



SOUTH CAROLINA Housing Needs Assessment

2021 Update:
State Overview



2021
MARCH

ABOUT SC HOUSING



SC Housing is a self-sustaining housing finance agency committed to ensuring that South Carolinians have the opportunity to live in safe, decent, and affordable housing. Agency operations are supported by a funding base that includes fees and other revenue earned through the administration of agency programs.

Vision

All South Carolinians have the opportunity to live in safe, decent and affordable housing.

Mission

Create quality affordable housing opportunities for the citizens of South Carolina.

Values

Every day, SC Housing serves the people of South Carolina with these values in mind:

COMMUNITY:

We help make big cities and small towns across the Palmetto State better places to live.

INTEGRITY:

We act ethically in everything that we do and treat our partners and customers with respect.

INNOVATION:

We are deeply motivated to pursue new and better ways to serve the people of our state.

PROFESSIONALISM:

We perform our tasks effectively and efficiently and steward resources responsibly.

EXPERTISE:

We are capable, resourceful, and deeply informed about housing issues in South Carolina.

Table of Contents

Letter from the Executive Director.....2

Executive Summary.....3

Supply and Demand.....4

Severe Cost Burden6

Housing Wage.....8

Subsidized Housing10

Eviction Filings12

Homelessness14

Shelter Poverty16

@SCHousing.com



Prepared by Bryan P. Grady, Ph.D., Chief Research Officer

Assisted by Ethan Magnuson
SC Housing intern, University of South Carolina

MESSAGE FROM THE EXECUTIVE DIRECTOR



An increasing number of individuals and families are struggling to meet their basic need for shelter. According to the most recent federal data, nearly a quarter of S.C. renter households spend more than half their income on housing.

As SC Housing embarks on its 50th anniversary in 2021, it is no coincidence that our theme is “Turning Challenges into Opportunities.” The global pandemic has disrupted the lives of many in our state, and points to the complexity of housing needs families are experiencing. However, we stand steadfast in our commitment to helping South Carolinians find and connect with opportunities for safe, decent and affordable housing — a challenging, but critical, mission.

In an effort to find those opportunities, our agency has worked to become data-driven and research-focused. A key piece of that work has been our Housing Needs Assessment, which was first published in 2019 and is now updated for 2021.

While the data highlights some of the underlying challenges that our state is facing in the housing market, especially in the midst of a pandemic and looming eviction crisis, we hope that it will also help inform important conversations about possible solutions around affordable housing and the needs of citizens.

An increasing number of individuals and families are struggling to meet their basic need for shelter. According to the most recent federal data, nearly a quarter of S.C. renter households spend more than half their income on housing. This means that in all but six of the state’s counties, the average renter cannot afford a basic two-bedroom apartment. These factors are combining to intensify the state’s eviction situation, in which there was one filing for every four renters in 2019 – increasing the likelihood that even more families will be displaced or possibly face homelessness.

We know that this data represents families in dire need of our help. Therefore, SC Housing continues

to address the state’s critical need for affordable housing by working with housing advocates and partners throughout the state. In 2020, we used \$5 million of agency disaster relief funds to stand up a rental assistance program until federal assistance became available. In December 2020, we stepped in again to administer \$25 million of rental and mortgage assistance made available through federal funds to those who might find themselves on the brink of “shelter poverty” as described in this report.

We believe that it is important to understand what is driving the housing needs of our state and keep this data in the forefront as we make decisions that impact our neighbors. We continue to look to the needs assessment for help in incentivizing development of affordable housing where it is needed most, particularly in underserved communities. Data analysis from the initial Housing Needs Assessment has informed the design of funding pools for the agency’s competitive Low-Income Housing Tax Credit (LIHTC) program and its scoring criteria, as well as the Small Rental Development Program for its 2020 and 2021 funding cycles.

We welcome the opportunity to share more information with those in your community. As reflected in our 50th Anniversary theme, we remain committed to turning challenges into opportunities, and invite you to join us on a “journey of hope” that all South Carolinians will be able to have safe, decent and affordable housing!

Respectfully submitted,

Bonita Shropshire

Bonita Shropshire

EXECUTIVE SUMMARY

The dynamics of the state's demographics, economy, and real estate market are such that housing in South Carolina is becoming less affordable and attainable over time. The costs of ownership and renting are both far outpacing income, and the inventory of starter homes is very small.

Over 140,000 renter households experience severe cost burden, meaning that they spend more than half their gross income on rent or have no income at all. This represents 24 percent of all renters in South Carolina.

In 40 of 46 counties statewide, the average South Carolina renter cannot afford a basic two-bedroom apartment without overextending their budget, and most workers in the state's most common occupations are similarly distressed.

There are 72,565 subsidized housing units in South Carolina, only enough to serve 20 percent of low-income renters statewide. Over 30 percent of those

not receiving assistance reside in the state's three most populated counties.

A new analysis of South Carolina magistrate court records details the breadth and depth of the state's ongoing eviction emergency. More than 151,000 eviction cases were filed statewide in 2019, or about one for every four renter households.

The [2020 South Carolina State of Homelessness Report](#) quantifies the plight of thousands of our fellow citizens experiencing severe housing instability. Nearly 13,000 public school students do not have a permanent residence, or one in 60 statewide.

Even as the broader economy was going strong in 2019, shelter poverty remained very common in South Carolina, afflicting 31 percent of households, and the pull on the state's economy caused by housing unaffordability increased by another \$1 billion.

24%



Over 140,000 renters

SPEND MORE THAN HALF THEIR GROSS INCOME ON RENT



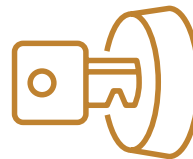
40 out of 46 counties

A BASIC TWO-BEDROOM APARTMENT IS NOT AFFORDABLE



13,000 public school students

DO NOT HAVE A PERMANENT RESIDENCE



72,565 available subsidized units

ENOUGH FOR ONLY 20% OF LOW-INCOME RENTERS



More than 151,000 eviction cases filed

OR ONE IN EVERY FOUR RENTERS

31% SC households in shelter poverty

SUPPLY AND DEMAND

The dynamics of the state’s demographics, economy, and real estate market are such that housing in South Carolina is becoming less affordable and attainable over time. The costs of ownership and renting are both far outpacing income, and the inventory of starter homes is very small.

and loan volumes increased for single-family home purchases, many renters are suffering immensely due to lost income and [untold numbers may be facing eviction](#). While comprehensive data are unavailable, resources like Track the Recovery indicate that white collar industries have recovered, but low-wage jobs have only partially come back, with many sectors like dining, nightlife, travel, and personal care facing reduced demand due to public health risks. A complete accounting of the effects cannot be done until the virus subsides and official data can be produced.



2020 has been a year to forget in many ways. Thousands have died, tens of thousands were sickened, and hundreds of thousands were put out of work at least temporarily in South Carolina as a result of the COVID-19 pandemic. While home prices

Let’s step back and look at some long-run trends. (Exhibit 1). 2000 and 2019 were both years that represented the top of the business cycle, meaning that they were the high-water marks of an economic expansion that immediately preceded a recession. How do they compare in South Carolina on some basic measures? The state has grown appreciably in the past two decades, and the typical household is earning slightly more than in 2000 after inflation (52 percent vs. 41 percent). That said, typical housing costs for renters and owners alike have grown far faster than earnings, with median rents (including utilities) increasing by over 80 percent and the value of a typical single-family home increasing nearly 90 percent. The ratio of median home value to median household income—in other words, the number of years one would have to work to earn what a home is worth—increased by 25 percent. While this has been mitigated by record-low interest rates in recent years, one assumes this is not a permanent state of affairs.

