Under 5 yrs. old	5.7%	5.6%	4.7%
Under 18 yrs. old	21.7%	15.0%	18.10%
18-61 yrs. old	55.5%	77.5%	73.01%
62 yrs. and over	22.8%	7.0%	8.57%
Unknown	N/A	0.6%	0.32%

Source: 2013-2017 ACS 5-Year Estimates, 2019 Point-In-Time Count, 2019 HMIS Report, Annual Homelessness Assessment Report

While the age demographics are similar between those experiencing homelessness and the program participants, the ages vary depending on which program is being utilized. Working age participants are less common in Rapid Rehousing programs than they are in others, particularly Transitional Housing. Participants under age 18 utilize Rapid Rehousing more than other programs.

Table 4: Age by Program

Age	Permanent Supportive Housing	Emergency Shelters	Rapid Rehousing	Transitional Housing
Under 5 yrs. old	5.1%	3.5%	10.1%	2.7%
Under 18 yrs. old	21.1%	13.5%	31.3%	11.4%
18-61 yrs. old	68.1%	78.2%	58.9%	84.9%
62 yrs. and over	10.7%	7.8%	9.8%	3.8%
Unknown	0.1%	0.5%	0.0%	0.0%

Source: 2019 HMIS Report

Medical Conditions

HIV/AIDS

Due to advances in medical care, living with HIV/AIDS is no longer a death sentence. These breakthroughs have also reduced the likelihood of infecting others with the virus to nearly zero when proven precautions are taken. Financial costs and social stigmas, however, can be barriers, preventing people from getting assistance and maintaining a treatment program.

Horry, Florence and Sumter counties have more than 500 residents living with HIV/AIDS, the most in the region. While the actual numbers of afflicted residents is higher in Horry County, the percentage, given the county's large population, is among the lowest in the region. The counties with the highest percentage are Lee, Sumter and Williamsburg. The following map shows the HIV/AIDS Rate by County. The highest rates are seen in the more central tracts

Transitional Housing



Transitional Housing for Domestic Violence Victims

The CoC Transitional to Rapid Re-Housing for Domestic Violence Victims is a joint partnership between ECHO and Family Justice Center of Georgetown and Horry Counties. Other partners include the Department of Housing and Urban Development (HUD), Total Care for the Homeless Coalition, the community, and private partners. The CoC Transitional to Rapid Re- Housing for Domestic Violence provides transitional "bridge" housing and short term rapid re- housing assistance with housing case management to individuals and families that have experienced domestic violence to obtain and maintain stable housing using a Housing First approach.

The transitional "bridge" housing portion of the program is designed to help participants become stabilized, work with specialized domestic violence services and start connecting them to mainstream community resources. The Rapid Re-Housing portion of the program is designed to help participants obtain stable housing and increase their ability to sustain housing by providing housing case management along with temporary financial assistance for various expenses related to housing and stability.

Transitional Housing



Transitional Housing for Substance Abuse Disorder

In partnership with the Department of Housing and Urban Development (HUD), Total Care for the Homeless Coalition, the community, and private partners the CoC Transitional to Rapid Re-Housing for Substance Abuse Disorder provides transitional “bridge” housing and short term rapid re-housing assistance with housing case management to individuals and families that have a substance abuse disorder to obtain and maintain stable housing using a Housing First approach.

The transitional “bridge” housing portion of the program is designed to help participants become stabilized, work with specialized substance abuse services and start connecting them to mainstream community resources.

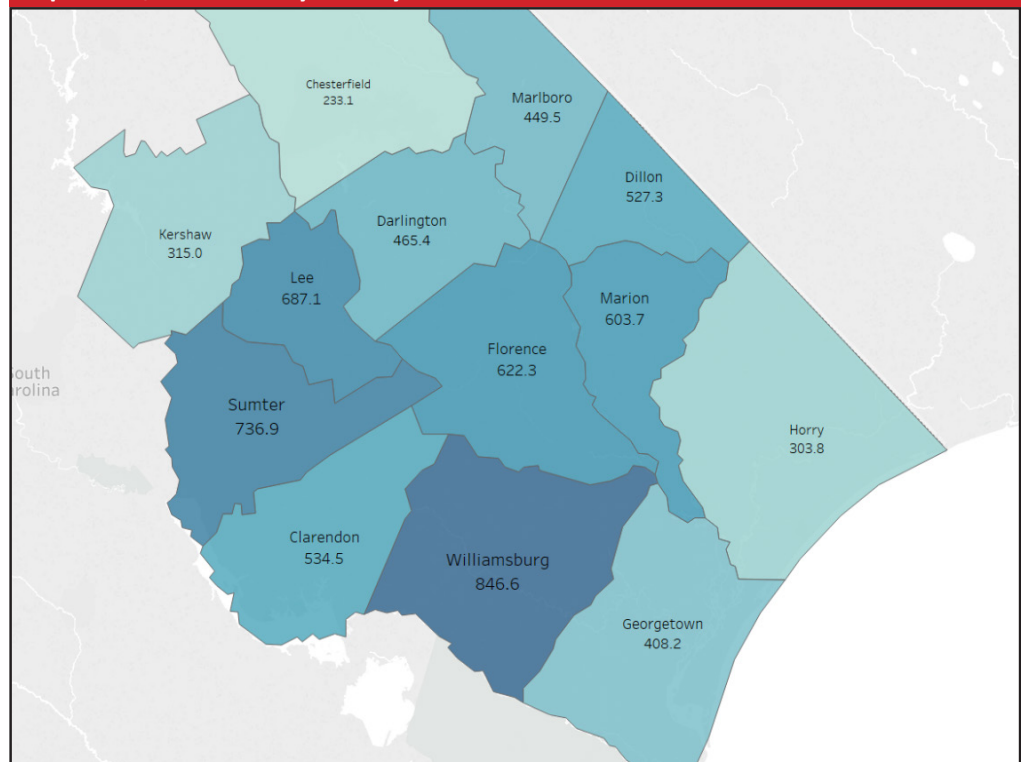
The Rapid Re-Housing portion of the program is designed to help participants obtain stable housing and increase their ability to sustain housing by providing housing case management along with temporary financial assistance for various expenses related to housing and stability.

Table 5: Persons Living with HIV by County

County	Estimate	Rate of Persons Living with HIV per 100,000 People
Chesterfield	90	233.1
Clarendon	155	534.5
Darlington	264	465.4
Dillon	134	527.3
Florence		
Georgetown	216	408.2
Horry	813	303.8
Kershaw	167	315.0
Lee	105	687.1
Marion	159	603.7
Marlboro	106	449.5
Sumter	650	736.9
Williamsburg	234	846.6
Total Region (TCHC)	3,808	392.8
Population Experiencing Homelessness	6	520.4
Program Participants	17	458.0
South Carolina	16,224	394.6

Source: 2015 Centers for Disease Control and Prevention (CDC), 2019 PIT Report,

Map 3: HIV/AIDS Rate by County



Alcohol and Drug Use

Misuse, abuse and dependence on alcohol and drugs is a national public health problem, with alcohol and tobacco the most commonly abused substances in the United States. The TCHC region has lower rates of alcohol but higher use of cigarettes than the state as whole, with 10 out of the 13 counties registering higher rates. It should be noted that cigarette usage is much higher in the state and region overall compared to the nation. The Centers for Disease Control and Prevention (CDC) show that in 2013 the rate of daily smoking was 13.7 percent at the national level compared to 19.2 percent in the Southern region.

Table 6: Heavy Alcohol and Tobacco Use by County

County	Percent of Adults Reporting to Engage in Binge Drinking (Alcohol)	Percent of Adults Reporting to Engage in Heavy Drinking (Alcohol)	Percent of Adults Reporting to Smoke Cigarettes Regularly
Chesterfield	12.63%	5.40%	24.82%
Clarendon	10.88%	4.91%	23.85%
Darlington	11.08%	4.73%	21.95%
Dillon	11.31%	4.62%	25.54%
Florence	12.30%	4.92%	22.86%
Georgetown	10.69%	4.82%	21.47%
Horry	12.93%	5.36%	22.50%
Kershaw	12.01%	5.07%	20.67%
Lee	11.05%	4.74%	24.66%
Marion	11.14%	4.85%	24.54%
Marlboro	10.73%	4.47%	25.02%
Sumter	12.14%	4.82%	22.63%
Williamsburg	10.01%	4.48%	24.59%
South Carolina	14.94%	5.65%	22.00%

Source: 2013 CDC Behavioral Risk Factor Surveillance System (BRFSS)

Alcohol and drug abuse are higher in the population experiencing homelessness than in the general population. While the causes of addiction are complex and still being researched, it is well-established that a person's sense of human connection factors significantly as to whether a person will have addiction problems and how likely they are to recover. Research shows that the addictive properties of the chemicals themselves play only a partial role in addiction and recovery.

According to research conducted by the Department of Psychiatry at Massachusetts General Hospital, "While Alcoholics Anonymous facilitates recovery by mobilizing several processes simultaneously, *it is changes in social factors which appear to be of primary importance* [emphasis added]." Research conducted by the University of Connecticut Health Center produced similar results. The Network Support Project found that during its two-year follow-up Network Support yielded up to 20 percent more days of abstinence than other conditions. A holistic approach is necessary to address drug abuse and addiction, which includes medical assistance, social support, and access to housing and economic opportunities.

¹"Determining the Relative Importance of Mechanisms of Behavior Change within Alcoholics Anonymous: A Multiple Mediator Analysis" <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3242865/>

²"Changing Network Support for Drinking: Network Support Project Two-Year Follow-up" <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC2661035/pdf/nihms-90662.pdf>

Veteran Services



Supportive Services for Veterans and Families (SSVF)

In partnership with the Veterans Administration, the community, and private partners the SSVF program provides short term rapid re-housing and homeless prevention assistance with housing case management to low-income Veterans and their families experiencing homelessness, or those in danger of becoming homeless to obtain and maintain stable housing using a Housing First approach. SSVF housing case management is designed to help participants become stabilized in housing and increase their ability to sustain it. The SSVF program is able to provide temporary financial assistance to the Veteran household for various expenses related to housing and stability.

VA Disability Claims

Veterans experiencing homelessness can receive help to file a VA disability claim. The claims process can be challenging and one that service members and Veterans should not have to navigate alone. On Wednesday, a dedicated Combat Veteran Volunteer helps homeless Veterans file and track VA disability claims.

Disability

The disability rate in the region is slightly higher than the state. There is significant variety between counties in the region. Kershaw County has the lowest percent of the population with a disability at 15.32 percent and Clarendon has the highest with 23.8 percent.

