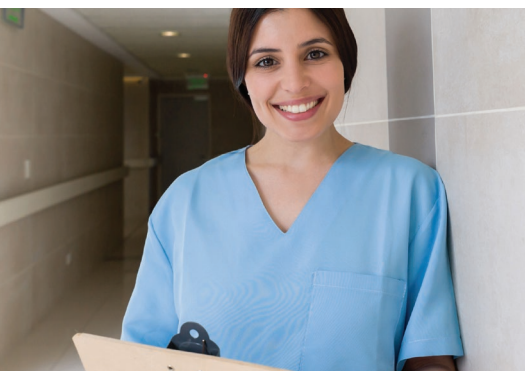


ALICE IN SOUTH CAROLINA: A STUDY OF FINANCIAL HARDSHIP



**ALICE: Asset Limited, Income
Constrained, Employed**

2023 Report | UnitedForALICE.org



United Ways
of South Carolina

ABOUT UNITED FOR ALICE AND OUR PARTNERS

ALICE in South Carolina: A Study of Financial Hardship is brought to you by [Trident United Way](#) and the [United Ways of South Carolina](#) in partnership with [United For ALICE](#), a driver of innovative research and action around financial hardship for **ALICE** (**A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed) households. With a commitment to [racial and economic justice](#), United For ALICE and United Ways across South Carolina share this work with foundations, government, corporations, and other nonprofits to inform policy and promote positive change for ALICE households. The grassroots ALICE movement, developed by United Way of Northern New Jersey, has spread to 28 states and the District of Columbia. Learn more about the ALICE movement [here](#).

To create the ALICE Reports, our [team of researchers](#) works with [Research Advisory Committees](#) composed of experts from our partner states. This work is guided by our rigorous [methodology](#), which is updated biennially with experts from across our Research Advisory Committees.

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United For ALICE partners with Trident United Way and the United Ways of South Carolina to bring this research to South Carolina, and this work is sponsored by the Carolinas Credit Union Foundation.



Trident United Way



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To learn more about how you can get involved in advocating and creating change for ALICE in South Carolina, contact: Katie Reams, at kreams@tuw.org.

LETTER TO THE COMMUNITY

Dear Friends and Neighbors,

South Carolina is known for our “smiling faces and beautiful places,” but there is a large part of our community that often goes unseen. These community members are **ALICE: Asset Limited, Income Constrained, Employed**. ALICE families and individuals live and work in our local communities. We all know ALICE. Many of us are or have been ALICE.

ALICE households earn above the Federal Poverty Level, yet not enough to afford the basic necessities, despite working full-time or at multiple jobs. This leaves them largely invisible to our public policy makers and the broader community, which can make the struggle to make ends meet even more difficult. Forced to make impossible decisions each month, like choosing between child care or paying rent, ALICE households are often just one emergency away from slipping further into financial instability.

This inaugural ALICE Report shines a light on the 43% of South Carolina households who work hard but never seem to get ahead. This economic snapshot of ALICE households in 2021 provides the United Ways of South Carolina, our nonprofit partners, and community leaders with tools and resources to assist these households as the cost of living continues to rise.

The United Ways of South Carolina have always fought to remove the barriers that prevent our neighbors from achieving financial stability. With this Report, and the United for ALICE framework, we are expanding our reach to those in our communities who need our support to gain equitable access to health care, save for an emergency, and give their children the tools for a healthy and successful life.

This report is made possible by Trident United Way in partnership with the United Ways of South Carolina, the generosity of the Carolinas Credit Union Foundation, and by the hundreds of volunteers, donors, nonprofit partners, and leaders who contribute to United Way’s community-focused efforts. With their support, we are uniquely positioned to translate this data into meaningful action to improve lives and strengthen the economic well-being for all South Carolinians.

We hope you will join us ... because UNITED, we thrive.

Sincerely,

DJ Hampton II, J.D.

President & CEO

Trident United Way



ALICE ONLINE

Visit UnitedForALICE.org to explore the interactive data and resources that accompany this Report. Click the icons below to get started.
