Exhibit 1: Statistics for South Carolina, 2000 and 2019

	2000	2019	Change
Total Population	4,012,012	5,148,714	+28.3%
Median Household Income	\$37,082	\$56,227	+51.6%
Median Gross Rent	\$510	\$922	+80.8%
Median Single-Family Home Value	\$94,900	\$179,800	+89.5%
Home Value / Household Income	2.56	3.20	+25.0%
Consumer Price Index Non-Shelter	165.7	234.2	+41.3%

Source: 2000 Decennial Census, 2019 American Community Survey, Bureau of Labor Statistics

This analysis, however, fails to fully capture the scale of the issue in three ways. First, the use of medians here means that we are only focusing on the middle class, whereas the challenges facing the least fortunate are even more dramatic. Second, while overall population growth was 28 percent during this period, most counties in South Carolina are losing residents, meaning the state’s major metropolitan areas are experiencing an even higher rate of growth. Lastly, these home values reflect the entire housing stock, not necessarily homes that are on the market. Because of increasing construction costs, there is limited supply of new housing at lower price points, and reduced mobility means that fewer homes are on the market at any one time, driving up the cost of houses that are available.

Data from South Carolina Association of Realtors (Exhibit 2) highlights the magnitude of the problem. On an annualized basis, as of December 2020, there were 104,998 pending home sales, up only five percent from the prior year. Two-thirds of those sales were for more than \$200,000, up from 57 percent just a year ago. Meanwhile, sales below \$150,000 plunged precipitously, down 29 percent year over year.

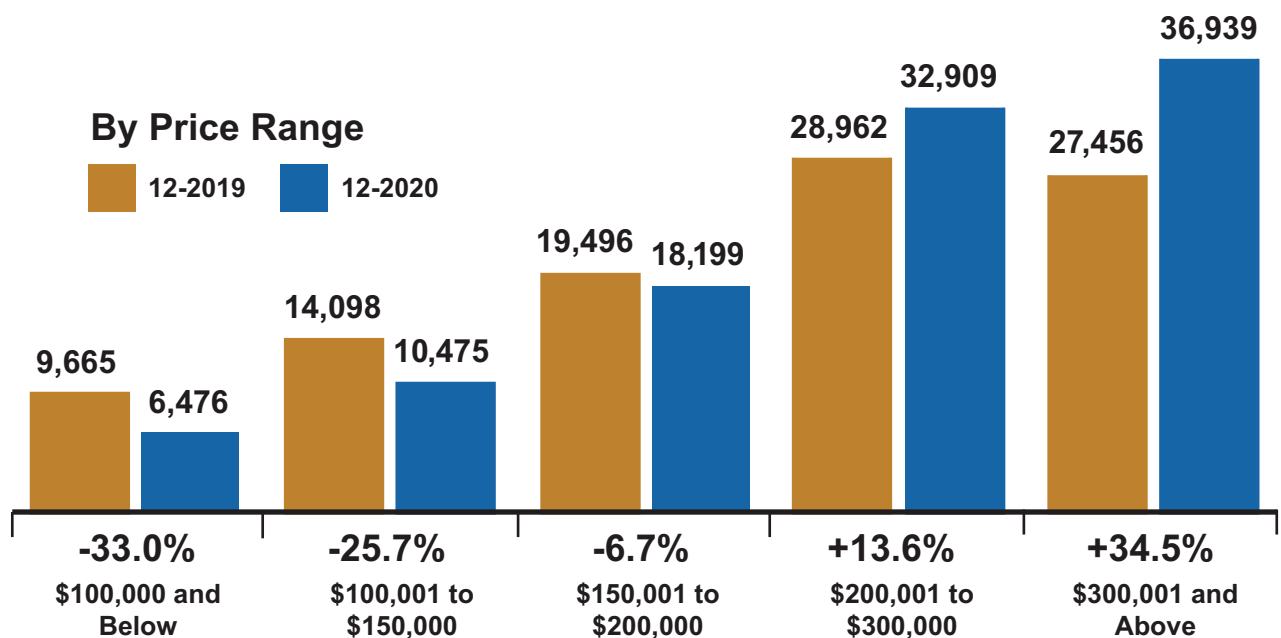
This is taking place even as the inventory of housing

is plunging at all price points; in December 2020, there were only enough homes on the market to meet 1.9 months of demand, compared with 3.2 one year before and a high of 16 in mid-2009. This increasing shortage of homes inevitably leads to fewer people able to buy into homeownership due to limited supply and associated price pressures.

Ultimately, the housing needs of South Carolina require options to serve extremely low-income renters, high-income homeowners, and all price points and lengths of occupancy in between. Some may require financial assistance, but all require engagement from both private and public sector actors alike. Local governments can make the construction and redevelopment of many types of new housing not only possible, but desirable, and the private sector has opportunities to create housing that satisfies all market segments. If any South Carolinian is unable to find a safe, decent, and affordable home that meets their needs, that causes ripple effects that dislocate households both up and down the economic ladder.

The remainder of this update will refresh the data presented in the original 2019 report.