Table 7: Persons with a Disability by County

County	Estimate	% With a Disability
Chesterfield	7,735	16.93%
Clarendon	7,761	23.80%
Darlington	13,539	20.26%
Dillon	6,268	20.39%
Florence	21,953	16.02%
Georgetown	9,636	15.93%
Horry	51,014	16.53%
Kershaw	9,700	15.32%
Lee	3,551	21.77%
Marion	5,781	18.27%
Marlboro	5,257	21.51%
Sumter	20,269	19.63%
Williamsburg	6,471	21.23%
Population Experiencing Homelessness	1,029	40.0%
Program Participants	415	11.2%
Jurisdiction	168,935	17.43%
South Carolina	706,323	14.73%

Source: 2013-2017 ACS, Annual Homeless Assessment Report

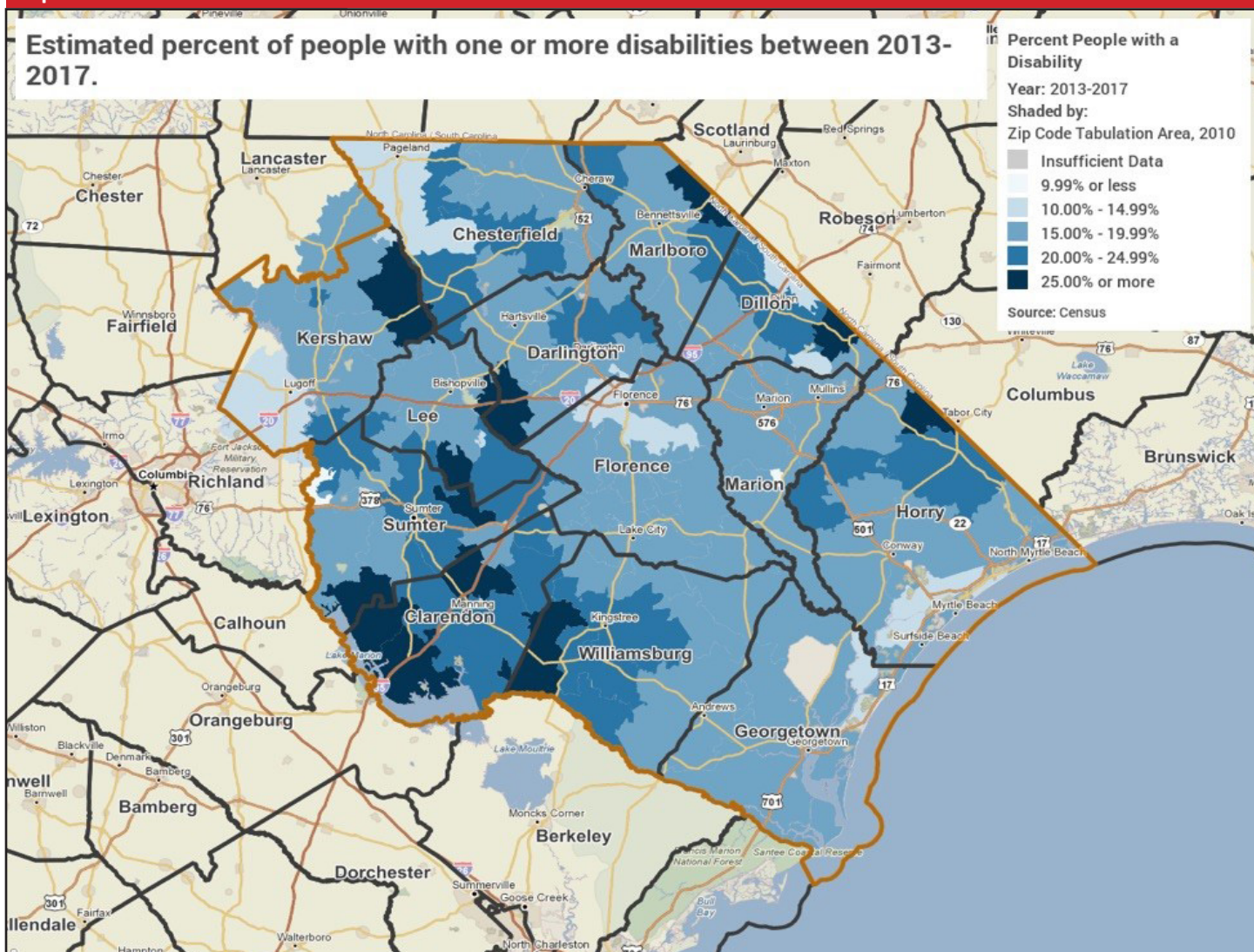
Data Note: Aggregated by 13 counties - Kershaw, Lee, Marion, Georgetown, Sumter, Dillon, Darlington, Marlboro, Williamsburg, Florence, Horry, Clarendon, Chesterfield.

The following map shows what ZIP Codes have the highest rates of disability. There are multiple areas throughout the region where one-quarter or more of the population has a disability. Data gathered from this section comes from the American Community Survey, data that is updated annually wherein participants self-report the presence of six disability types: hearing, vision, cognition, ambulation, self-care and independent living. They are defined as:

- Hearing: Deaf or having serious difficulty hearing
- Vision: Blind or having serious difficulty seeing even when wearing glasses
- Cognition: Because of a physical, mental, or emotional problem, having difficulty remembering, concentrating or making decisions
- Ambulation: Having serious difficulty walking or climbing stairs
- Self-care: Having difficulty bathing or dressing
- Independent living: Because of a physical, mental or emotional problem, having difficulty doing errands alone such doctor's appointments or shopping



Map 4: Persons with Disabilities



Source: 2013-2017 ACS 5-Yr Estimates via PolicyMap

Veteran Status

Significant efforts at local, state and national levels have been mounted to reduce and prevent veteran homelessness. These efforts are producing positive results.

In every county, the median household income is higher for veterans than non-veterans, likely due to the availability of the Government Issue (GI) Bill and other resources to support veterans in pursuit of education. Veterans also have access a number of networks that provide advocacy, support and opportunities along many dimensions. These factors contribute to a higher economic status among the veteran population despite having a disability rate that is commonly double that of non-veterans.

Table 8: Veteran Population (TCHC)

	Veterans
Population (18 yrs. over)	11.1%
Population Experiencing Homelessness	5.6%

Source: 2013-2017 ACS (S2101), 2019 PIT Report

Data Note: Aggregated by 13 counties - Kershaw, Lee, Marion, Georgetown, Sumter, Dillon, Darlington, Marlboro, Williamsburg, Florence, Horry, Clarendon, Chesterfield.



Table 9: Veteran Status by County

County	Median Household Income		Unemployment Rate		Below Poverty		Percent Disabled	
	Veterans	Non-veterans	Veterans	Non-veterans	Veterans	Non-veterans	Veterans	Non-veterans
Chesterfield	\$29,218	\$20,885	4.0%	9.0%	10.7%	21.1%	37.3%	19.5%
Clarendon	\$32,641	\$18,417	8.4%	12.4%	13.2%	21.0%	38.2%	26.5%
Darlington	\$30,728	\$20,177	15.8%	12.3%	11.0%	20.8%	35.3%	23.0%
Dillon	\$35,091	\$17,681	6.3%	9.3%	6.3%	26.8%	31.6%	25.1%
Florence	\$33,606	\$22,882	10.2%	9.3%	8.7%	17.7%	34.1%	18.4%
Georgetown	\$40,060	\$22,233	1.3%	10.4%	4.7%	16.5%	29.2%	17.9%
Horry	\$33,919	\$22,920	8.4%	7.1%	6.4%	15.0%	33.1%	17.8%
Kershaw	\$36,625	\$25,559	3.6%	6.9%	11.3%	15.5%	32.5%	17.0%
Lee	\$36,580	\$17,407	4.5%	4.5%	14.3%	22.5%	33.1%	25.8%
Marion	\$25,235	\$18,022	1.9%	11.6%	9.5%	22.6%	35.6%	20.9%
Marlboro	\$28,314	\$18,150	10.3%	13.5%	11.2%	24.0%	38.7%	24.5%
Sumter	\$41,030	\$20,354	6.7%	11.9%	7.5%	19.9%	27.6%	23.7%
Williamsburg	\$25,090	\$17,356	9.2%	9.7%	19.5%	24.7%	44.9%	24.0%

Source: 2013-2017 ACS (S2101)

Family Defined

A family is defined by the US Census Bureau (the source of this data) as “a group of two persons or more related by birth, marriage, or adoption and residing together.” The most common family type is married without children, though less common types exist including adult siblings residing together.

Household Type

In the region, the most common household type is the family, which has become increasingly common since 2000, though the number of households composed of a married couple with children has decreased by more than 20 percent during that same time period. This suggests a relative increase in elderly residents (who do not have children living with them) and younger couples who are having children later in life.

Households in rural areas are much more likely than urban areas to be made up of married couples with children. More than one-quarter of households in some rural areas are married with children while less than 10 percent are in urban areas like Myrtle Beach and Florence, as well as around smaller cities like Kingstree, Marion, Bishopville and Bennettsville.

Table 10: Household Type by Region (TCHC)

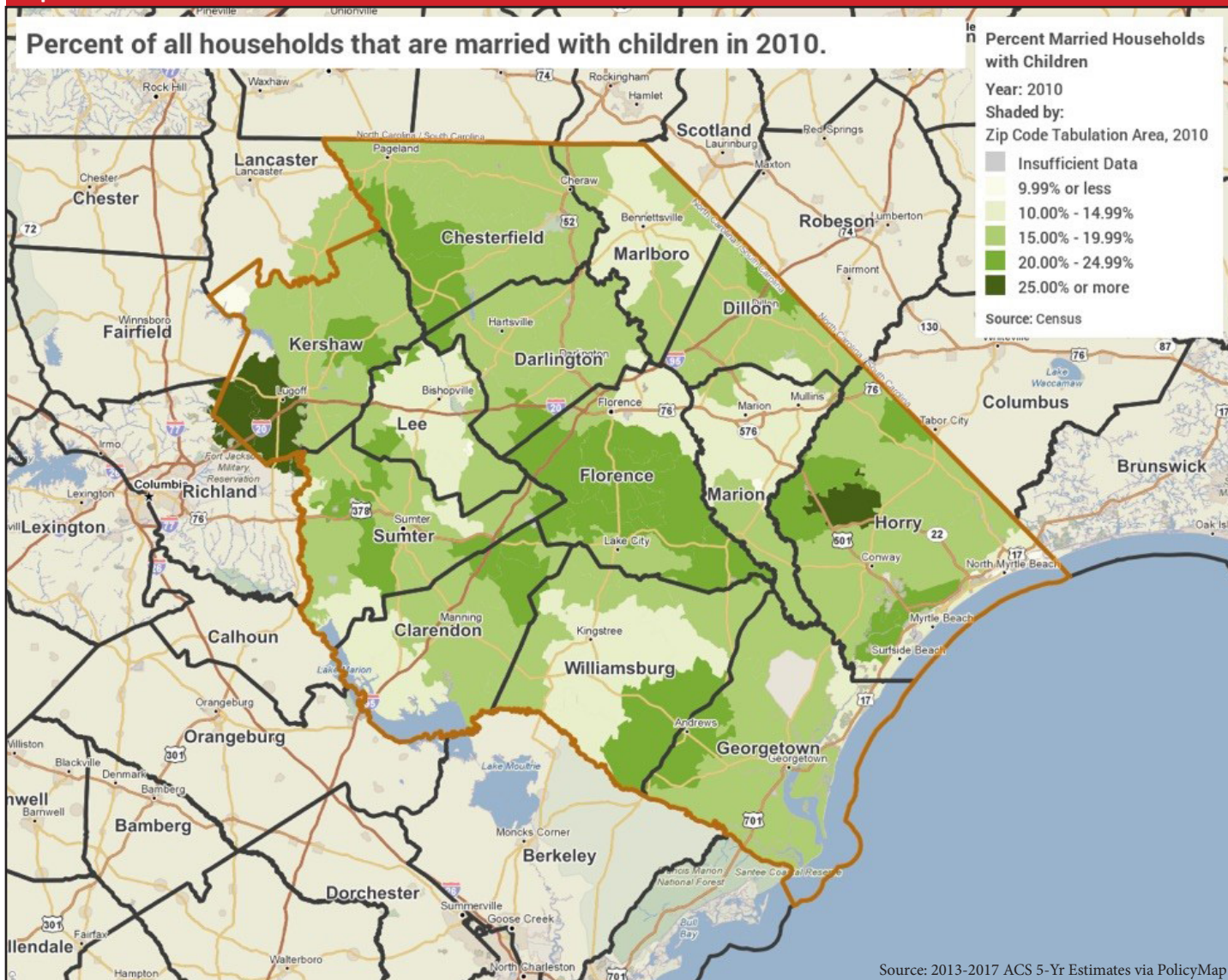
Region	2000	2010	2017	% Change 2000-2017
c	318,361	366,732	378,335	18.8
- Families	226,545	249,120	253,586	11.9
- Married w/Children	67,554	56,598	52,067	-22.9
Single Adult w/ Children	35,269	41,110	38,203	8.3
Single Adult Female w/ Children	29,068	33,160	30,727	5.7

Source: 2000 & 2010 Census, 2013-2017 ACS

Data Note: Aggregated by 13 counties - Kershaw, Lee, Marion, Georgetown, Sumter, Dillon, Darlington, Marlboro, Williamsburg, Florence, Horry, Clarendon, Chesterfield. A family is defined by the US Census Bureau (the source of this data) as “a group of two persons or more related by birth, marriage, or adoption and residing together.” The most common family type is married without children, though less common types exist including adult siblings residing together.