 <p>Interactive Maps Data at the state, county, municipal, and ZIP-code levels</p>	 <p>ALICE Demographics Information about ALICE households by age, race/ethnicity, household type, and location</p>	 <p>County Reports An in-depth look at ALICE data, county by county</p>
 <p>Data Spreadsheet Spreadsheet of ALICE data over time and by location</p>	 <p>ALICE Household Budgets ALICE Household Survival and Stability Budgets for the state and one or more counties</p>	 <p>ALICE Essentials Index Key data on the increase in the cost of household basics over time</p>
 <p>Legislative District Tool ALICE data by legislative district, including state upper and lower chambers and congressional districts</p>	 <p>National Overview National ALICE data and a comparison of financial hardship across U.S. states</p>	 <p>Economic Viability Dashboard Key data on the local economic conditions that matter most to ALICE households: Work, Housing, and Community Resources</p>
 <p>Research Advisory Committees Information about the members and role of these critical groups</p>	 <p>ALICE Methodology Overview of the sources and calculations used in the ALICE research</p>	 <p>Equity for ALICE Creating equity for ALICE by illustrating how structural racism and systemic barriers limit life outcomes, and working to remove those barriers so that all people can participate fully in all aspects of our social and economic systems.</p>
 <p>ALICE Voices Are you ALICE? Use this tool to share your story</p>	 <p>ALICE in Action Programs, practices, and policy changes implemented by partners across the United For ALICE network</p>	 <p>ALICE Videos Videos that highlight the ALICE research and partner network</p>

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ALICE RESEARCH & METHODOLOGY

This ALICE Report for South Carolina provides the most comprehensive look at the population called **ALICE** — **households that have income above the [Federal Poverty Level \(FPL\)](#) but that struggle to afford household basics**. This Report includes a detailed point-in-time snapshot of economic conditions across the state in 2021, as well as key data and trends from the Great Recession to the COVID-19 pandemic and beyond. Longstanding patterns in how and where people live, work, study, save, and spend their time were disrupted by the pandemic, and the lasting economic impact of that disruption is still unfolding as this Report is being written. To help inform program and policy decisions, United For ALICE remains committed to providing the most up-to-date local data possible on financial hardship in South Carolina and across the U.S.

Two pillars of the ALICE measures are household costs and income. The **Household Survival Budget** (see figure on next page) calculates the cost of household essentials for each county in South Carolina and relies on a wide range of public data sources for the budget items of housing, child care, food, transportation, health care, and a smartphone plan, plus taxes. These budgets are calculated at the county level as counties are the smallest jurisdiction for which there is consistently reliable data.

Household costs are compared to household income from the U.S. Census Bureau's American Community Survey (ACS) to determine if households are **below the ALICE Threshold**. This category includes both households in **Poverty**, with income below the FPL, and those who are **ALICE**, with income above the FPL but below the cost of basics.

Our standard ALICE income data is based on the ACS — both [household tabulated data](#) and individual data from the [Public Use Microdata Sample \(PUMS\)](#) records. In addition, this Report includes our analysis of two surveys that capture the experiences of a nationally representative sample of households during the pandemic:

- [Federal Reserve Board's Survey of Household Economics and Decisionmaking \(SHED\)](#), October 2019; November 2020; and November 2021
- [U.S. Census Bureau's COVID-19 Household Pulse Survey \(Household Pulse Survey\)](#), August 19–August 31, 2020; September 14–November 14, 2022; and December 9–December 19, 2022
- Learn more about our methodology at [UnitedForALICE.org/Methodology](#)

Data Notes: The data used in this Report are estimates; some are geographic averages, others are one- or five-year averages depending on population size (see the [Data Sheet](#) for details). Percentages are rounded to whole numbers, sometimes resulting in percentages totaling 99% or 101%. ALICE analysis includes all households, regardless of work status, as employment is fluid and most households have members who are working, have worked, are out on disability, or are looking for work.