Exhibit 2: Year-over-Year Change in Pending Home Sales by Price, December 2020



Source: South Carolina Association of Realtors

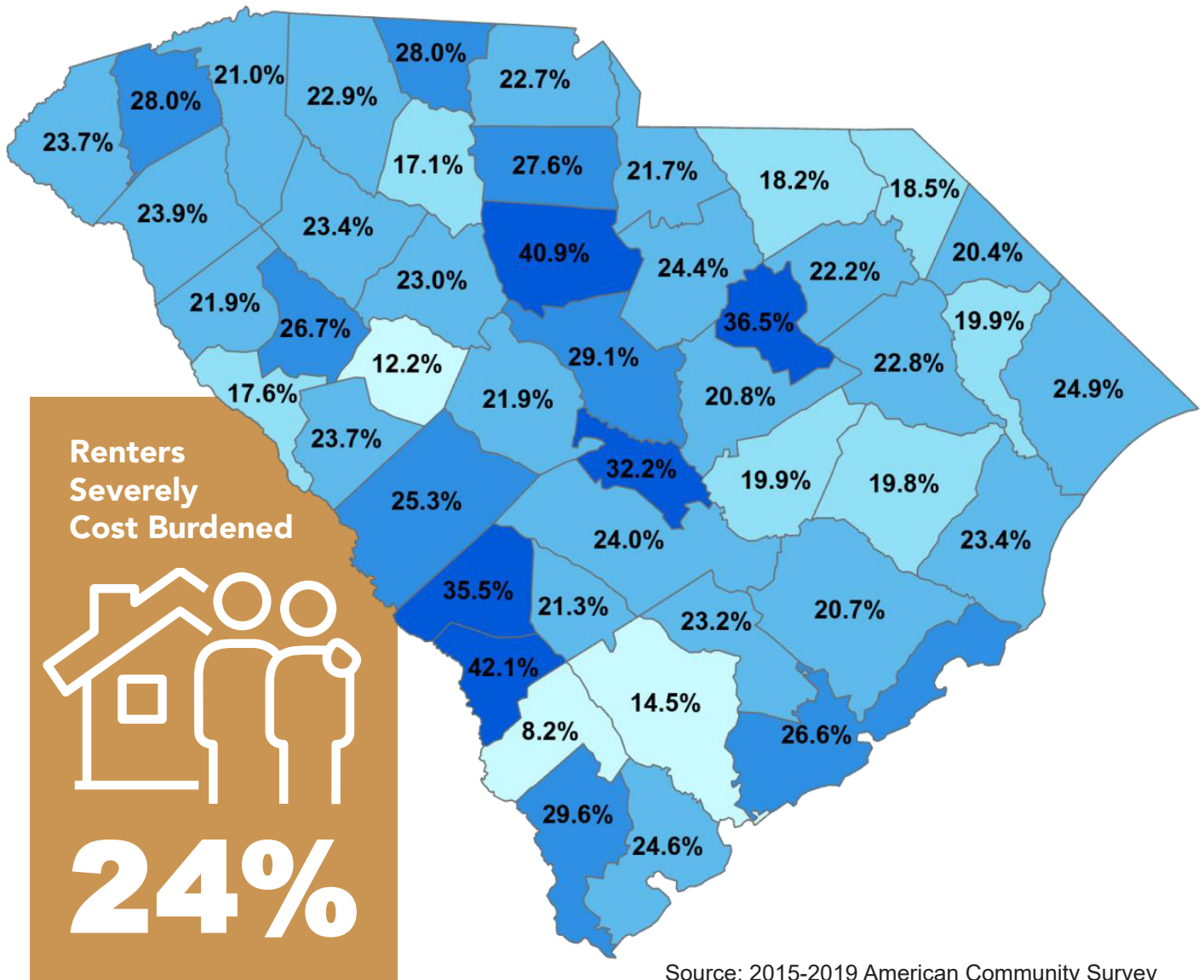
SEVERE COST BURDEN

Over 140,000 renter households experience severe cost burden, meaning that they spend more than half their gross income on rent or have no income at all. This represents 24 percent of all renters in South Carolina.

Severe renter cost burden, defined as a household spending at least half of income on rent and utilities

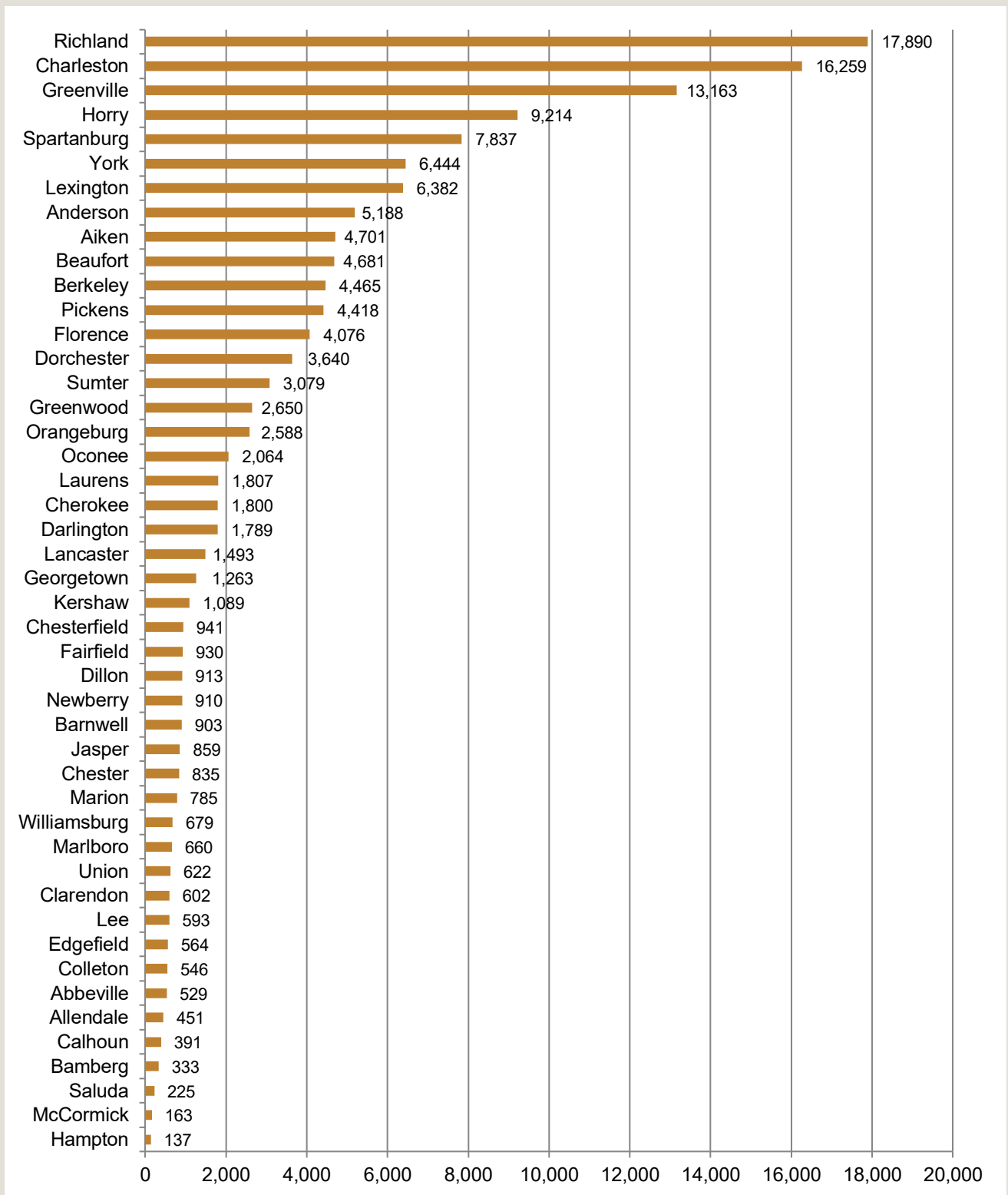
or not having any income at all, was experienced by 141,551 households statewide, according to the 2015-2019 American Community Survey (ACS). This represents 24 percent of renters in South Carolina. Among the state's counties, however, Allendale and Fairfield have rates above 40 percent, followed by Barnwell, Lee, and Calhoun also being above 30 percent. Exhibit 4 provides the raw count of households falling in this category; Richland has nearly 18,000, while every county statewide has at least 100.

Exhibit 3: Rate of Severe Renter Cost Burden by County



Source: 2015-2019 American Community Survey

Exhibit 4: Number of Severely Cost Burdened Renter Households by County



Source: 2015-2019 American Community Survey

HOUSING WAGE

In 40 of 46 counties statewide, the average South Carolina renter cannot afford a basic two-bedroom apartment without overextending their budget, and most workers in the state’s most common occupations are similarly distressed.

The average South Carolinian seeking to rent a two-bedroom apartment at HUD fair market rent without spending more than 30 percent of their income

must make \$17.30 per hour, which NLIHC calls the “housing wage,” but the average hourly wage of a South Carolina renter is only \$13.52. Both figures vary by county: Housing wages range from \$12.52 in many rural counties to \$22.67 in the three-county Charleston region, and average renter wages range from just \$6.77 in Clarendon to \$19.00 in Berkeley. This means just six counties are considered to be affordable for the average renter, up from five in 2019, while such wages can only barely cover half the rent in some areas.