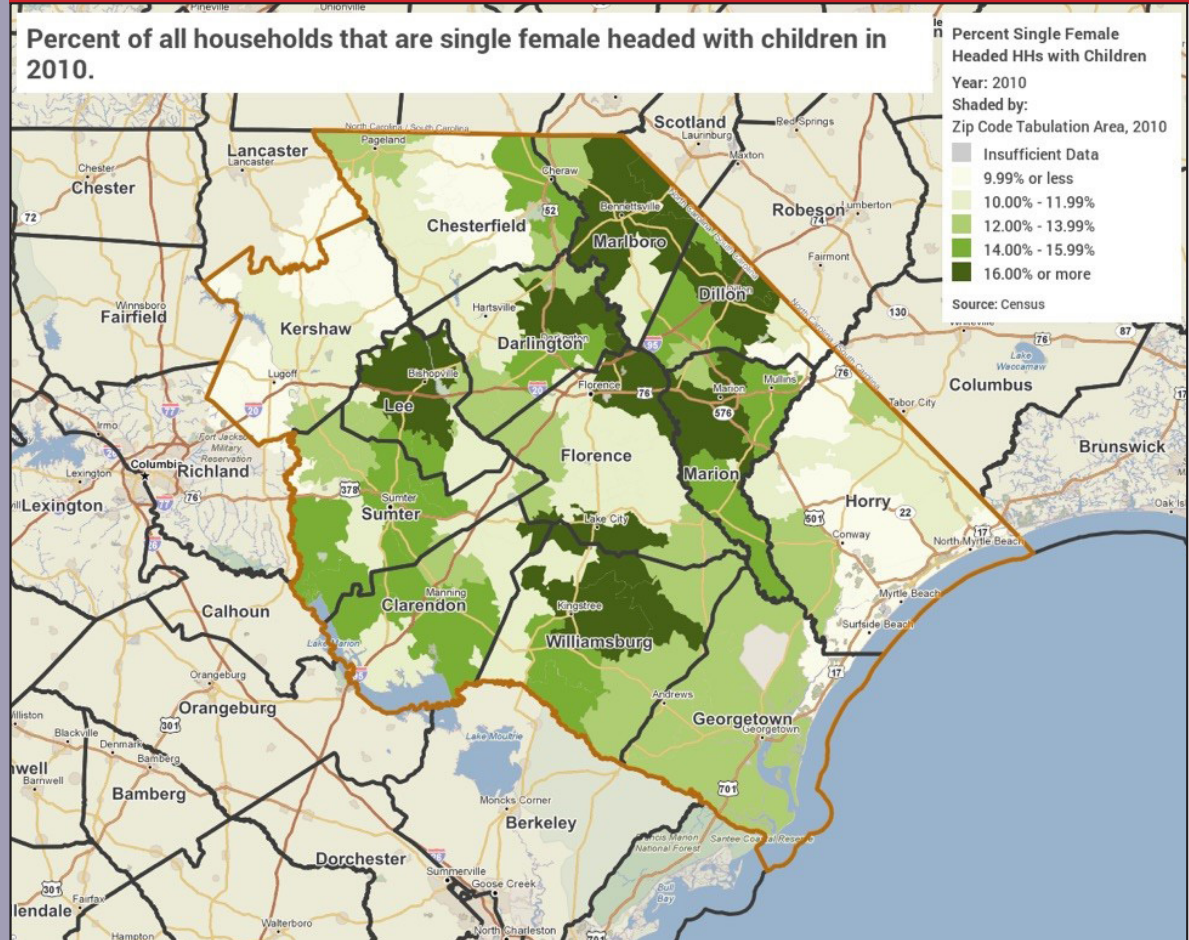


Map 5: Married Households with Children



Important to recognize, single mothers are at an increased risk of homelessness and are in need of additional support. In many areas, more than 16 percent of the households fall into this group. These areas, which tend to be rural, often have limited support services and economic opportunities.

Map 6: Single Adult Female with Children



Source: 2013-2017 ACS 5-Yr Estimates via PolicyMap

Economic Analysis

The region has experienced a decline in unemployment since 2000, with the number of employed residents growing slightly faster than the labor force at 8.9 and 8.1 percent, respectively. This is a positive trend, but it is useful to understand that the Labor Force is defined as the population that is working or actively seeking work. It does not include those who have given up looking for work or who are under employed, that is, their education and/or experience exceed the level at which they are employed.

Table 11: Economic Indicators by Region (TCHC)

Region	2000	2010	2018	% Change 2000-2018
	5.1%	3.5%	10.1%	2.7%
Labor Force	396,608	419,075	428,634	8.1%
- Employed	377,320	363,539	410,866	8.9%
- Unemployed	19,288	55,536	17,768	-7.9%
Source: Bureau of Labor Statistics	0.1%	0.5%	0.0%	0.0%

Data Note: Aggregated by 13 counties - Kershaw, Lee, Marion, Georgetown, Sumter, Dillon, Darlington, Marlboro, Williamsburg, Florence, Horry, Clarendon, Chesterfield.

Marlboro County shows the greatest change in the rate of unemployment, with nearly 20 percent in 2010 to 5.1 percent in 2018. Florence County had the lowest unemployment rate in 2010 (11.2 percent) that fell to 3.7 percent in 2018.

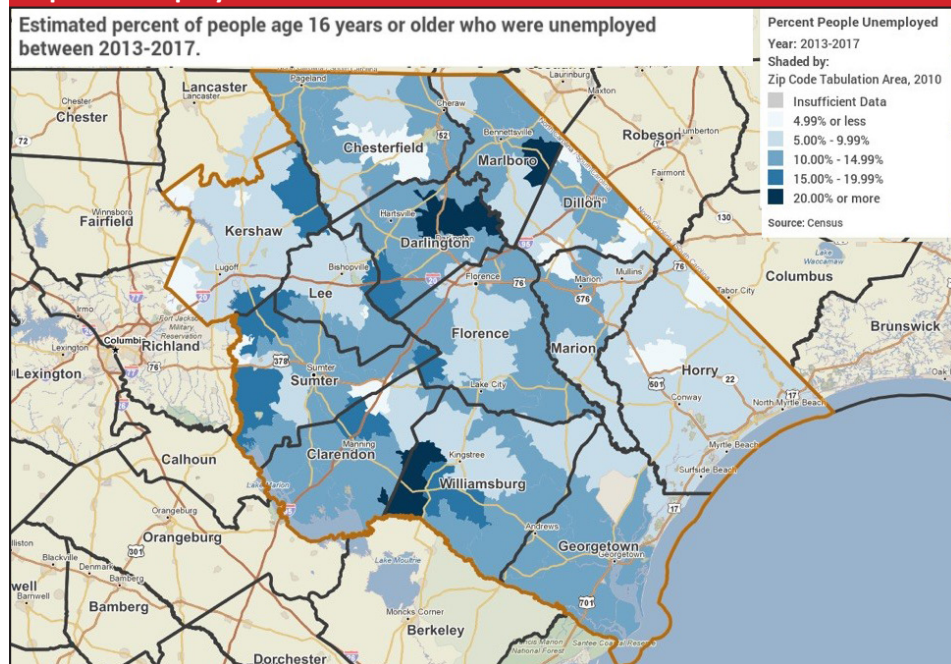
Table 12: Unemployment Rate by County

County	2010	2011	2012	2013	2014	2015	2016	2017	2018
Chesterfield	12.9	12.9	11.4	9.2	6.9	6.1	5.0	4.3	3.3
Clarendon	14.5	14.5	12.8	10.3	8.4	7.7	6.7	6.0	4.7
Darlington	12.9	12.9	11.1	9.3	8.0	7.4	6.3	5.3	4.1
Dillon	15.8	15.8	14.1	11.8	9.7	8.6	6.8	5.7	4.8
Florence	11.2	11.2	9.7	8.3	7.2	6.6	5.3	4.5	3.7
Georgetown	13.6	13.6	12.0	10.1	8.6	8.4	6.8	5.6	4.5
Horry	11.9	11.9	10.4	8.6	7.4	7.1	5.9	5.0	4.2
Kershaw	11.0	11.0	9.5	7.8	6.5	6.0	5.2	4.5	3.5
Lee	16.2	16.2	14.1	11.0	9.1	8.4	7.1	6.0	4.6
Marion	17.7	17.7	15.9	13.1	10.6	10.0	8.8	7.4	5.5
Marlboro	19.7	19.7	17.6	13.8	10.6	10.1	8.4	6.5	5.1
Sumter	12.1	12.1	10.7	8.7	7.3	6.9	5.9	5.2	4.0
Williamsburg	16.7	16.7	15.8	12.5	10.0	9.2	7.8	6.4	5.4

Source: Bureau of Labor Statistics

Not surprisingly, areas with a significant urban center have lower unemployment rates than most of the rural areas. The difference can be considerable with urban unemployment being less than one-quarter of rural rates. The highest unemployment rates are found in Darlington, Marlboro and Williamsburg counties, which are more heavily rural.

Map 7: Unemployment Rate



Source: 2013-2017 ACS 5-Yr Estimates via PolicyMap

Throughout the region, the median household income has grown slower than the state as whole and is \$6,000 less. The MHI for South Carolina was \$48,781 in 2017, compared to the TCHC of \$42,074, both lagging behind the nation as a whole. The American Community Survey reports American households earned a median income (MHI) of \$57,652 in 2017. In 2000, the national MHI was \$42,148 compared to the state MHI of \$37,082 and the TCHC of \$32,996.

Table 13: Median Household Income by Region (TCHC)

Region	2000	2017	% Change 2000-2017
TCHC	\$32,996	\$42,074	27.5%
South Carolina	\$37,082	4.91%	23.85%
South Carolina	\$37,082	\$48,781	31.6%

Source: 2000 Census, 2013-2017 ACS

Data Note: Aggregated by 13 counties - Kershaw, Lee, Marion, Georgetown, Sumter, Dillon, Darlington, Marlboro, Williamsburg, Florence, Horry, Clarendon, Chesterfield.