KEY TERMS

- **ALICE: Asset Limited, Income Constrained, Employed** – households that have income above the Federal Poverty Level (FPL) but cannot afford the basic cost of living in their county. A household consists of all the people who occupy a housing unit. In this Report, households do not include those living in group quarters such as a dormitory, nursing home, or prison.
- **Household Survival Budget:** Estimates the minimum costs of household necessities (housing, child care, food, transportation, health care, and a basic smartphone plan) in South Carolina, adjusted for different counties and household types
- **ALICE Threshold:** Derived from the Household Survival Budget, the minimum average income that a household needs to afford the basics (housing, child care, food, transportation, health care, and a smartphone plan, plus taxes), calculated for all U.S. counties
- **Below the ALICE Threshold:** Reports the number of ALICE and poverty-level households combined
- **ALICE Essentials Index:** A measure of the average change over time in the costs of the essential goods and services that households need to live and work in the modern economy – housing, child care, food, transportation, health care, and a smartphone plan



ALICE Household Survival Budget

Description and Sources

	<p>Housing Housing is composed of rent and utilities. Rent: Fair Market Rent (40th percentile) for an efficiency, one-bedroom, or two-bedroom apartment (based on family size), adjusted in metro areas using the American Community Survey (ACS) – minus utilities Utilities: As captured by the Consumer Expenditure Survey (CEX) Sources: ACS metro housing costs and U.S. Department of Housing and Urban Development (rent); CEX (utilities)</p>
	<p>Child Care Cost for registered Family Child Care Homes for infants (0–2 years), preschool-age (3–4), and school-age children (5–12) Source: South Carolina Department of Social Services, 2021</p>
	<p>Food USDA Thrifty Food Plan by age, with county variation from Feeding America Sources: Feeding America; U.S. Department of Agriculture (USDA)</p>
	<p>Transportation Operating costs for a car (average daily miles by age, cost per mile, license, fees, and insurance), or public transportation where viable 2021 Note: The decline in public transportation use during the pandemic reduced the average expenditure, yet the cost for workers who had to use it to commute remained the same. To reflect this, the budget uses 2019 average CEX spending. Sources: AAA, Federal Highway Administration, The Zebra (car); CEX (public transportation)</p>
	<p>Health Care Health insurance premiums based on employer-sponsored plans plus out-of-pocket costs for households with \$40,000–\$69,000 annual income by age, weighted with the poor-health multiplier. For the senior budget, cost of Medicare Part A and B, out-of-pocket costs, plus average out-of-pocket spending for the top five chronic diseases as reported by CMS. Sources: Centers for Medicare and Medicaid Services (CMS); CEX (health); Medical Expenditure Panel Survey (MEPS)</p>
	<p>Technology Smartphone plan with 10GB of data for each adult in a household 2021 Note: Costs were upgraded from a 5GB to a 10GB monthly data plan to reflect the increased need for internet access during the pandemic. Source: Consumer Reports</p>
	<p>Miscellaneous Cost overruns estimated at 10% of the budget, excluding taxes, to cover one-time unanticipated costs within the other categories</p>
	<p>Taxes Federal, state, and local taxes owed on the amount of income to cover the Survival Budget as well as tax credits, including the Child Tax Credit (CTC) and the Child and Dependent Care Tax Credit (CDCTC) 2021 Note: Due to the significant effect of the expanded tax credits in 2021, total taxes before credits and the credits are both listed. Sources: Internal Revenue Service; Tax Foundation</p>

ALICE IN SOUTH CAROLINA: EXECUTIVE SUMMARY

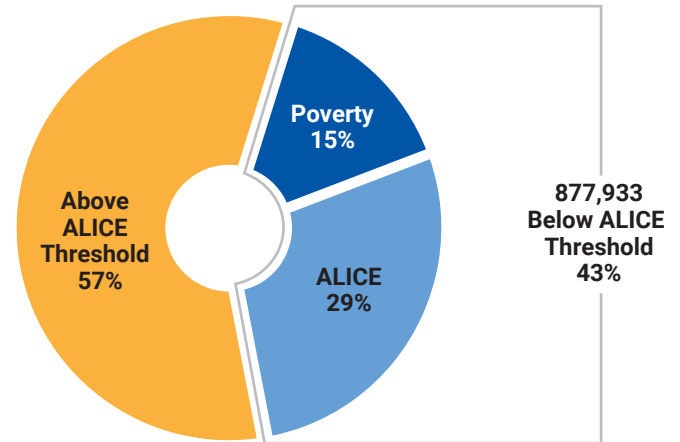
The number of households in financial hardship in South Carolina continues to be undercounted in official measures.