Exhibit 5: Gap between Average Hourly Renter Wage and Two-Bedroom Housing Wage by County

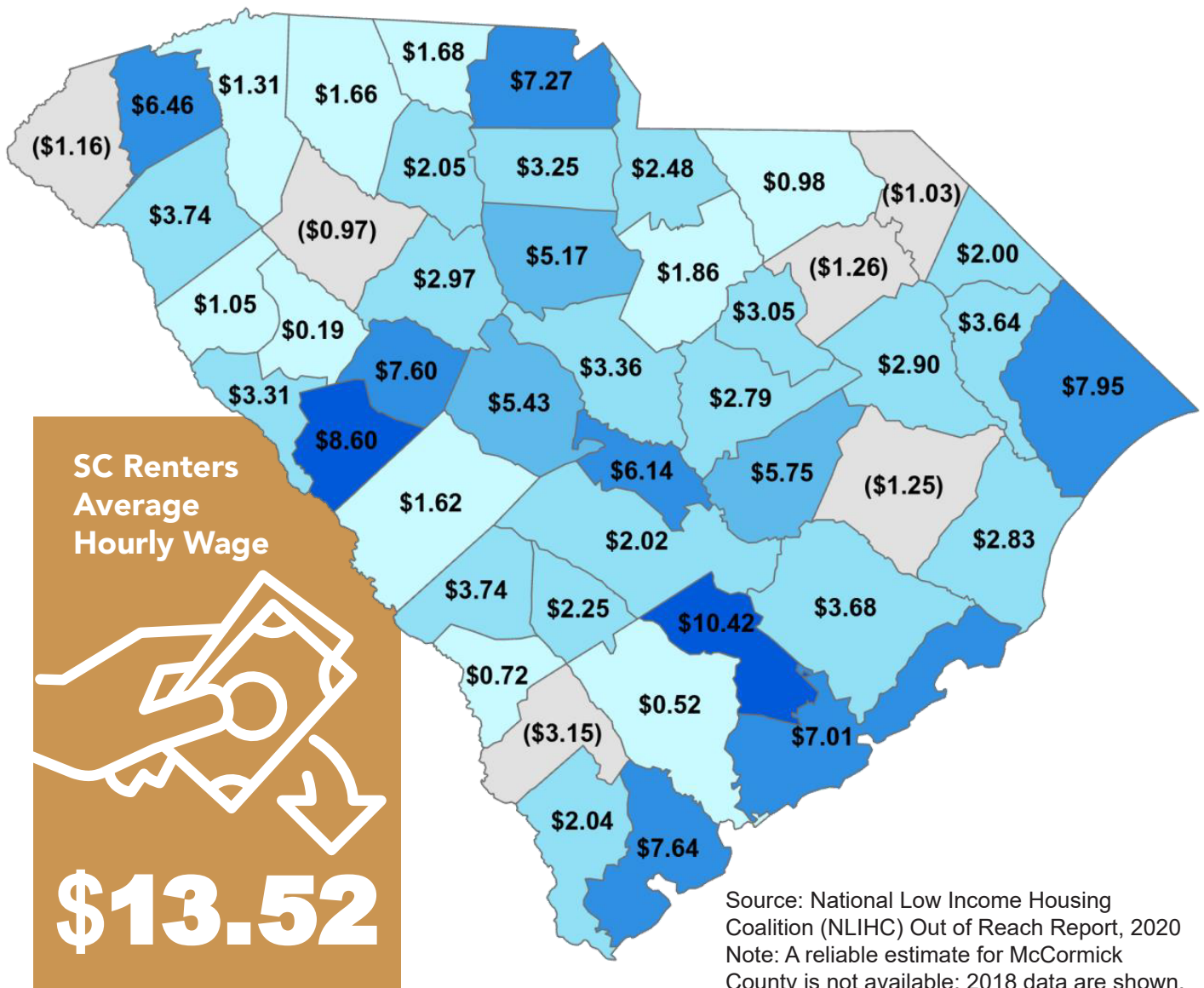


Exhibit 6: Average Hourly Wage for Top 30 Occupations in South Carolina

Among the 30 most common occupations in South Carolina, 20 have an average hourly wage that is less than the \$17.30/hour required to afford a basic two-bedroom apartment in South Carolina without being cost burdened, assuming a full-time schedule. This includes all six most common jobs and eight of the top nine. This underscores the need for housing that supports the state's workforce.

Occupation	Jobs	Wage
Fast Food and Counter Workers	73,730	\$9.20
Retail Salespersons	71,670	\$11.54
Cashiers	64,700	\$10.03
Laborers and Freight, Stock, and Material Movers, Hand	64,150	\$13.70
Customer Service Representatives	51,510	\$15.62
Miscellaneous Assemblers and Fabricators	47,820	\$16.60
Registered Nurses	46,860	\$31.27
Waiters and Waitresses	40,370	\$9.15
Office Clerks, General	34,230	\$13.48
Secretaries and Administrative Assistants	34,170	\$17.72
General and Operations Managers	33,130	\$40.43
Janitors and Cleaners, Except Maids and Housekeeping Cleaners	30,420	\$11.13
Home Health and Personal Care Aides	29,510	\$10.76
Heavy and Tractor-Trailer Truck Drivers	29,350	\$20.53
Stockers and Order Fillers	28,940	\$12.14
Maintenance and Repair Workers, General	27,430	\$17.25
First-Line Supervisors of Office and Administrative Support Workers	26,270	\$24.14
Cooks, Restaurant	25,190	\$12.12
Elementary School Teachers, Except Special Education	22,550	\$25.31
First-Line Supervisors of Retail Sales Workers	22,400	\$18.15
Sales Representatives, Wholesale and Manufacturing	21,360	\$27.62
Nursing Assistants	19,380	\$12.53
Bookkeeping, Accounting, and Auditing Clerks	18,780	\$17.76
First-Line Supervisors of Food Preparation and Serving Workers	17,850	\$15.30
Construction Laborers	17,620	\$15.27
Maids and Housekeeping Cleaners	16,010	\$10.04
Accountants and Auditors	15,980	\$29.55
Teaching Assistants, Except Postsecondary	15,640	\$11.07
Security Guards	15,430	\$13.06
Landscaping and Groundskeeping Workers	15,300	\$13.60
All Occupations	2,107,160	\$17.02
One-Bedroom Housing Wage	n/a	\$14.83
Two-Bedroom Housing Wage	n/a	\$17.30