The median income varies considerably by county. Dillon County had the lowest median income in 2017 at \$30,866 and Georgetown the highest with \$46,967. Georgetown also saw the largest growth in median household income since 2000 (33 percent), while Dillon had the smallest (15.9 percent).

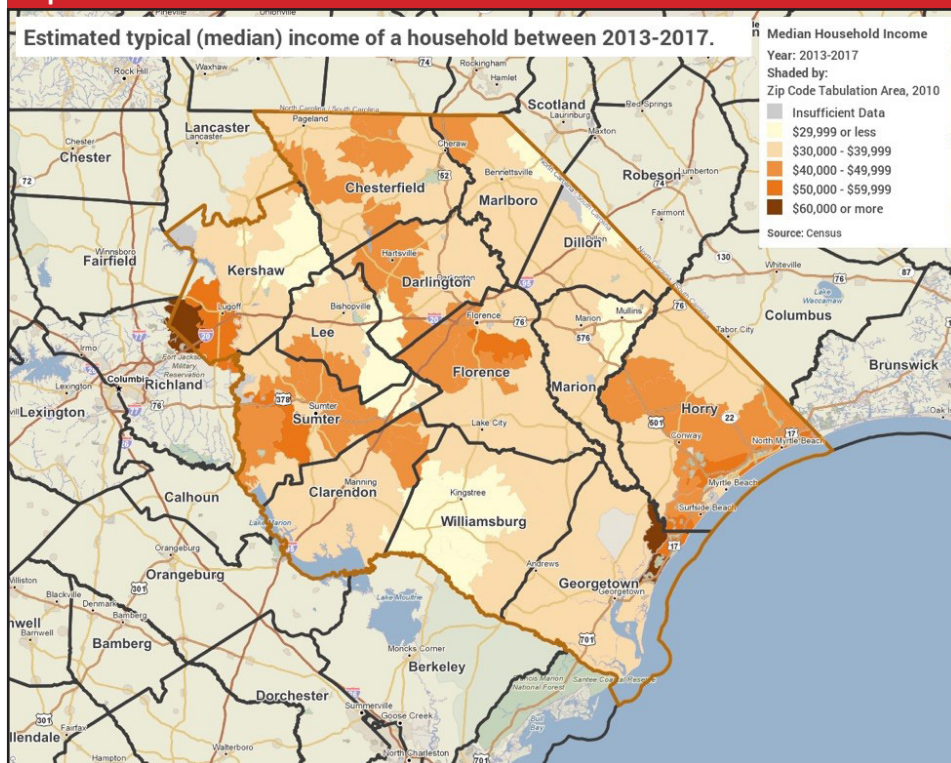
Table 14: Median Household Income by County

Region	2000	2017	% Change 2000-2017
Chesterfield	\$29,483	\$38,469	30.5%
Clarendon	\$27,131	\$35,838	32.1%
Darlington	\$31,087	\$36,217	16.5%
Dillon	\$26,630	\$30,866	15.9%
Florence	\$35,144	\$43,310	23.2%
Georgetown	\$35,312	\$46,967	33.0%
Horry	\$36,470	\$46,475	27.4%
Kershaw	\$38,804	\$46,565	20.0%
Lee	\$26,907	\$31,963	18.8%
Marion	\$26,526	\$31,129	17.4%
Marlboro	\$26,598	\$33,921	27.5%
Sumter	\$33,278	\$41,946	26.1%
Williamsburg	\$24,214	\$30,976	27.9%

Source: 2000 Census (DP-3, SF3), 2013-2017 ACS (DP03)

The median household income (MHI) varies within the region with only two places having an MHI of more than \$60,000. The geographic majority of the region has an MHI of \$40,000 or less.

Map 8: Median Household Income



Source: 2013-2017 ACS 5-Yr Estimates via PolicyMap

Poverty

Households in poverty, where there is a disconnection between income and providing for basic needs, are at an increased risk of experiencing homelessness. In the region, there are nearly 200,000 people living in poverty, an increase of 52,000 from 2000 to 2017. The poverty rate has reached nearly 20 percent, up from 16.9 percent during the same period. A major factor in this is the affordability of housing in the community. Income has not kept pace with the increase in the cost of housing, pushing more and more households into poverty.

Table 15: Poverty by Region (TCHC)

Region	2000	2017	% Change 2000-2017
People in Poverty	140,741	192,587	36.8%
Poverty Rate	16.9%	19.9%	17.8%

Source: 2000 Census, 2013-2017 ACS

Data Note: Aggregated by 13 counties - Kershaw, Lee, Marion, Georgetown, Sumter, Dillon, Darlington, Marlboro, Williamsburg, Florence, Horry, Clarendon, Chesterfield.

When comparing each county, there is significant variation when it comes to the current poverty rate and the change over time. Kershaw County had the lowest poverty rate (16.4 percent) in 2017 and Dillon the highest (30.6 percent). Horry County has seen the largest growth in poverty in terms of actual numbers since 2000 but still maintains one of the lowest rates at 17 percent. Clarendon and Williamsburg counties have experienced little increase in the poverty rate, though Williamsburg County's poverty rate is disproportionately high at 28.2 percent.

Short Term Housing



Continuum of Care (CoC) Rapid Re-Housing

In partnership with the Department of Housing and Urban Development (HUD), Total Care for the Homeless Coalition, the community, and private partners CoC Rapid Re-Housing provides short term rapid re-housing assistance with housing case management to homeless individuals and families to obtain and maintain stable housing using a Housing First approach.

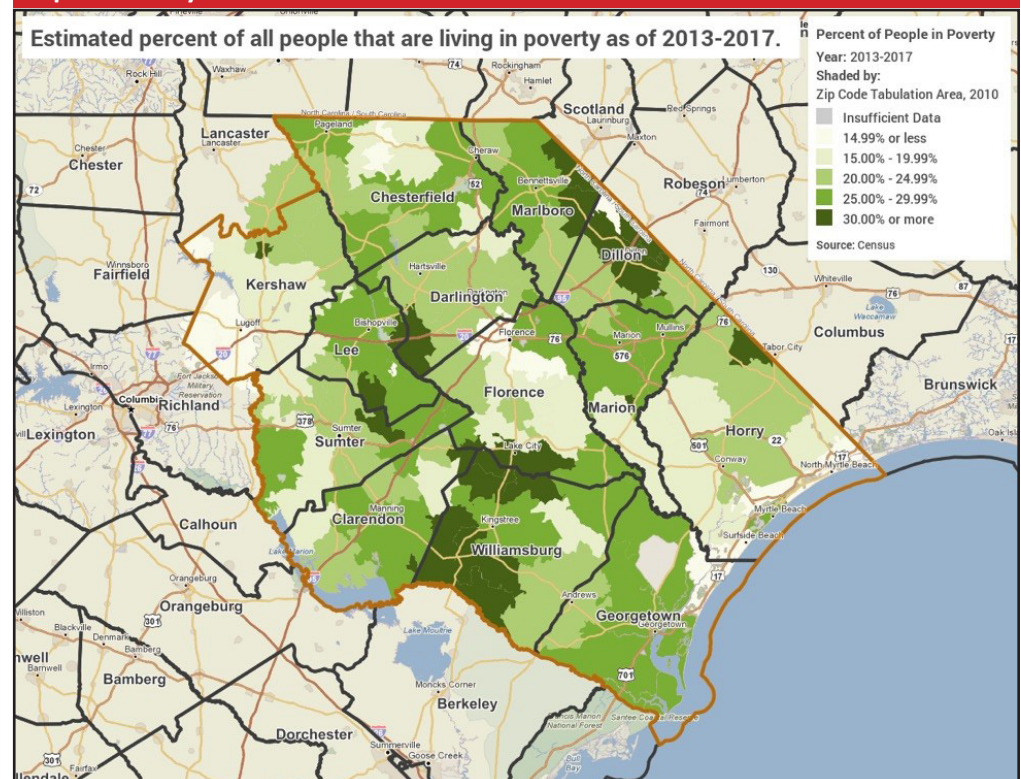
CoC Rapid Re-Housing case management is designed to help participants become stabilized and increase their ability to sustain housing. The CoC Rapid Re-Housing program is able to provide financial assistance temporarily for various expenses related to housing and stability.

Table 16: Poverty Rate by County

Region	2000	2017	% Change 2000-2017
Chesterfield	20.3%	23.8%	17.2%
Clarendon	23.1%	23.3%	0.9%
Darlington	20.3%	22.7%	11.8%
Dillon	24.2%	30.6%	26.5%
Florence	16.4%	19.6%	19.5%
Georgetown	17.1%	18.7%	9.4%
Horry	12.0%	17.0%	41.7%
Kershaw	12.8%	16.4%	28.1%
Lee	21.8%	26.4%	21.1%
Marion	23.2%	26.5%	14.2%
Marlboro	21.7%	26.6%	22.6%
Sumter	16.3%	21.2%	30.1%
Williamsburg	27.9%	28.2%	1.1%

Source: 2000 Census, 2013-2017 ACS

Much like other economic indicators, where a person lives factors significantly into whether he/she lives in poverty. In general, rural areas have a much higher poverty rate than urban areas where the rate is often less than 15 percent.

Map 9: Poverty

Source: 2013-2017 ACS 5-Yr Estimates via PolicyMap

Educational Attainment

Education continues to be an important factor in determining lifelong wealth and housing security. Residents who have more education have increased job and living options Throughout the region, approximately 15 percent of the population older than 25 does not have a high school diploma. Those with bachelor's degrees or higher make up 19.9 percent of the population.

Table 17: Educational Attainment (TCHC)

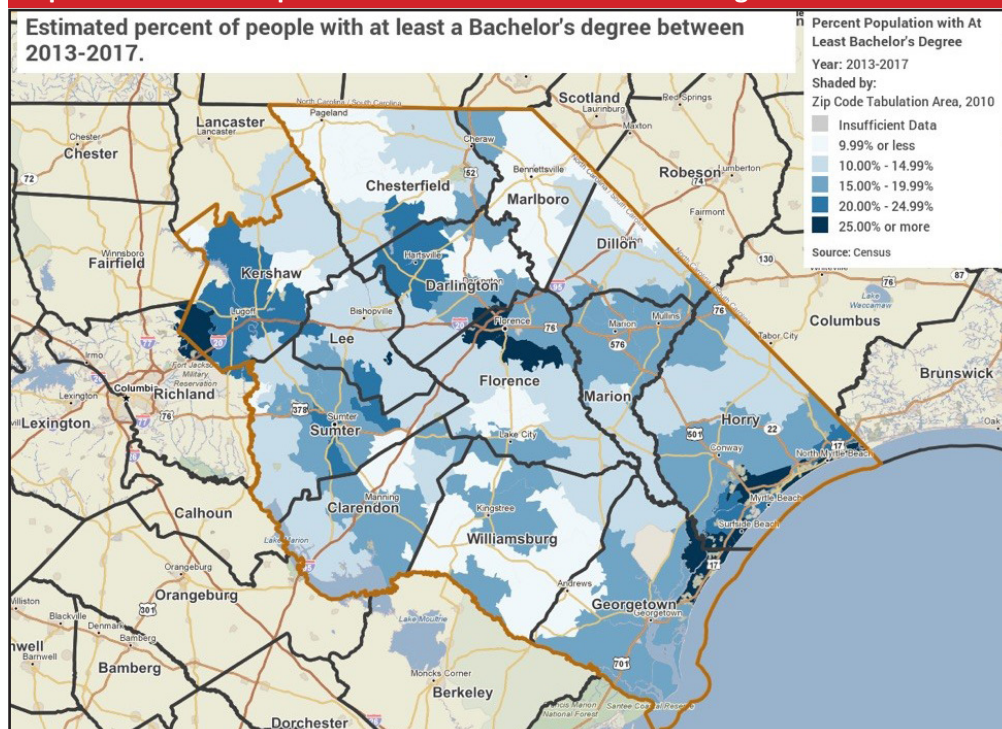
	Estimate for the Region	Percent for the Region
Population 25 years and over	675,600	--
Less than 9th grade	33,783	5.0%
9th to 12th grade, no diploma	72,296	10.7%
High school graduate (and equivalent)	231,093	34.2%
Some college, no degree	143,373	21.2%
Associate's degree	60,269	8.9%
Bachelor's degree	87,281	12.9%
Graduate or professional degree	47,505	7.0%

Source: 2013-2017 ACS (S1501)

Data Note: Aggregated by 13 counties - Kershaw, Lee, Marion, Georgetown, Sumter, Dillon, Darlington, Marlboro, Williamsburg, Florence, Horry, Clarendon, Chesterfield.