According to the Federal Poverty Level (FPL), 15% of households in South Carolina (296,643) were in poverty in 2021. Yet [United For ALICE](#) data shows that another 29% (581,290 households) — almost twice as many — were **ALICE** (Asset Limited, Income Constrained, Employed). ALICE households earn above the FPL, but not enough to afford the basics in the communities where they live.

The reality is that of the more than 2 million total households in South Carolina, 877,933 — 43% — had income below the [ALICE Threshold of Financial Survival](#) in 2021. These included both households in poverty and ALICE households.

The crux of the problem is a mismatch between earnings and the cost of basics. The ALICE Household Survival Budget for a family of four in 2021 was \$58,104, well above the FPL at \$26,500 and full-time earnings for most low-wage jobs in South Carolina. For example, retail salespersons (one of the most common occupations in South Carolina) earned a median hourly wage of \$11.38 — not enough to cover the

Total Households in South Carolina = 2,037,203



In South Carolina, out of 2,037,203 households, there were 296,643 (14.6%) in poverty plus 581,290 (28.5%) ALICE, which totals 877,933 (43.1%) below the ALICE Threshold and rounds to 43% in this Report.

ALICE Household Survival Budget for one worker employed full time (\$12.82 per hour), much less for a family with children, even with two adults working (combined wage of \$29.05 per hour).

ALICE Household Survival Budget, South Carolina, 2021

	Single Adult	Single Senior	2 Adults, 1 Infant, 1 Preschooler
Monthly Costs			
Housing – Rent	\$525	\$525	\$565
Housing – Utilities	\$154	\$154	\$292
Child Care	-	-	\$1,086
Food	\$403	\$372	\$1,098
Transportation	\$346	\$299	\$822
Health Care	\$209	\$498	\$714
Technology	\$75	\$75	\$110
Miscellaneous	\$171	\$192	\$469
Tax Before Credits	\$254	\$310	\$905
Monthly Total	\$2,137	\$2,425	\$6,061
ANNUAL TOTAL Before Tax Credits	\$25,644	\$29,100	\$72,732
Tax Credits (CTC and CDCTC)			-\$14,628
ANNUAL TOTAL With Tax Credits	\$25,644	\$29,100	\$58,104
Full-Time Hourly Wage	\$12.82	\$14.55	\$29.05

Note: CTC = Child Tax Credit, CDCTC = Child and Dependent Care Tax Credit. Full-time hourly wage represents the wage needed at 40 hours per week to support the annual total, with credits. For a family of four, this represents the combined wage needed for two workers. Many households incur higher costs, especially for housing, as units may not be available at Fair Market Rent.

Sources: AAA, 2021; Agency for Healthcare Research and Quality, 2021; American Community Survey, 2021; Bureau of Labor Statistics, 2021—Consumer Expenditure Surveys; Bureau of Labor Statistics, 2021—Occupational Employment Statistics; Centers for Medicare & Medicaid Services, 2021—Medicare - Chronic Conditions; Centers for Medicare & Medicaid Services, 2021—Medicare Current Beneficiary Survey; Centers for Medicare & Medicaid Services, 2021; Federal Highway Administration, 2017; Feeding America, 2022; Fowler, 2021; Internal Revenue Service, 2021; Internal Revenue Service—FICA, 2021; Medicare.gov; Scarboro, 2021; South Carolina Department of Social Services, 2021; Tax Foundation, 2021; The Zebra, 2022; U.S. Department of Agriculture, 2021—Official USDA Food Plans; U.S. Department of Housing and Urban Development, 2021—Fair Market Rents; Walczak, 2021.