Source: National Low Income Housing Coalition (NLIHC) Out of Reach Report, 2020

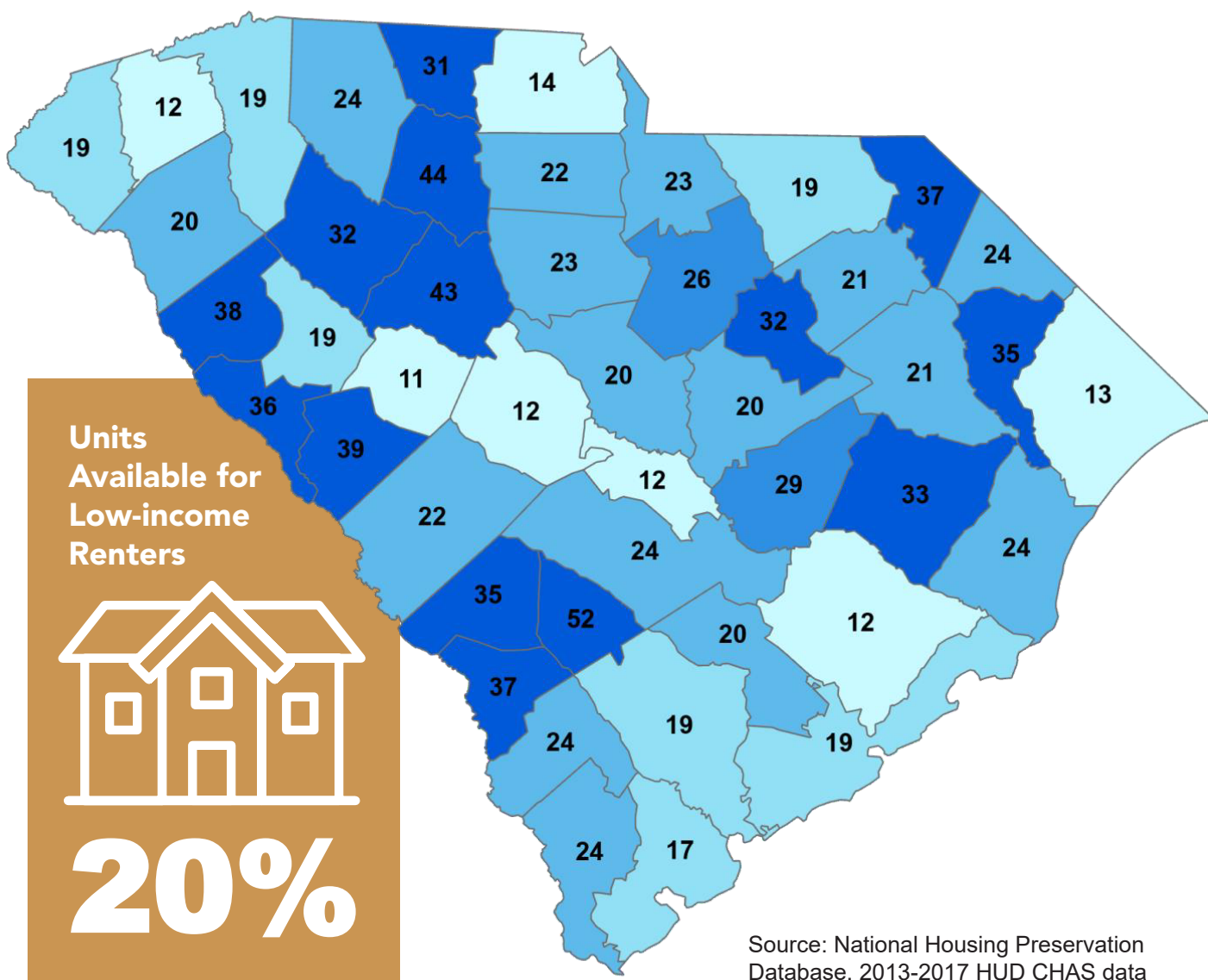
SUBSIDIZED HOUSING

There are 72,565 subsidized housing units in South Carolina, only enough to serve 20 percent of low-income renters statewide. Over 30 percent of those not receiving assistance reside in the state's three most populated counties.

There are 72,565 rental homes at 1,562 properties with federal affordability restrictions statewide, slightly more than reported in 2019. This includes recipients of funding from HUD or U.S. Department

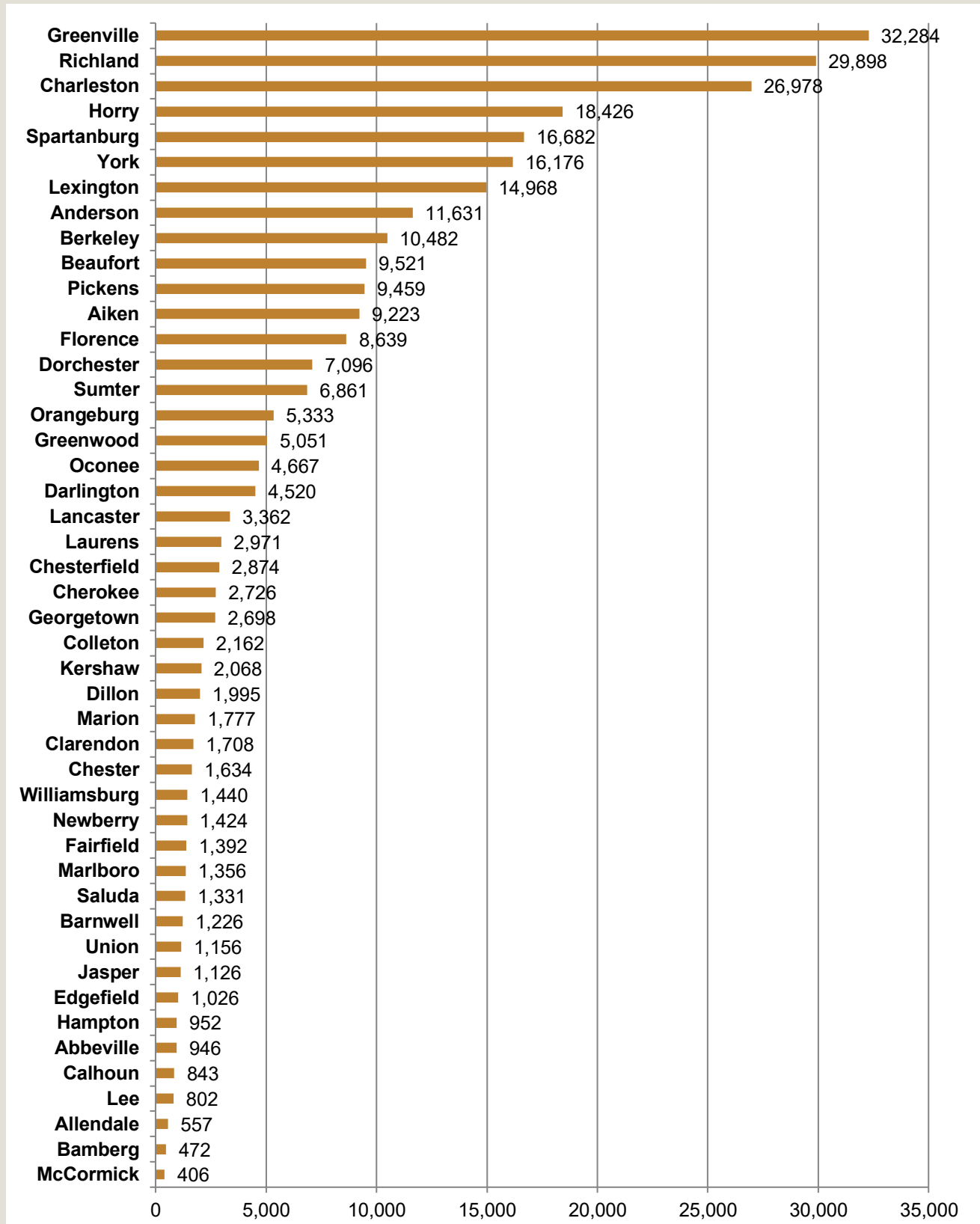
of Agriculture (USDA) Rural Development programs plus projects awarded LIHTC financing while excluding Housing Choice Vouchers or other tenant-based assistance. This is still only enough affordable housing to serve one in five of South Carolina's 362,890 renter households. By this measure, Saluda County has the most severe shortage, serving only one in nine renters. In aggregate, Greenville (32,284), Richland (29,898), and Charleston (26,978) are the counties with the highest number of unsubsidized low-income renter households; all but three counties statewide have a shortage of at least 800 units.

Exhibit 7: Subsidized Rental Housing Units per 100 Low-Income Renters by County



Source: National Housing Preservation Database, 2013-2017 HUD CHAS data

Exhibit 8: Low-Income Renter Households Living in Unsubsidized Housing by County



Source: National Housing Preservation Database, 2013-2017 HUD CHAS data

EVICTION FILINGS

A new analysis of South Carolina magistrate court records details the breadth and depth of the state’s ongoing eviction emergency. Over 151,000 eviction cases were filed statewide in 2019, with at least one in four leading to an order of removal.

The first iteration of this volume included data from the Eviction Lab at Princeton University. Their work found that, in 2016, our state had the highest rate of evictions in the country by nearly a factor of two. While groundbreaking, this information has not been updated since. In an effort to update these figures, SC Housing requested records from South Carolina Court Administration. Due to a variety of moratoria

on evictions in 2020 as a result of the pandemic, 2019 data are reported here.