Residents with higher education levels are primarily found in urban areas, where there is a greater demand for skilled labor. More than 25 percent of the population in these areas have a bachelor's degree or higher. By contrast, less than 10 percent of the population in rural areas have higher degrees.

Map 10: Percent of Population with at Least a Bachelor's Degree



Source: 2013-2017 ACS 5-Yr Estimates via PolicyMap

Victims of Crime

The crime rate in the United States has fallen considerably since the early 1990s. According to the FBI's National Incident-Based Reporting System, between 1991 and 2017 property crime rates have been cut in half from 5,140 per 100,000 people to 2,348 per 100,000. Violent crimes have seen a similar decrease during the same period, from 758 to 394 per 100,000.

Throughout the region, there were a number of violent and property crimes. Horry County had the most crimes in every category, which is likely connected to the relatively large population living there. Considering how common it is for survivors of sexual assault to face homelessness, being aware of how prevalent the crime is and how effectively it is handled is important when deciding on whether to live in a community.

Table 18: Crime Statistics in 2017 by County & Region (ECHO)

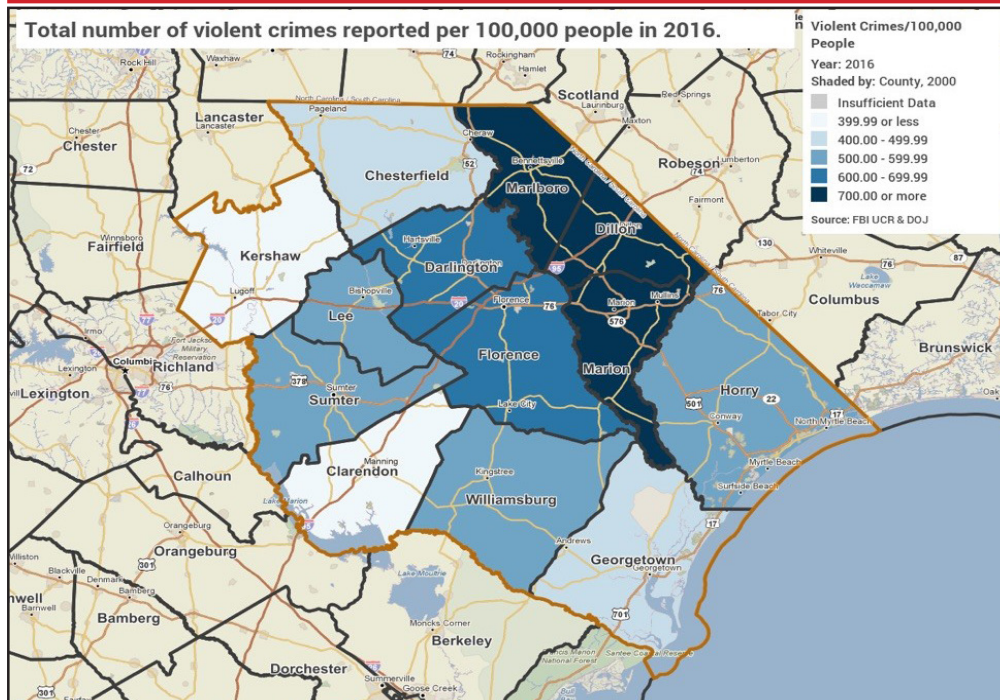
County	Murder	Sexual Battery	Robbery	Aggr. Assault	Breaking & Entering	Motor Vehicle Theft	Larceny	Arson
Chesterfield	7	25	23	221	479	69	964	3
Clarendon	0	12	19	126	334	70	842	5
Darlington	11	29	73	490	869	219	2,289	23
Dillon	5	11	43	302	432	70	938	17
Florence	17	87	138	845	1,132	373	4,284	17
Georgetown	6	36	32	261	520	134	1,296	9
Horry	27	346	306	1,086	2,330	1,318	11,267	60
Kershaw	5	16	33	168	243	81	1,110	4
Lee	1	8	12	66	135	34	300	5
Marion	7	20	46	137	483	106	920	9
Marlboro	4	13	19	156	259	37	576	6
Sumter	8	36	96	592	1,000	262	2,609	25
Williamsburg	2	12	29	112	287	92	545	14
ECHO (Region)	100	651	869	4,562	8,503	2,865	27,940	197

Source: South Carolina Law Enforcement Division, Crime in South Carolina 2017



While Horry County had the most crimes overall, the overall crime rate was lower than many places. Marion, Dillon and Marlboro Counties all had a violent crime rate of 700 or more per 100,000, nearly twice the national average. The lowest crime rate was found in Kershaw and Clarendon counties, with fewer than 400 violent crimes per 100,000 people, which is in line with the current national average.

Map 11: Violent Crimes Reported per 100,000 People



Source: 2016 FBI UCR & DOJ. Data Note: This data was available by county only.

Housing Tenure

Determining whether there are “too many” renters or homeowners in a community is difficult to measure and depends on a variety of issues specific to the local community. A healthy tenure

Table 19: Housing Tenure by County

County	Occupied Housing	Owner-occupied	Percent	Renter-occupied	Percent
Chesterfield	18,303	13,143	71.8%	5,160	28.2%
Clarendon	13,573	10,160	74.9%	3,413	25.1%
Darlington	26,861	18,431	68.6%	8,430	31.4%
Dillon	10,945	7,226	66.0%	3,719	34.0%
Florence	52,092	34,284	65.8%	17,808	34.2%
Georgetown	24,840	18,992	76.5%	5,848	23.5%
Horry	125,168	87,486	69.9%	37,682	30.1%
Kershaw	24,711	20,109	81.4%	4,602	18.6%
Lee	6,501	4,864	74.8%	1,637	25.2%
Marion	11,911	8,208	68.9%	3,703	31.1%
Marlboro	9,703	6,429	66.3%	3,274	33.7%
Sumter	41,417	26,860	64.9%	14,557	35.1%
Williamsburg	12,310	9,069	73.7%	3,241	26.3%
TCHC (Region)	378,335	265,261	70.1%	113,074	29.9%

Source: 2013-2017 ACS (DP04)

Short Term Housing



Emergency Solutions Grant (ESG)

In partnership with the Department of Housing and Urban Development (HUD), Horry County Community Development, and The South Carolina Department of Administration's Office of Economic Opportunity, the community, and private partners ESG provides short term rapid re- housing and homeless prevention assistance with housing case management to individuals and families experiencing homelessness, or those in danger of becoming homeless to obtain and maintain stable housing using a Housing First approach.

ESG housing case management is designed to help participants become stabilized and increase their ability to sustain housing. The ESG program is able to provide financial assistance temporarily for various expenses related to housing and stability

Continuum of Care (CoC) Permanent Supportive Housing



Emergency Solutions Grant (ESG)

In partnership with the Department of Housing and Urban Development (HUD), Total Care for the Homeless Coalition, the community, and private partners CoC Permanent Supportive Housing provides long term housing assistance with housing case management and other support services to chronically homeless individuals and families.

Chronic homelessness is defined as a single continuous episode or multiple episodes (within 3 years) of homelessness totaling 12 months or longer and having a qualified, documented disability. The CoC Permanent Supportive Housing program uses a Housing First approach along with housing case management and supportive services designed to stabilize participants in housing and connect them to mainstream community resources to increase their ability to sustain it. Housing units for this program are located across our 13-county service area

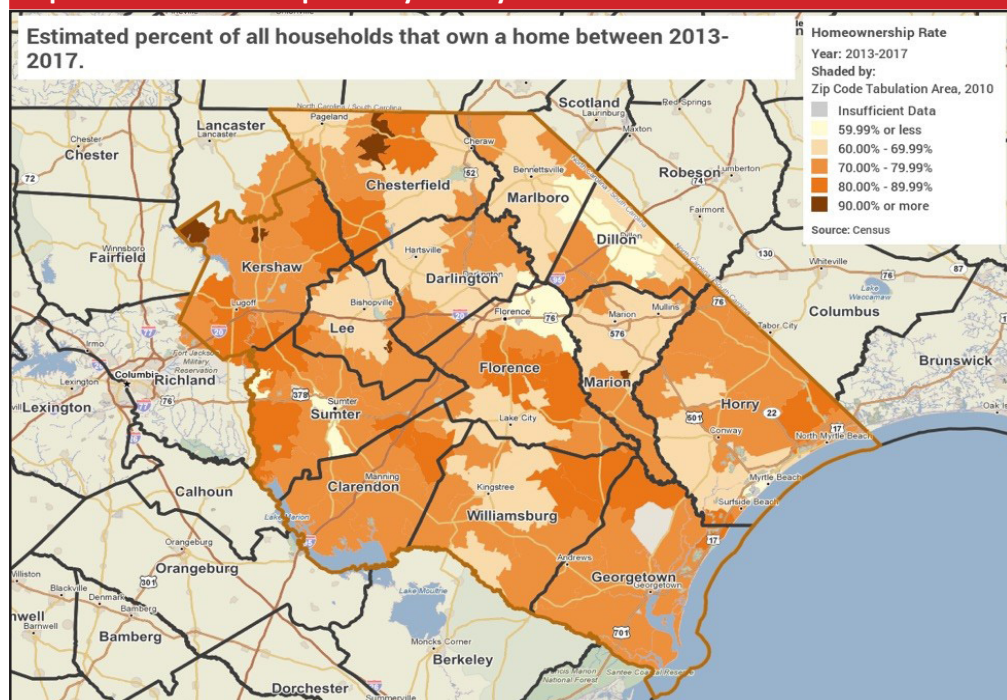
³<https://www.pewsocialtrends.org/2016/12/15/in-a-recovering-market-homeownership-rates-are-down-sharply-for-blacks-young-adults/#most-renters-would-like-to-buy-a-home-in-the-future-but-many-cite-finances-among-major-reasons-for-currently-renting>

distribution varies from city to city. By comparing the regional distribution to the national average, however, a basic analysis can be made.