To see the Household Survival Budget for all counties in South Carolina, go to UnitedForALICE.org/Household-Budgets/South-Carolina

Key Findings:

- **The cost of basic needs in South Carolina:** In 2021, the cost of household basics (housing, child care, food, transportation, health care, and technology, plus taxes) was \$25,644 for a single adult and \$58,104 for a family of four with two adults, an infant, and a preschooler – much higher than the FPL across all South Carolina counties. Costs varied widely by region of the state: For example, the Survival Budget for a family of four was lowest at \$52,596 per year in Orangeburg County and highest at \$70,728 per year in Charleston County.
- **Demographics:** There are households below the ALICE Threshold across all demographic groups. However, disparities exist in the rates of financial hardship due to [systemic racism](#), [ageism](#), [gender discrimination](#), and [geographic barriers](#) that limit many families' access to resources and opportunities for financial stability.
 - By race/ethnicity, 60% of Black and 52% of Hispanic households were below the ALICE Threshold in South Carolina in 2021, compared to 36% of White households.
 - By age, the youngest (under age 25) and oldest (age 65+) households faced the highest rates of hardship.
 - By household composition, single-female-headed families with children were more likely to be below the Threshold than single-male-headed or married-parent households or than single or cohabiting households without children.
 - By location, the rate of financial hardship in South Carolina's predominantly urban counties in 2021 was 42%, while households in predominantly rural counties were more likely to be below the ALICE Threshold at 50%.
- **ALICE and financial hardship over time:** ALICE households are especially vulnerable to national economic disruptions. The number of households below the ALICE Threshold in South Carolina increased dramatically through the Great Recession (2007–2010). During the recovery (2010-2019), the number of households in poverty remained relatively the same, while the total number of ALICE households continued to climb, and then the pandemic hit. From 2019 to 2021, the total number of households in South Carolina increased by 3%. In 2021, 43% of South Carolina households could not afford the basics in the communities where they live.
- **Inflation and household essentials:** The cost of basics is increasing faster than wages in South Carolina. The ALICE Essentials Index for South Carolina (which tracks change over time in the cost of household basics) rose on average 3.1% annually between 2007 and 2023. For context, the median wage for one of the most common occupations in South Carolina, a retail salesperson, increased only 2.3% annually from 2007 to 2022 (the latest data available).
- **Pandemic assistance:** Public assistance programs were temporarily expanded in 2021, but not enough to bring most households below the ALICE Threshold to financial stability. In South Carolina, a family of four with two parents working full time in two of the most common occupations (retail salesperson and cashier) could not afford the Household Survival Budget in 2021, even with the expanded Child Tax Credit, the Child and Dependent Care Tax Credit, and the pandemic Economic Impact Payments.
- **Work and wages:** Of the 20 most common occupations in South Carolina, 70% paid less than \$20 per hour in 2021. All but four of the top jobs saw an increase in the median wage; for example, for the most common occupation in South Carolina, a laborer and material handler, the median wage increased by 7% to \$14.39 per hour in 2021. But given that wages had stagnated for a decade, 36% of the state's 68,970 laborers and material handlers still lived below the ALICE Threshold in 2021.
- **Savings and assets:** During the pandemic, rates of emergency savings increased on average in South Carolina, but those rates differed by income. According to SHED, in November 2021, only 23% of households below the ALICE Threshold had emergency savings or rainy day funds, compared to 68% of households above the Threshold. Similarly, only 20% of households below the Threshold had retirement assets in 2021, compared to 58% of those above.
- **Beyond 2021:** With pandemic assistance waning while significant challenges remain, there are warning signs that the economic situation for South Carolina households below the ALICE Threshold has worsened since 2021, including sustained high levels of food insufficiency, continued difficulty paying bills, reduced savings, and feelings of anxiety and depression.

DEFINING FINANCIAL HARDSHIP IN SOUTH CAROLINA

Traditional economic measures systematically underestimate both the actual cost of basic needs and the number of households that can afford them, concealing important aspects of the local and national economy. Two ALICE tools provide a more accurate estimate of the cost of living and a clearer way to track how many households are struggling. The **ALICE Household Budgets** capture the reality of how much income households need to live and work in the modern economy in each county, and the [ALICE Threshold of Financial Survival provides](#) a measure to track the number of ALICE and poverty-level households combined over time in each county, in South Carolina and across the U.S. This section explores these tools and highlights the challenges ALICE families face in meeting basic needs.