First, note that the map reflects total cases, not actual evictions. Overall, the analysis finds there were 151,061 eviction filings among 587,423 renter households in 2019, representing an eviction filing rate of 25.7 percent; this is somewhat higher than the 19.2 percent rate reported by Eviction Lab for 2016 based on incomplete records. About half of all records do not have a clear case resolution, but there were at least 38,411 orders of removal, which means the eviction rate was at minimum 6.5 percent and, in fact, likely much higher. As in the Princeton data, Florence (46.1 percent) and Cherokee (43.3 percent) had the two highest rates of eviction filing.

Exhibit 9: Eviction Filings as Percent of Renter Households by County, 2019

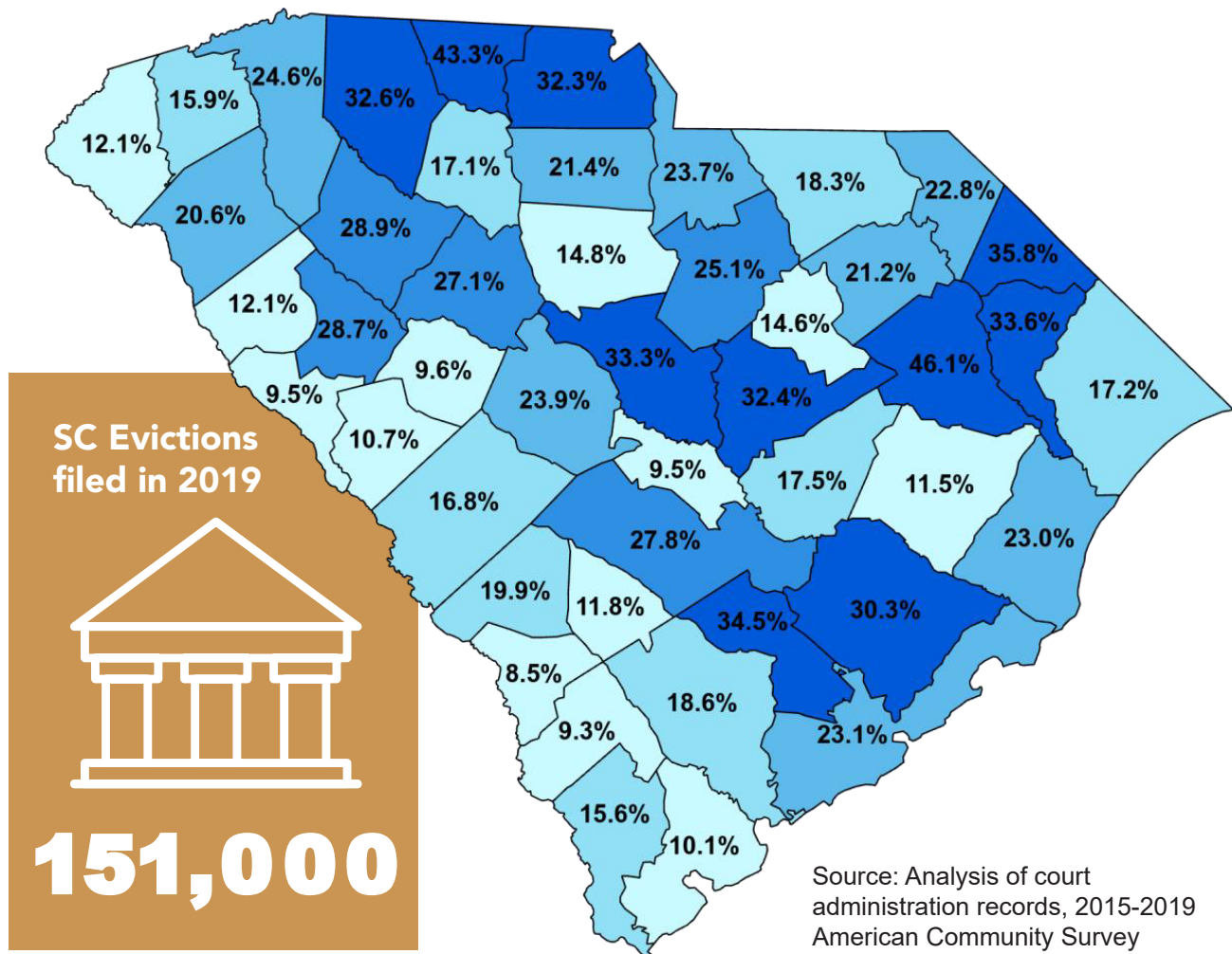


Exhibit 10: Top Places for Eviction Filings as a Percent of Renter Households, 2019

Municipalities, 2,000+ Renter Households				Municipalities, 500-1,999 Renter Households			
City/Town	Filings	Renters	Rate	City/Town	Filings	Renters	Rate
Gaffney	1,218	2,026	60.1%	Abbeville	940	940	100.0%
Florence	3,623	6,486	55.9%	Dillon	786	1,041	75.5%
Rock Hill	6,273	13,882	45.2%	Duncan	418	555	75.3%
Greenwood	1,738	4,645	37.4%	Marion	727	1,262	57.6%
Orangeburg	940	2,525	37.3%	Georgetown	751	1,598	47.0%
North Charleston	8,457	23,107	36.6%	Clinton	676	1,616	41.8%
Sumter	2,752	7,536	36.2%	Honea Path	212	517	41.0%
Spartanburg	2,907	8,149	35.7%	Camden	279	683	40.8%
Summerville	2,136	7,048	30.3%	Moncks Corner	531	1,326	40.0%
Easley	881	3,116	28.3%	Forest Acres	440	1,111	39.6%
Municipalities, 100-499 Renter Households				Census Designated Places 100+ Renter Households			
City/Town	Filings	Renters	Rate	Place	Filings	Renters	Rate
West Pelzer	105	126	83.3%	East Gaffney	236	281	84.0%
Springdale	193	281	68.7%	Golden Grove	126	179	70.4%
Chesnee	59	125	47.2%	St. Andrews	4,033	6,489	62.2%
Pine Ridge	73	171	42.7%	Lugoff	374	612	61.1%
Fort Lawn	43	114	37.7%	Sangaree	417	694	60.1%
Chesterfield	52	151	34.4%	Cherryvale	341	586	58.2%
Andrews	125	394	31.7%	Wedgfield	68	117	58.1%
Harleyville	35	112	31.3%	Springdale	147	264	55.7%
South Congaree	81	264	30.7%	Powdersville	477	866	55.1%
Jonesville	32	105	30.5%	Wilkinson Heights	167	331	50.5%

Source: Analysis of court administration records, 2015-2019 American Community Survey

The tables above provide a closer look at eviction rate filings in communities of various sizes. Among the state's cities and towns with at least 2,000 renter households, Gaffney and Florence had filing rates well above any other municipality. For mid-sized municipalities, Abbeville had a filing rate of 100 percent (940 filings for 940 renters), followed by Dillon and Duncan at 75 percent. Among small cities and towns, West Pelzer and Springdale had exceptionally high filing rates relative to their peers. Last, East Gaffney had the highest filing rate for unincorporated communities; St. Andrews, the state's most populous census designated place, placed third. A full report on these data is in development.

