POVERTY SNAPSHOT

Mecklenburg County





Prepared by: UNC Charlotte Urban Institute July 31, 2015

Introduction

Poverty is a critical social and public policy issue nationwide, but there is considerable variation by state, municipality, and neighborhood. What is the state of poverty in our community? How pervasive is it? How deeply is it ingrained? What do those in poverty look like, do, experience?

This collection of data is intended to help answer some of those basic questions and help tell the story of poverty in Mecklenburg County. It is not an exhaustive profile but more of a snapshot, with just enough information to form a basic understanding of poverty in our community.

How is poverty defined?

A person's poverty status is determined by adding up their family's annual income and comparing that to a set of income thresholds, which vary by family size and composition. For example, the threshold, or Federal Poverty Level, for a family of 3 is \$18,552.

Poverty status is determined at the family level and then applied to every person within the family. If a family's total income is below their poverty threshold, then that family and every individual in it is considered to be in poverty.

These thresholds are set annually by the U.S. Census Bureau and do not vary geographically.

For more on information on the official poverty measure, see http://www.census.gov/hhes/www/poverty/about/overview/measure.html.

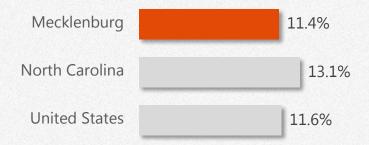
How widespread is poverty?

One in five children in Mecklenburg County lives in poverty.

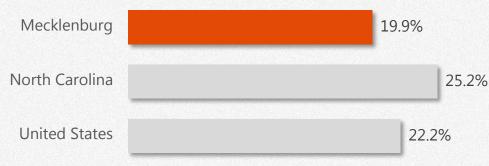
Over 26,000 families in Mecklenburg County live in poverty, which is 11.4% of all families in the county.

More than 48,000 children in the county are living in poverty, almost 20% of the county's children.

Poverty rates in Mecklenburg County are mostly in line with the national average and a bit below the state average. 26,446
Families in Poverty





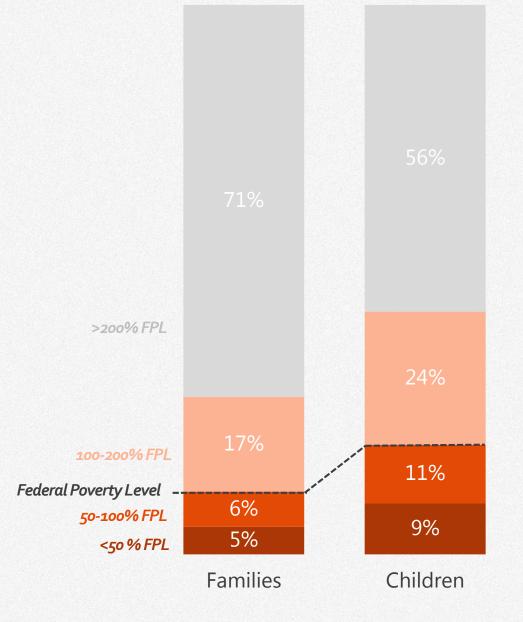


How deep is poverty?

One in 11 children in Mecklenburg County lives in deep poverty.

The Census Bureau calculates several levels of poverty in addition to the Federal Poverty Level (FPL): deep or extreme poverty (less than half the FPL) and low-income (up to two times FPL), among others.

Of the families and children in Mecklenburg County that are below the FPL, almost half are in deep or extreme poverty. In addition, almost one-fifth of families and one-quarter of children are low- income.



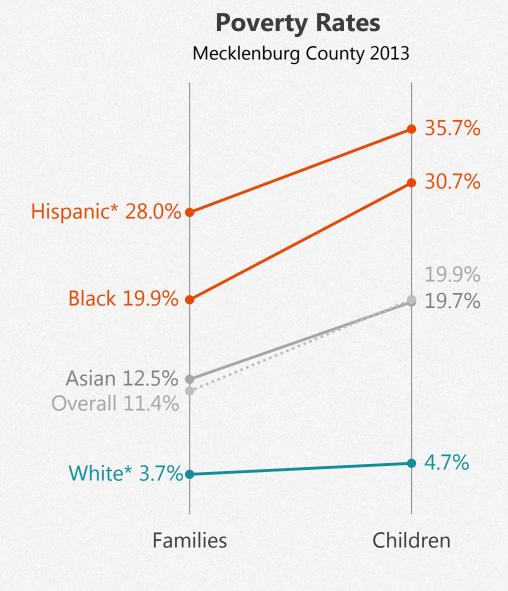
How do poverty rates compare by race/ethnicity?