The Cost of Basics

The ALICE Household Survival Budget is the foundation of the ALICE Research. United For ALICE provides two basic budgets for all counties in South Carolina. Each budget can be calculated for various household types.

The **ALICE Household Survival Budget** is an estimate of the minimal total cost of household essentials — housing, child care, food, transportation, health care, and technology, plus taxes and a miscellaneous contingency fund equal to 10% of the budget. It does not include savings, auto repairs, cable service, travel, laundry costs, or amenities such as holiday gifts or dinner at a restaurant that are out of reach for many ALICE families.

- For comparison to a more sustainable budget, the **ALICE Household Stability Budget** estimates the higher costs of maintaining a viable household over time, and it is the only ALICE budget to include a savings category, equal to 10% of the budget.

The Household Survival Budget varies across South Carolina's counties due to differences in local costs. In 2021, household necessities were least expensive for a family in Orangeburg

County at \$52,596 per year, and for a single adult in Cherokee County at \$21,804 per year. Essentials were most expensive in Charleston County at \$70,728 per year for a family and \$33,744 for a single adult. A Household Survival Budget for each county in South Carolina is presented in the County Reports on our website: UnitedForALICE.org/county-reports/South-Carolina.

Compared to the costs in the Household Survival Budget, the FPL is drastically inadequate. Unlike the ALICE budgets, the FPL is not based on the cost of contemporary household necessities, and except for Alaska and Hawai'i, it is not adjusted to reflect cost-of-living differences. Nor does it adjust for different ages of household members. The FPL is increased annually based on the Bureau of Labor Statistics' (BLS) Consumer Price Index (CPI), and those increases are the same for all U.S. households of a given size. By contrast, the actual household costs in the Survival Budget have increased at different rates depending on location, household size, and household composition.

Yet despite its inadequacies, the FPL continues to be the standard for determining the number and proportion of people living in poverty in the U.S. **With the FPL as the primary way for policymakers and local stakeholders to gauge the extent of financial hardship in their communities, a huge portion of struggling U.S. households go unrecognized.**

The actual cost of household basics in every county in South Carolina is well above the FPL for all household sizes and types (Figure 1). In 2021, the FPL was \$12,880 for a single adult, compared to an average of \$25,644 for the Household Survival Budget across South Carolina. The cost differential

ALICE BUDGETS FOR ALL COUNTIES AND HOUSEHOLD TYPES

Itemized ALICE Household Survival and Stability Budgets are available for all South Carolina counties (and groups of counties) at UnitedForALICE.org/household-budgets/South-Carolina.

was even larger for families: The FPL for a four-person family was \$26,500 in 2021, while the Household Survival Budget for a family with two adults, an infant, and a four-year-old was

\$58,104. And both budgets were significantly lower than the Household Stability Budget, which reached \$45,120 per year for a single adult and \$95,244 for a family of four.

Figure 1. ALICE Household Budgets and Federal Poverty Level, South Carolina, 2021

	Federal Poverty Level <i>Census income thresholds that vary by household size but not geography to determine who is in poverty</i>	ALICE Household Survival Budget <i>The cost of the essentials needed to live and work in the modern economy, by household type and location</i>	ALICE Household Stability Budget <i>The costs of supporting and sustaining an economically viable household over time, including a contingency for savings</i>
Single Adult			
Monthly Total	\$1,073	\$2,137	\$3,760
Annual Total	\$12,880	\$25,644	\$45,120
Family of Four			
Monthly Total	\$2,208	\$4,842	\$7,937
Annual Total	\$26,500	\$58,104	\$95,244

Note: Family of four includes two adults and two children in child care (one infant, one four year old)