[Research by the Eviction Lab team](#) indicates that South Carolina's policies are well outside the norm when it comes to landlord-tenant relations. In particular, they highlight the state's low filing fee of \$40 for an eviction case. This makes it possible to use the eviction process not as a last resort for removing a dangerous or indigent tenant, but a means of leveraging the fear of losing their home as a means of maximizing revenue. Beyond the immediate loss of a place to live, having an eviction on one's record makes renting in the future much more difficult; such dislocation can also lead to job loss and reduced educational progress by affected children, among other adverse impacts. Even if an eviction filing does not result in a removal, the housing instability caused by the threat of losing one's home can still cause substantial adverse consequences, and because eviction records are public and often unclear, dismissed or successfully contested cases can still restrict future housing choice.

HOMELESSNESS

[The 2020 South Carolina State of Homelessness Report](#) quantifies the plight of thousands of our fellow citizens experiencing severe housing instability. Nearly 13,000 public school students do not have a permanent residence, or one in 60 statewide.

Every year, the South Carolina Interagency Council on Homelessness publishes a report about how many people are unable to access any permanent housing at all. Despite the stereotype that everyone on the streets is a chemically dependent vagrant, most are simply people who received a bad break or two and had nowhere to turn. Many adults experiencing homelessness are gainfully employed, and tragically, much of this population consists of children.

There are three primary means of quantifying the scale of homelessness. The simplest is to simply try to count people. The state's four continua of care (CoCs), which oversee the provision of federal funds to homelessness service providers, are required by HUD to conduct a point-in-time (PIT) count. This census attempts to identify all people experiencing homelessness in a single night. On January 22, 2020, there were 4,268 such individuals counted statewide. This represents a slight increase from the prior year's figure of 4,172. Among the state's counties, more than half were counted in Horry (807), Richland (743), or Greenville (734). This is an incomplete count, however, as individuals without a place to live are naturally difficult to locate if they are not already in a shelter.

The second method is to identify individuals accessing homelessness services. Again, HUD requires CoCs to work with service providers to enter client information into a Homeless Management Information System (HMIS) database for reporting purposes. Between October 1, 2018, and September 30, 2019 (i.e., Federal Fiscal Year, or FFY, 2019), 10,986 people were included in the state's HMIS records. This is down modestly

from 11,338 clients two years prior. That figure, too, is still incomplete, as it does not count people who are homeless but do not seek assistance, nor does it count those who seek aid from organizations that are not federally funded, including many faith-based charities.

The third approach is substantially different. Under the federal McKinney-Vento (M-V) Act, public school districts must identify students that are known to be experiencing homelessness and report these data to the South Carolina Department of Education. Unlike HUD, this statute has a broader definition of homelessness that includes any transitory arrangement, such as living in a motel or being "doubled up" in someone else's home. As a result, these figures are higher, despite including only students from kindergarten through 12th grade. Across South Carolina, 12,789 students were



identified as experiencing homelessness during the 2018-19 academic year, up slightly from 12,660 in 2017-18. This represents one out of 60 students enrolled statewide; on average, then, there is a child without a permanent place to live in every second or third classroom.

Exhibit 11: Map of the State's Continuums of Care

Exhibit 11 shows the counties that are part of each CoC, while Exhibit 12 reports homelessness data by CoC for the point-in-time count and McKinney-Vento tabulation.

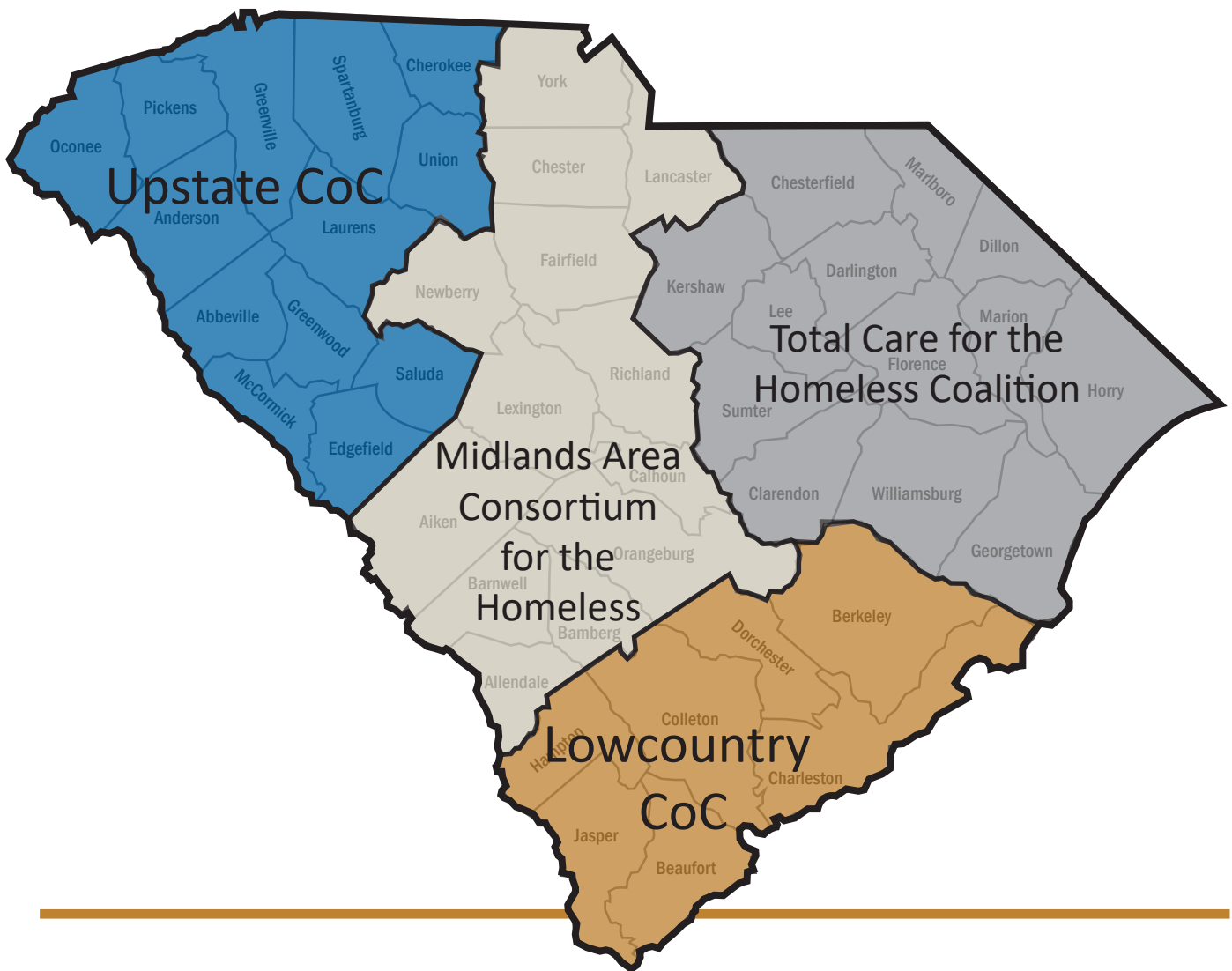


Exhibit 12: Individuals Experiencing Homelessness by Continuum of Care

Continuum of Care	PIT Count	M-V Data
Lowcountry Continuum of Care	433	1,611
Midlands Area Consortium for the Homeless	1,121	3,028
SC Upstate Continuum of Care	1,536	6,201
Total Care for the Homeless Coalition	1,178	1,645
State Total	4,268	12,789

Source: 2020 South Carolina State of Homelessness Report

Note: Statewide M-V total includes 304 charter school students not counted within any CoC.

SHELTER POVERTY

Even as the broader economy was going strong in 2019, shelter poverty remained ubiquitous in South Carolina, afflicting 31 percent of households, and the drag on the state’s economy caused by housing unaffordability increased by another \$1 billion.