Approximately 36.6 percent of residents in the United States are renters. The rental rate in the region is slightly lower than that at 29.9 percent. Overall, every county has a lower rate of renter-occupied units than the nation as a whole. According to research conducted by the Pew Research Center^[3], in 2016 approximately 65 percent of U.S. renters said they are renting as a matter of circumstance and not as a matter of choice. Among the renters who would like to be homeowners, financial limitations were the most cited reason homeownership was not an option.

Homeownership is most common in rural areas where prices are lower, and where homes have been owned for multiple generations. In a few rural areas in Chesterfield and Kershaw counties, 90 percent or more of the homes are owner-occupied. Home ownership is significantly less common in urban areas like Myrtle Beach, Florence, Sumter and Dillon.

Map 12: Homeownership Rate by County

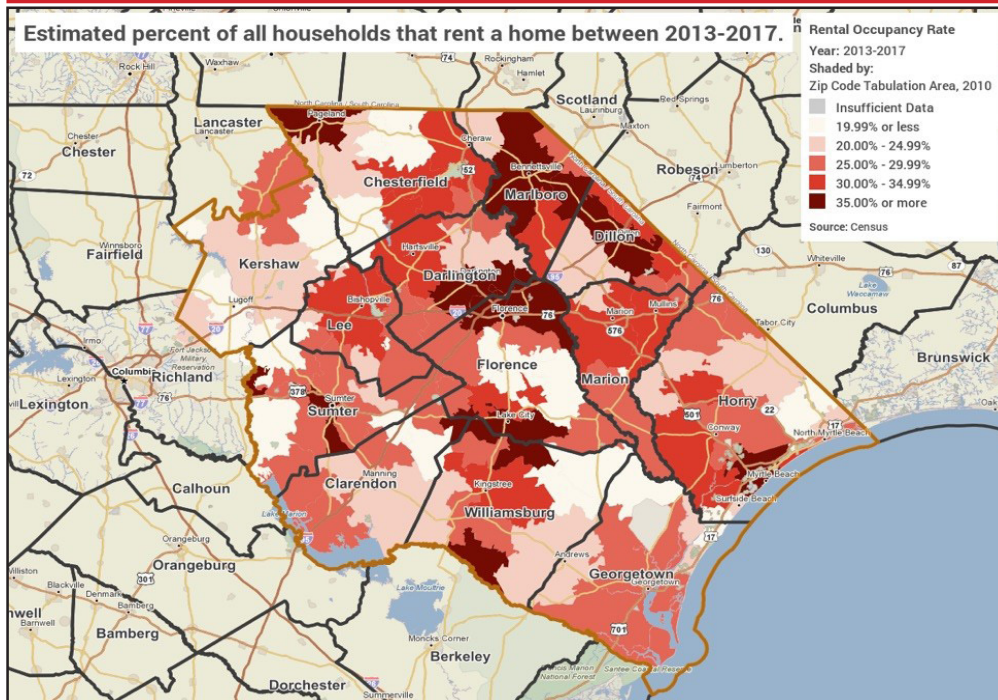


Source: 2013-2017 ACS 5-Yr Estimates via PolicyMap



Inverse to the Map 12, renters are most common in urban areas.

Map 13: Rental Occupancy Rate by County



Source: 2013-2017 ACS 5-Yr Estimates via PolicyMap

Home Values

Homeownership continues to be the primary means by which households obtain and retain wealth. Unlike renters, homeowners who purchase homes within their means will most likely see the property increase in value and, over time, benefit from increasing equity in the

Table 20: Home Values by County

Region	2000	2017	% Change 2000-2017
Chesterfield	65,900	81,200	23.2%
Clarendon	77,700	89,900	15.7%
Darlington	74,100	84,800	14.4%
Dillon	60,700	67,200	10.7%
Florence	85,200	128,400	50.7%
Georgetown	114,700	178,600	55.7%
Horry	119,700	166,500	39.1%
Kershaw	88,000	121,200	37.7%
Lee	56,400	69,800	23.8%
Marion	63,500	75,800	19.4%
Marlboro	54,900	60,500	10.2%
Sumter	78,700	113,200	43.8%
Williamsburg	63,300	68,400	8.1%

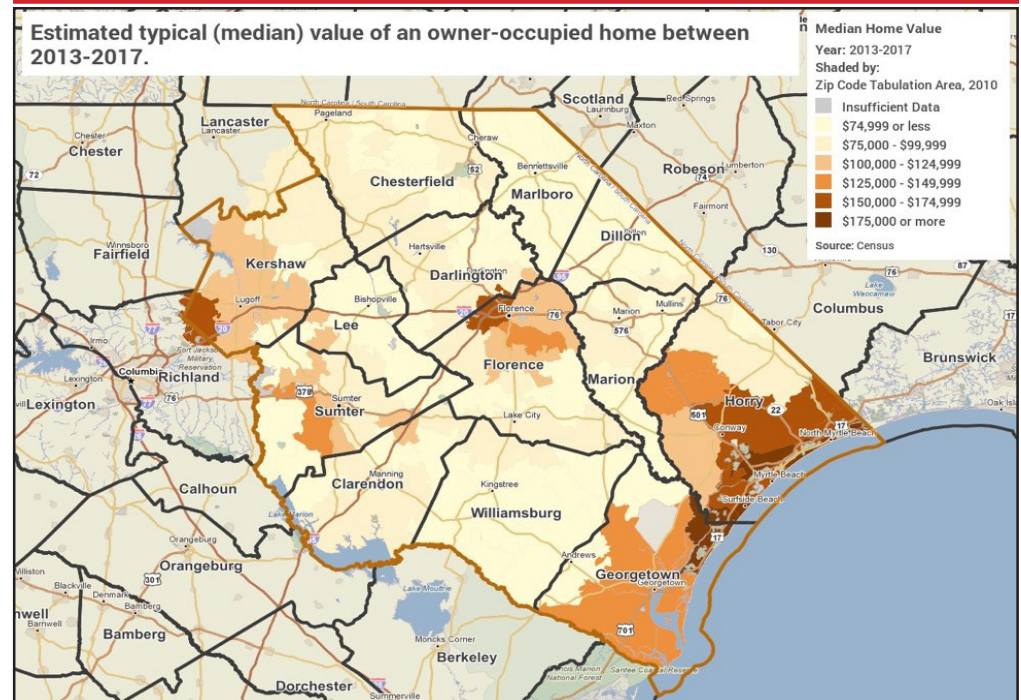
Source: 2000 Census (DP-4, SF3), 2013-2017 ACS (DP04)

Areas with high median rents are found primarily in coastal regions of Horry County, in Kershaw near Columbia and in northern Marlboro County. These areas have median gross rents of more than \$1,000, which is unaffordable for LMI residents or those experiencing homelessness.

home. Eventually, homeowners can clear their mortgage and eliminate the monthly expense. Additionally, homes can be passed down to children and grandchildren, thus laying the groundwork for generational wealth.

There is a significant variance in growth in home values in the area. Florence and Georgetown counties both saw the price of homes increase more than 50 percent since 2000, while in Williamsburg County the price of homes remained relatively stable, growing only 8.1 percent in nearly 20 years. Georgetown County homes are also the most expensive in the region. The lowest priced homes are in Marlboro County.

Map 14: Median Home Value



Source: 2013-2017 ACS 5-Yr Estimates via PolicyMap

Median Rent

The availability of affordable rental properties is vital to addressing homelessness in a region. Like most of the country, the median rent has grown in every county in the region between 2000 and 2017. The lowest increase occurred in Marion County (41.6 percent) with a median rent of \$364 per month in 2017 and the highest increase was in Williamsburg County (110.8 percent) with a median rent of \$411. The highest median rent in the jurisdiction can be found in Horry County at \$723 per month, a 44 percent increase.

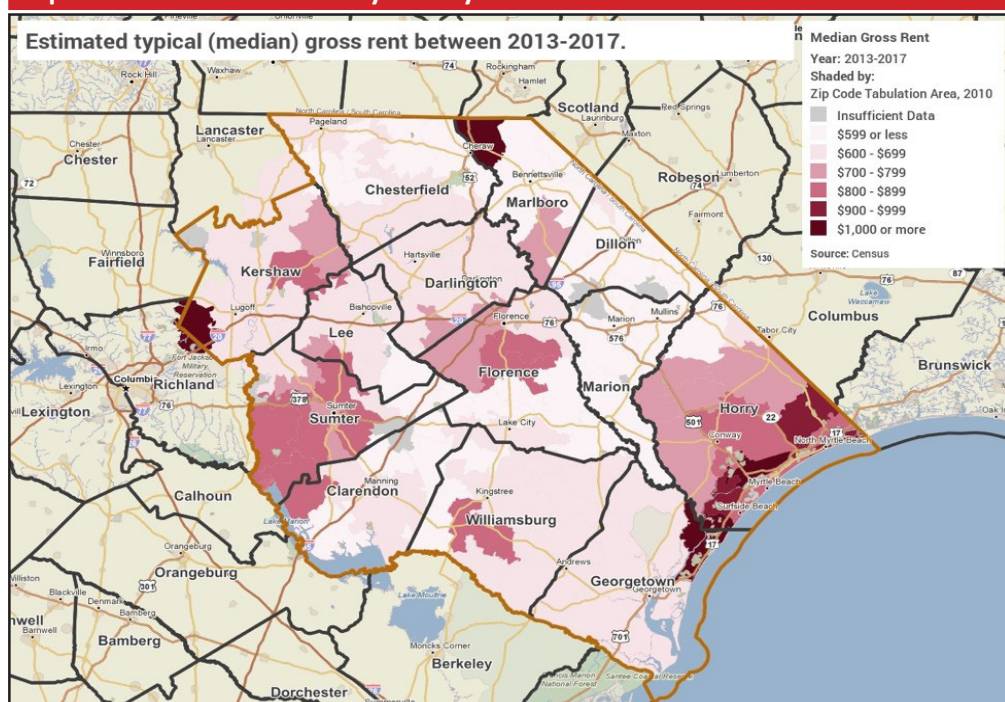


Table 21: Median Rent by County

County	2000	2017	% Change 2000-2017
Chesterfield	275	409	48.7%
Clarendon	215	384	78.6%
Darlington	273	427	56.4%
Dillon	205	362	76.6%
Florence	337	547	62.3%
Georgetown	359	667	85.8%
Horry	502	723	44.0%
Kershaw	329	510	55.0%
Lee	232	453	95.3%
Marion	257	364	41.6%
Marlboro	231	375	62.3%
Sumter	339	549	61.9%
Williamsburg	195	411	110.8%

Source: 2000 Census (H056), 2013-2017 ACS (B25058)

Areas with high median rent are found primarily in coastal regions of Horry County, in Kershaw near Columbia and in northern Marlboro County. These areas have median gross rents of more than \$1,000, which is unaffordable for low- to moderate-income (LMI) residents or those experiencing homelessness. Low rents can be found in rural areas, but these areas also lack supportive services, transportation, health care or economic opportunities.

Map 15: Median Gross Rent by County

Source: 2013-2017 ACS 5-Yr Estimates via PolicyMap



Commute Times and Transportation Options

Access to commercial areas with jobs is vitally important in determining the livability of a location. Places with limited public transportation options and long commute times are not feasible living environments for many people, particularly low-income residents. Throughout the region, the average commute time was between 22 and 30.3 minutes. The longest commute time was in Marion County and the shortest was in Horry County. Public transportation is rarely used as a means of commuting throughout the area.