Poverty rates are highest among Hispanic and black residents and lowest among white residents.

More than one-quarter of Hispanic families and one-third of Hispanic children in Mecklenburg County live in poverty. Among black residents, one-fifth of families and close to one-third of children are in poverty.

Less than 5% of white families and children are in poverty. Poverty rates for Asians reflect those for the county as a whole.

In general, child poverty rates tend to be higher than family poverty rates. This is true for all races/ethnicities in Mecklenburg County.



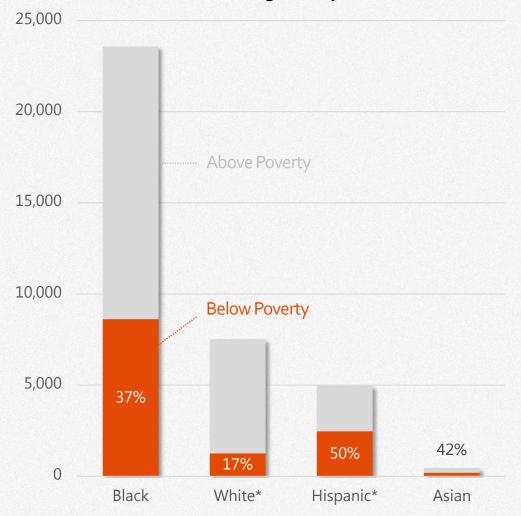
How do poverty rates compare for single moms?

12,163
Single moms in poverty

One-third of all single moms in Mecklenburg are in poverty.

Although black single moms outnumber those of all other racial/ethnic groups in Mecklenburg County, the poverty rate is highest among Hispanic families, with half of Hispanic single moms in poverty. Asian single moms also have a high poverty rate at 42%, although their overall numbers are much lower.

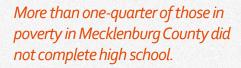
Single Moms by Race, Poverty Status



What is the level of education?

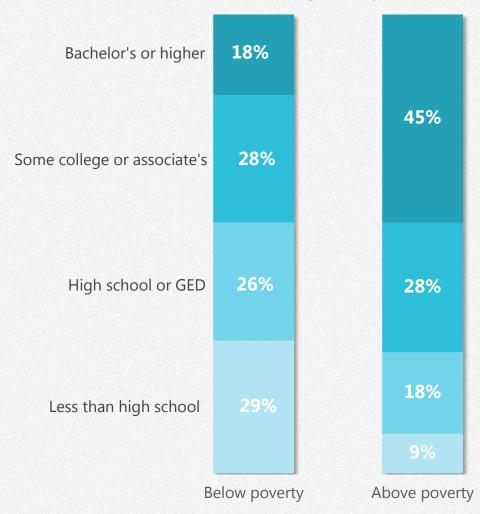
Educational Attainment

Mecklenburg County 2013



Individuals in poverty are less likely to have a bachelor's degree and more likely to have not finished high school than those not in poverty.

However, they are more likely to have a high school diploma (or GED) but no further education than those not in poverty and are equally likely to have completed some college or an associate's degree.

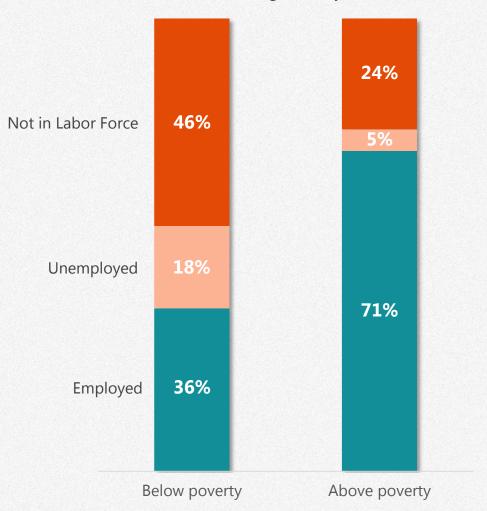


What is the level of employment?