As discussed in the 2019 report, the standard metric of housing costs as a percentage of income was used to show how distorted a household’s budget can become. While this is a quick calculation to make, it is imperfect and incomplete. This was addressed using shelter poverty, which takes into account a household’s essential expenditures, based on its composition and location. These data have been updated in a new report, [The Self-Sufficiency Standard for South Carolina 2020](#), prepared for the United Way of South Carolina. Additionally, as with other metrics in this report, we have updated data from the U.S. Census Bureau. Below is a summary of the results based on de-identified results of the 2019 American Community Survey.

In total, there are 590,934 South Carolina households experiencing shelter poverty, or 30.9 percent of those for whom an estimate could be computed. This is essentially unchanged from 2013-2017 data, when 585,300 households (31.5 percent) were in this condition. The overall level of shelter poverty, however, was \$9.4 billion in 2019, or \$1 billion higher than the 2013-2017 average calculated previously. **In other words, insufficiently affordable housing cost the State of South Carolina \$9.4 billion in 2019.** This is because high housing costs lead those in shelter poverty to be \$9.4 billion short in meeting their basic needs, ranging from food and clothing to child care.

To put this figure in perspective, this means that the average household in shelter poverty experienced a shortfall of \$15,881 due to their housing costs. This comes out to \$1,823 for every South Carolinian, \$109 above the 2013-2017 average. The gap caused by shelter poverty is filled with public assistance, help from friends and family, or charity; sometimes, it is not filled at all, compromising the current and future health and security of families statewide.



Conditions vary substantially based on the nature of one’s housing. Just over half (51 percent) of renters experience shelter poverty; meanwhile, 19 percent of homeowners with a mortgage and 28 percent of homeowners without a mortgage experience shelter poverty. Even without making a monthly payment, related expenses including insurance, taxes, and utilities are enough to cause distress for many in the last group, who are disproportionately likely to be older adults on fixed incomes. Unfortunately, given the economic distress that many faced in 2020, these numbers will no doubt be much higher when the survey response data are released later this year.

Exhibit 13: State Overview of Shelter Poverty, 2019

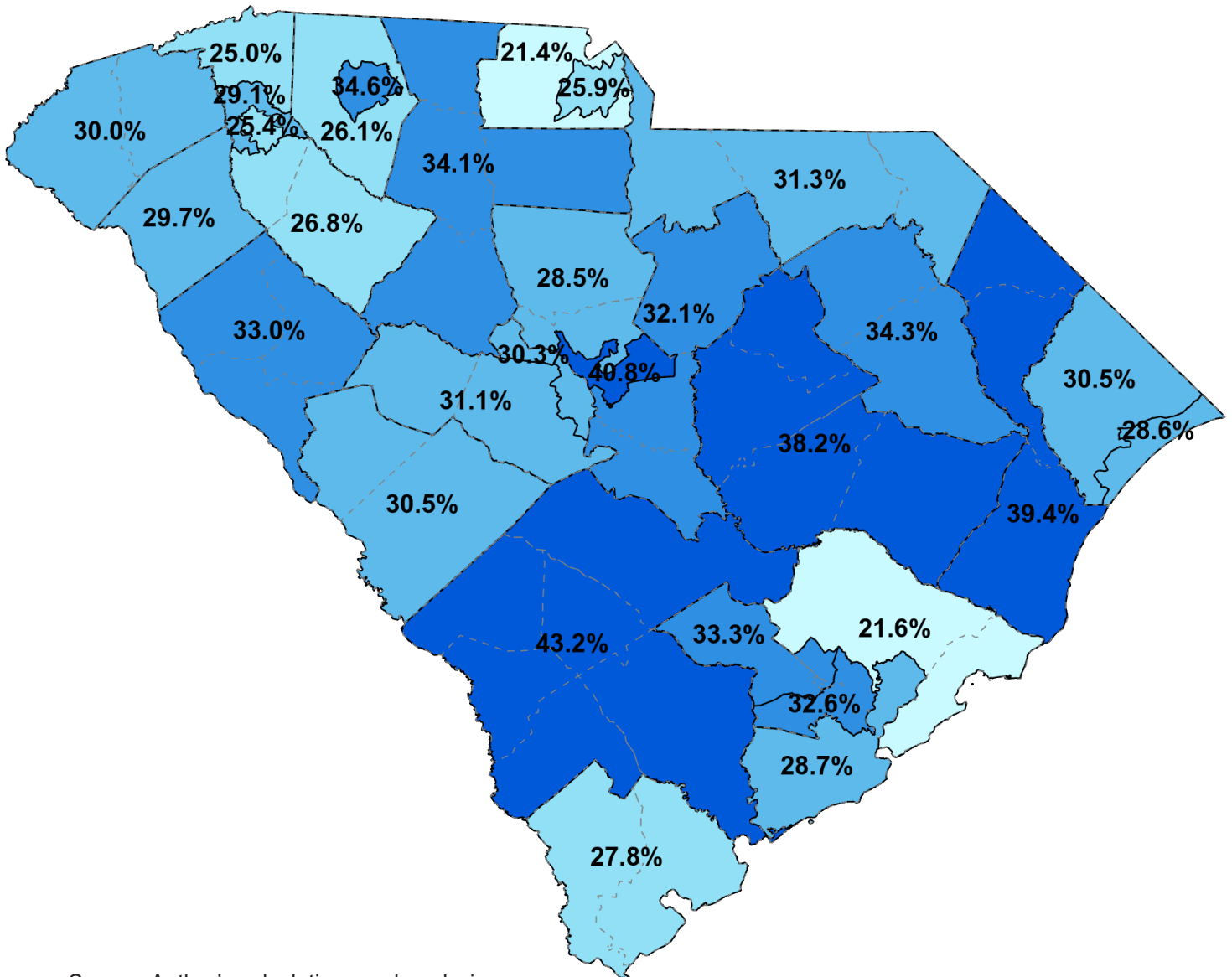
Tenure	Count of Households	Shelter Poor Households		Depth of Shelter Poverty	
		Number	Rate	Total	Average
Renters	569,291	290,168	51.0%	\$5,118,530,859	\$17,640
Mortgagors	779,326	145,987	18.7%	\$2,469,306,269	\$16,915
Other Owners	563,330	154,779	27.5%	\$1,796,591,950	\$11,607
Total	1,911,947	590,934	30.9%	\$9,384,429,077	\$15,881

Source: Author’s calculations and analysis

Exhibit 14: Percent of Households Experiencing Shelter Poverty by Public Use Microdata Area, 2019

These data can be broken down geographically into 30 regions designated by the U.S. Census Bureau. This degree of economic distress is a reality everywhere in South Carolina, though there are substantial regional variances; shelter poverty is more than twice as high in the rural southern part of the state than in the fringe of York County. Overall, while the rates of shelter poverty tend to be highest in rural areas, the Columbia area stands out as an exception. The severity of deprivation as measured by the depth of shelter poverty, however, is generally highest in urban areas, particularly in and around Charleston.

An explanation of the methods used here is provided in the Appendix of the original 2019 report.



Source: Author's calculations and analysis

**In 2019, shelter poverty
in South Carolina
afflicted**

31% of households

The drag on the
state's economy
caused by
housing
unaffordability
increased by

\$1 billion



SCHousing.com

CONNECT WITH US

Facebook:

[/SCStateHousing](#)

Twitter:

[@SCStateHousing](#)

Instagram:

[@scstatehousing](#)

LinkedIn

[@SC Housing](#)



South Carolina State Housing Finance
and Development Authority
300-C Outlet Pointe Boulevard
Columbia, S.C. 29210

2021 MARCH