Table 22: Mode of Transportation

County	Workers over 16 yrs. old	% Drove to Work	% Public Transportation	% Worked at Home	% Other*	Avg. Commute Time (minutes)
Chesterfield	18,790	94.5%	0.4%	1.2%	4.0%	23.9
Clarendon	11,489	93.9%	0.9%	2.8%	2.4%	29.6
Darlington	26,285	94.8%	0.2%	2.5%	2.4%	23.0
Dillon	11,122	94.1%	0.0%	3.7%	2.2%	23.7
Florence	58,671	93.7%	0.3%	3.4%	2.6%	23.1
Georgetown	23,609	92.7%	0.7%	4.1%	2.4%	25.4
Horry	135,714	92.4%	0.3%	4.0%	3.3%	22.0
Kershaw	26,596	95.5%	0.2%	2.5%	1.9%	26.8
Lee	5,954	93.5%	0.4%	2.0%	4.1%	26.8
Marion	11,514	96.0%	1.0%	1.9%	1.1%	30.3
Marlboro	9,499	96.7%	0.4%	1.8%	1.2%	25.2
Sumter	44,254	94.8%	0.3%	1.8%	3.0%	22.3
Williamsburg	11,301	93.1%	1.4%	2.9%	2.5%	30.0
Source: 2013-2017 ACS (S0801) Data Note: "Other" mode of transportation includes: walked, bicycle, taxi, motorcycle or other means.						

Age of Homes

An important factor in determining the suitability of a home is its age. Older homes need

Table 23: Year Structure Built in the Region (TCHC)

	Estimated Housing Units	Percent of Total Housing Units
Built 2000 and after	118,802	23.7%
Built 1980 to 1999	209,609	41.7%
Built 1960 to 1979	116,264	23.2%
Built 1940 to 1959	41,401	8.2%
Built 1939 or earlier	16,255	3.2%
Total	502,331	100.0%
Bachelor's degree	87,281	12.9%
Graduate or professional degree	47,505	7.0%

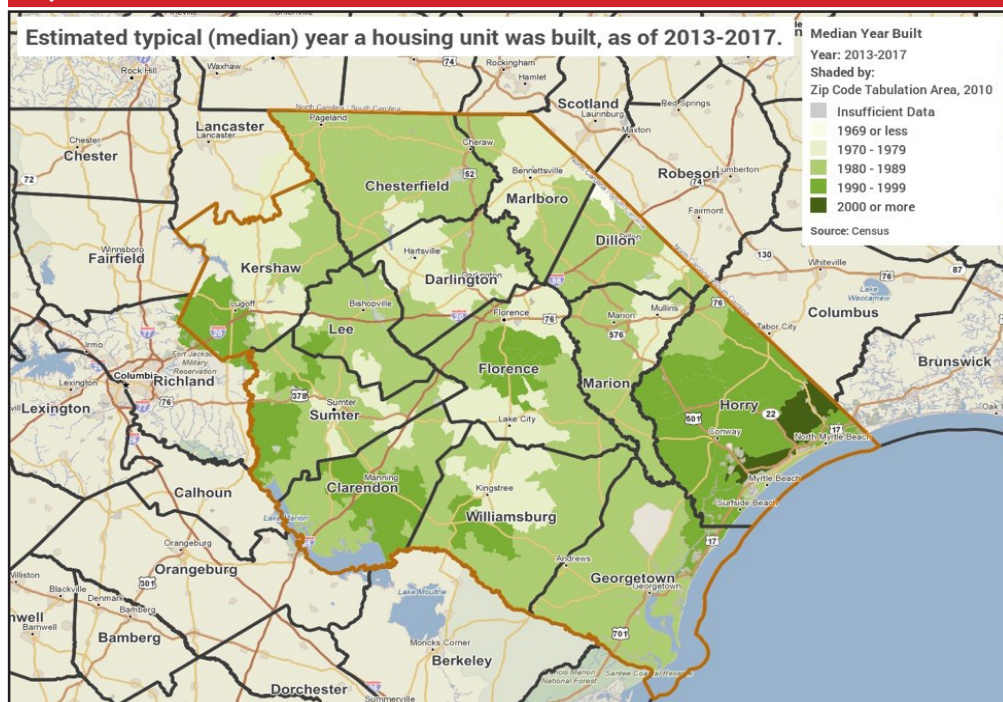
Source: 2013-2017 ACS (DP04)

Data Note: Aggregated by 13 counties - Kershaw, Lee, Marion, Georgetown, Sumter, Dillon, Darlington, Marlboro, Williamsburg, Florence, Horry, Clarendon, Chesterfield.

more work and can pose an economic hardship on households on fixed or low incomes.

Homes built prior to 1978 also have a lead-based paint risk. The presence of lead-based paint can have a significant negative impact on the health of the residents, particularly children. In the region there are nearly 175,000 homes built before 1980, or approximately 34.6 percent. These homes have an increased need of support to ensure safe and secure housing.

Map 16: Median Year Home was Built



Source: 2013-2017 ACS 5-Yr Estimates via PolicyMap

Throughout the region, nearly 70 percent of the homeowners with a mortgage are cost burdened. These residents, particularly those that are part of the 33,897 households paying more than 35 percent, are at an increased risk of facing homelessness.

Cost Burdened Owners and Renters

Throughout the country a growing number of residents are burdened by housing costs. Per HUD's definition, a household is cost burdened if it spends 30 percent or more of its income on housing costs. Homeowners with mortgages tend to have the highest costs, factoring insurance, taxes and utility bills that are often higher than renters due to the larger average home size. Throughout the region, nearly 70 percent of the homeowners with a mortgage are cost burdened. These residents, particularly those that are part of the 33,897 households paying more than 35 percent, are at an increased risk of facing homelessness.

Table 24: Cost Burden Homeowners with a Mortgage (TCHC Region)

	Estimate	Percent
Housing units with a mortgage	137,020	--
Less than 20.0 percent	60,554	13.9%
20.0 to 24.9 percent	19,045	10.2%
25.0 to 29.9 percent	13,919	7.0%
30.0 to 34.9 percent	9,605	24.7%
35.0 percent or more	33,897	44.2%

Source: 2013-2017 ACS (DP04) Data Note: Aggregated by 13 counties - Kershaw, Lee, Marion, Georgetown, Sumter, Dillon, Darlington, Marlboro, Williamsburg, Florence, Horry, Clarendon, Chesterfield

Homeowners without a mortgage have a significantly lower cost burden rate than any other group. Housing costs are easily handled for most people without a mortgage. Only 13.7 percent of homeowners without a mortgage are cost burdened. There are still more than 17,000 households in this group, however.

Table 25: Cost Burden Homeowners without a Mortgage (TCHC Region)

	Estimate	Percent
Housing unit's w/o mortgage	123,904	--
Less than 10.0 percent	55,595	44.9%
10.0 to 14.9 percent	24,709	20.0%
15.0 to 19.9 percent	13,602	11.0%
20.0 to 24.9 percent	7,969	6.4%
25.0 to 29.9 percent	4,979	4.0%
30.0 to 34.9 percent	3,870	3.1%
35.0 percent or more	13,180	10.6%
35.0 percent or more	33,897	44.2%

Source: 2013-2017 ACS (DP04)

Data Note: Aggregated by 13 counties - Kershaw, Lee, Marion, Georgetown, Sumter, Dillon, Darlington, Marlboro, Williamsburg, Florence, Horry, Clarendon, Chesterfield.

Because taxes, insurance and maintenance costs are bundled into base rent and utilities are often lower due to smaller unit size, renters generally have the lowest costs outside of the primary rent payment. Still, often base rents impose the highest cost burden rates in a jurisdiction, but that isn't the case in the TCHC region. Approximately half of all renters are cost burdened, a number significantly lower than the percentage of homeowners with a mortgage who are cost burdened.

Table 26: Cost Burden Renters (TCHC Region)

	Estimate	Percent
Renters paying rent	95,654	--
Less than 15.0 percent	12,677	13.3%
15.0 to 19.9 percent	11,764	12.3%
20.0 to 24.9 percent	12,411	12.9%
25.0 to 29.9 percent	9,953	10.4%
30.0 to 34.9 percent	9,384	9.8%
35.0 percent or more	39,465	41.3%

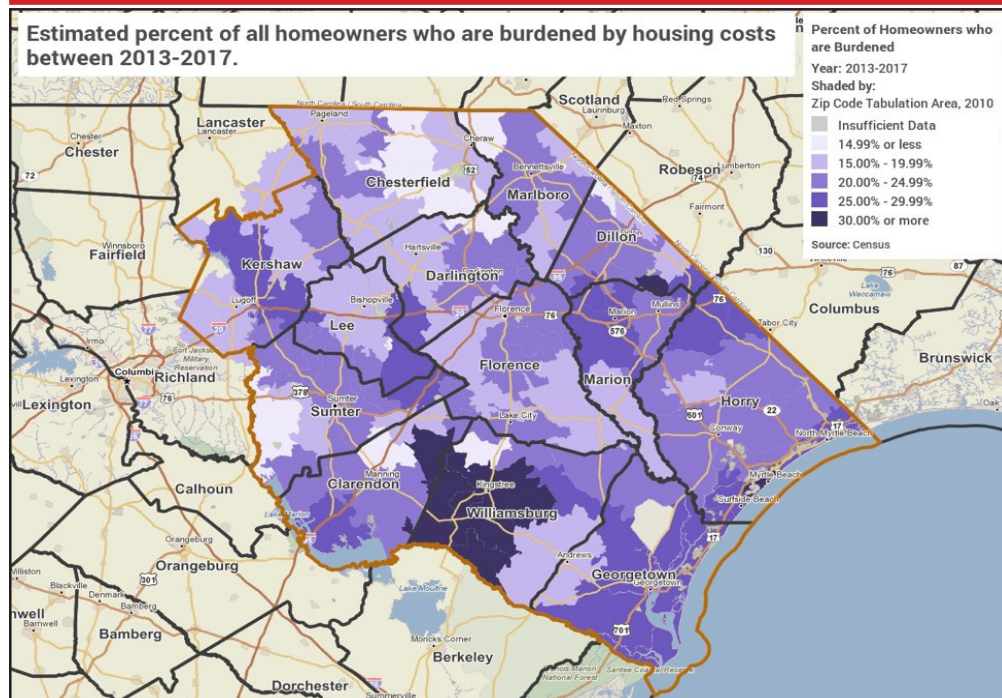
Source: 2013-2017 ACS (DP04)

Data Note: Aggregated by 13 counties - Kershaw, Lee, Marion, Georgetown, Sumter, Dillon, Darlington, Marlboro, Williamsburg, Florence, Horry, Clarendon, Chesterfield.

Cost burdened homeowners are highest in three areas: around Kingstree in Williamsburg and Clarendon counties, a small area in Dillon County and area near Myrtle Beach in Horry County. The median home value around Kingstree and in Dillon County are both relatively low, which means the cost burden is likely linked to depressed wages and a lack of employment opportunities. While the unemployment rate is relatively low in most of these tracts, these data

don't include people who have given up finding a job or are underemployed, both conditions result in lower incomes. Myrtle Beach, on the other hand, has an extremely high median home value of more than \$300,000. The 2013-2017 American Community Survey five-year estimates shows homes nationally are worth a median \$217,600, and those with a mortgage spend a median \$1,500 per month on housing costs. In South Carolina, median home value is \$161,800 and median monthly costs for owners with a mortgage is \$1,195.