Nearly one-fifth of those in poverty are unemployed, and close to half are out of the labor force entirely.

In Mecklenburg County, individuals in poverty are less likely to have a job than those not in poverty. They are also less likely to be in the labor force altogether, meaning they are not actively looking for work.

Employment Status



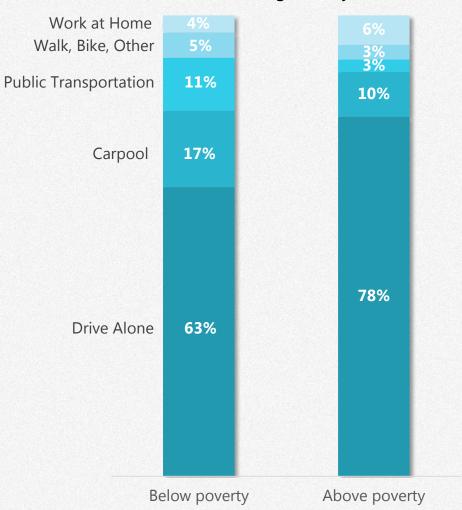
How do people get to work?

Nearly two-thirds of workers living in poverty in Mecklenburg County drive alone to work.

The majority of individuals in poverty drive alone to work, but they are still less likely to drive alone than those not in poverty, where almost 80% drive to work alone.

Those in poverty are more likely to carpool or take public transportation than those not in poverty.

Commuting Means

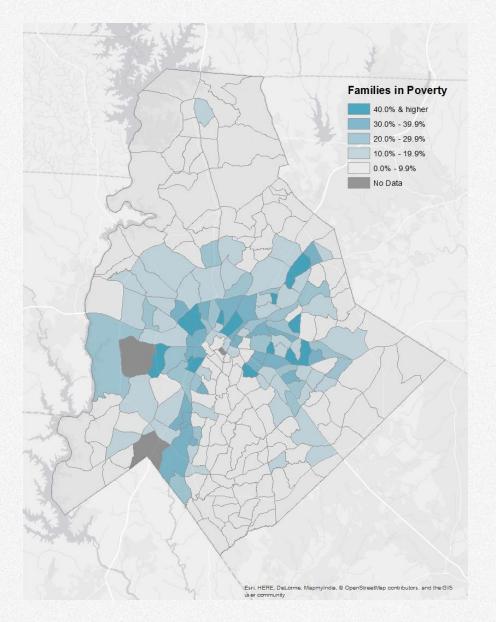


How is poverty distributed across neighborhoods?

14% of impoverished families in Mecklenburg County live in areas of concentrated poverty.

Poverty is not distributed evenly across Mecklenburg County. Neighborhoods in south Charlotte and the surrounding towns in the northern and southeastern parts of the county have the lowest poverty rates, less than 10%. High poverty neighborhoods are mostly clustered in east, north, and west Charlotte.

Neighborhoods with poverty rates of 40% or more are considered areas of concentrated poverty. More than 10 neighborhoods in Mecklenburg County are in concentrated poverty.



How much income is enough to get by?

A family of three would need to make \$23 an hour (3 times the minimum wage) to make a "living income" in Mecklenburg County.

The Living Income Standard estimates how much income a working family with children needs in order to afford basic expenses in North Carolina. One in five families in North Carolina lives below the Living Income Standard.

Monthly expenses for a family of 3	
Housing	\$793
Food	\$361
Childcare	\$1,339
Healthcare	\$343
Transportation	\$377
Other necessities	\$296
Taxes (payroll and income)	\$547
Total	\$4,057
Annual total	\$48,680
Hourly wage needed	\$23

How do incomes compare by race/ethnicity?

Median incomes for black and Hispanic households are below the Living Income Standard for a family of three in Mecklenburg County.

There are clear disparities in incomes across the major racial/ethnic groups in Mecklenburg County.
White and Asian household incomes are practically double those of black and Hispanic households.

Median Household Income



How does wealth compare by races/ethnicity?

26% of households in Mecklenburg County are asset poor.

Data on wealth are sparse, especially at the local level. One way to measure wealth is to look at its absence. Asset poverty refers to households without sufficient wealth (net worth) to subsist at the poverty level for three months in the absence of income.

Over half of Hispanic and black households in Mecklenburg County are asset poor, twice that for Asian and white households.

Asset Poverty Rate