Map 17: Percent of Homeowners Who are Cost Burdened



Source: 2013-2017 ACS 5-Yr Estimates via PolicyMap

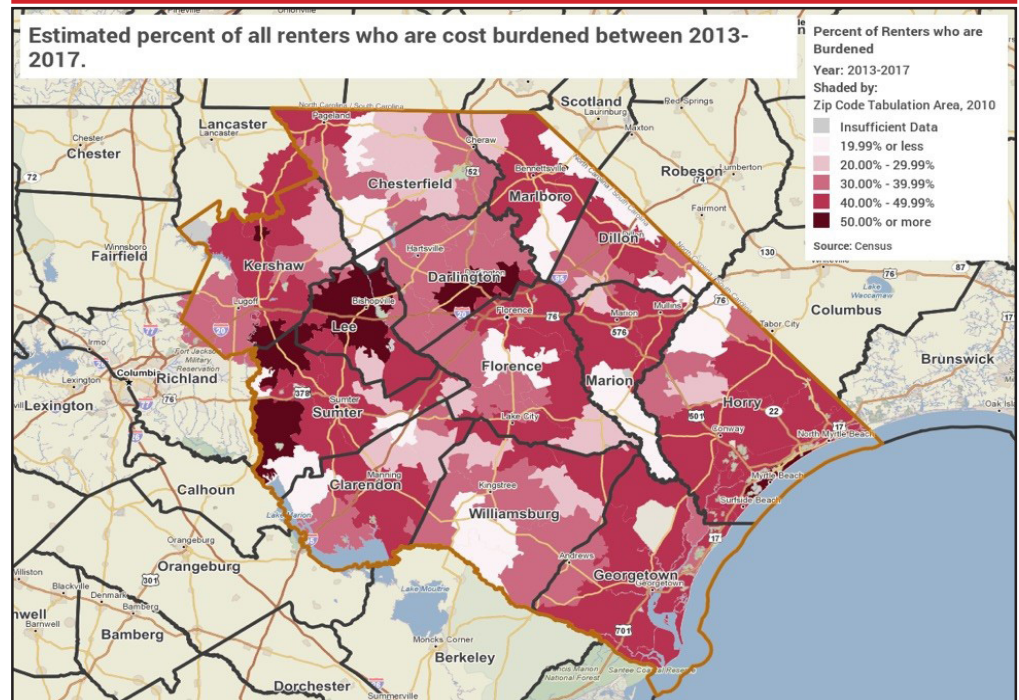
The distribution of cost burdened renters differs mostly from cost burdened homeowners. Myrtle Beach is still an area with relatively high cost burden, but there are also four areas throughout Sumter, Lee, Darlington and Kershaw counties that have relatively low rent but cost burdened renters.



Cost burdened homeowners are highest in three areas: around Kingstree in Williamsburg and Clarendon counties, a small area in Dillon County and area near Myrtle Beach in Horry County.

The affordability gap is the most extreme in Georgetown County, where a person earning the area median income can only afford a home that is more than \$200,000 less than the median listing price.

Map 18: Percent of Renters Who are Cost Burdened



Source: 2013-2017 ACS 5-Yr Estimates via PolicyMap

Affordability Gap

The affordability gap for a population is the difference between what a household can afford and what the median listing price is in the community. In all counties where listing data is available, the difference between what is affordable and what is available is off-kilter. The affordability gap is the most extreme in Georgetown County, where a person earning the area median income can only afford a home that is more than \$200,000 less than the median listing price. With the data available there are only two counties (Marion and Dillon) where a portion of LMI residents can afford the median listing price.

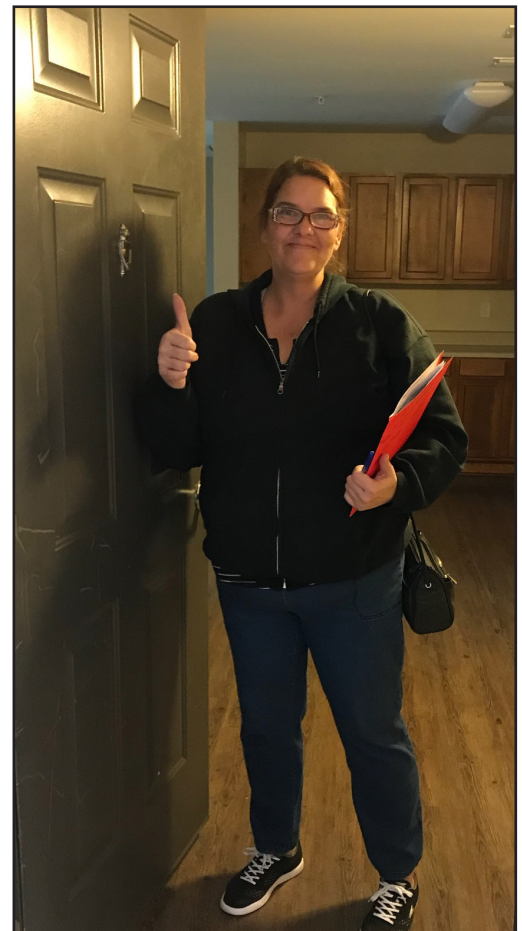


Table 27: Affordability Gap

Census Tract	Median Listing Price (\$)	Households Earning 100% AMI Gap/Surplus (\$)	Households Earning 80% AMI Gap/Surplus (\$)	Households Earning 50% AMI Gap/Surplus (\$)
		100% AMI \$126,222	80% AMI \$100,978	50% AMI \$63,111
Georgetown	327,950	-201,728	-226,972	-264,839
Clarendon	197,700	-71,478	-96,722	-134,589
Florence	197,400	-71,178	-96,422	-134,289
Kershaw	195,000	-68,778	-94,022	-132,389
Sumter	174,900	-48,678	-73,922	-111,789
Horry	170,900	-44,678	-69,922	-107,789
Darlington	149,900	-23,678	-48,922	-86,789
Chesterfield	141,000	-14,778	-40,022	-77,889
Marion	106,000	20,222	-5,022	-42,889
Dillon	99,500	26,722	1,478	-36,389
Lee	N/A	N/A	N/A	N/A
Marlboro	N/A	N/A	N/A	N/A
Williamsburg	N/A	N/A	N/A	N/A

Source: Zillow, April 30, 2019 (median listing price), 2013-2017 ACS (MHI)

Data Note 1: Affordable home prices are calculated by using 3x the percent of income. For example, a household making \$20,000 (100% AMI) could afford a home costing \$60,000.

Data Note 2: The median household income for the ECHO region is \$42,074.

Amount needed to afford home calculation is \$42,074 X 3 = \$126,222.

Publicly Supported Housing Demographics

The demographics of the participants in public housing are demographically very different than the population in the region as a whole, the population experiencing homelessness and participants in program offerings. The vast majority of public housing participants are black, more than 92 percent. As previously noted 33.5 percent of the total population, 42.2 percent of the population experiencing homelessness and 44.4 percent of program participants are black. This points to a significant disconnect between public housing and the rest of the area. There is also an extremely large female head of household population in public housing and residents are more likely to be disabled than those who are not in public housing.

Table 28: Public Housing Developments in the Region

	PHA Residents	% White	% Black	% Hispanic	% Elderly	% Disabled	% Female Head of HH
TCHC	2,890	6.8%	92.6%	0.7%	19.1%	31.7%	54.3%

Source: HUD, Resident Characteristics Report, May 31, 2019.

Data Note 1: Estimated by participant reporting.

Data Note 2: Percentages do not add up to 100% as families may report more than one characteristic.

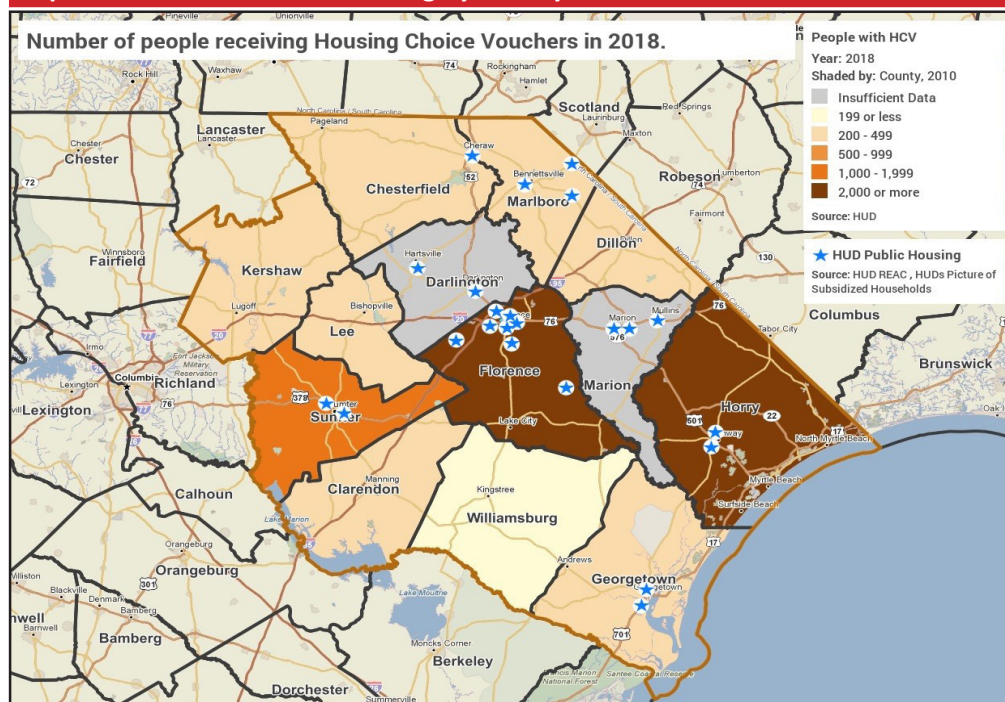
Data Note 3: Aggregated by 9 PHAs serving the area: SC025, SC031, SC041, SC043, SC051, SC067, SC069, SC085, SC089

Ample evidence exists that individuals and families with stable housing do better along all dimensions of life – drug and alcohol abuse goes down, dependence on social support services likewise and productivity and quality of life for the family improves. All of this contributes to improved community cohesion.

There was no data reported for housing voucher participants in the region.

The number of people who utilize Housing Choice Vouchers (HCV) appears to be closely tied to the location of large population centers. Horry County and Florence County both have more than 2,000 residents using HCVs while most other counties have fewer than 500. Williamsburg County has the fewest people using vouchers, fewer than 200.

Map 19: Location of Public Housing by County



Source: HUD

Conclusion

Homelessness continues to be an important issue that must be addressed throughout the region. The lack of affordable housing, particularly in urban areas, puts more and more households at risk of homelessness. Programs in the CoC tend to have similar demographics to the population experiencing homelessness at large. The region-wide population, however, has relatively fewer non-white residents than the population experiencing homelessness.

Wages have not kept pace with the rise in the cost of housing, conditions exacerbated by under-employment, unemployment and low wages. The preponderance of rural areas lacking access to services and economic opportunities compound the problem for rural dwellers. For urban dwellers, the issues are worsened by hyper-inflated housing costs. These conditions have contributed to the increase in the number of people experiencing homelessness in the region.

Ample evidence exists that individuals and families with stable housing do better along all dimensions of life – drug and alcohol abuse goes down, dependence on social support services likewise and productivity and quality of life for the family improves. All of this contributes to improved community cohesion.