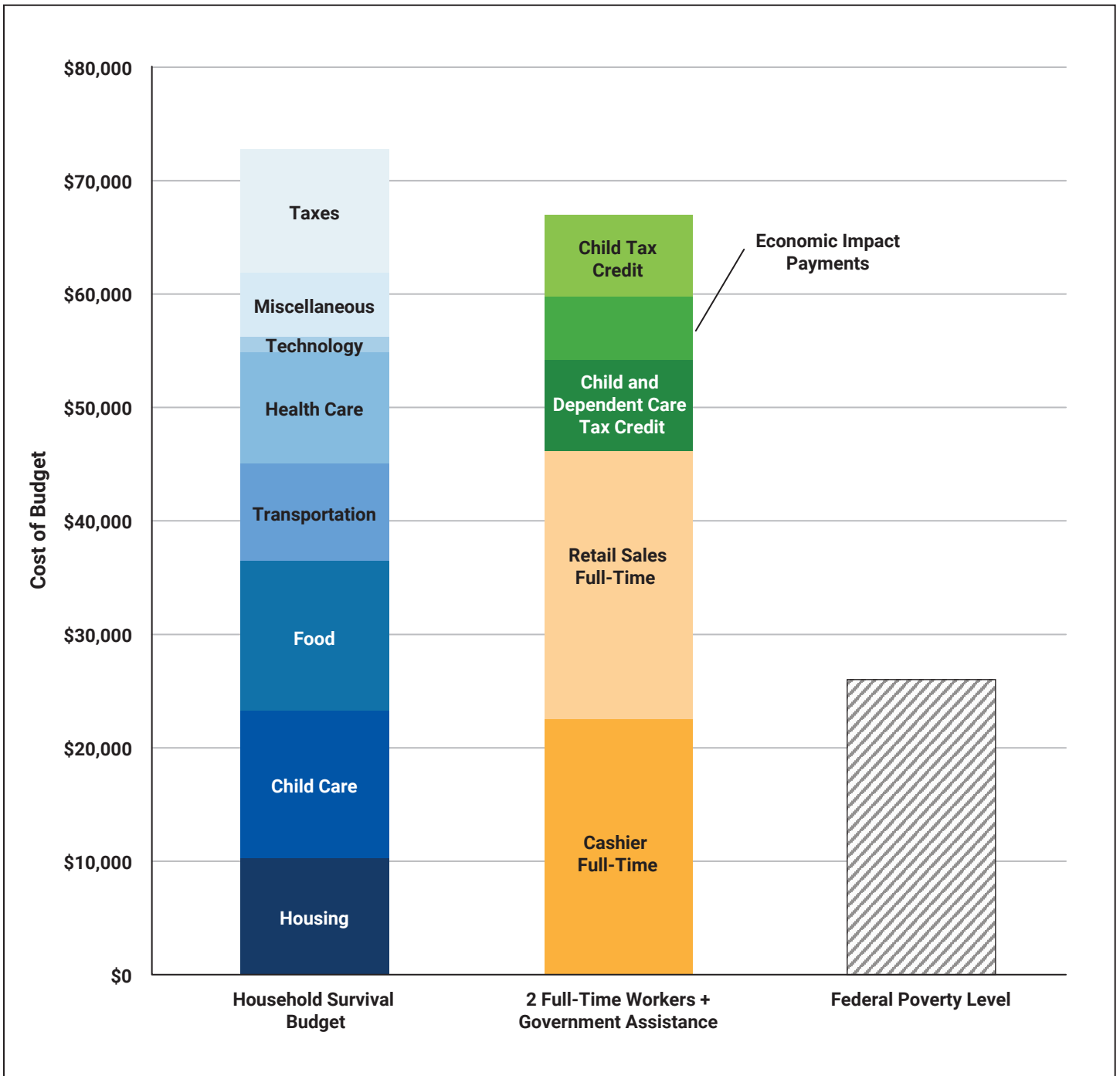
Sources: ALICE Household Survival Budget, 2021; Assistant Secretary for Planning and Evaluation (ASPE), HHS poverty guidelines for 2021, U.S. Department of Health and Human Services

Not Enough Income to Cover Basic Costs

When wages cannot cover basic household costs, families struggle to make ends meet. ALICE households often earn too much to qualify for public assistance but are still unable to cover the essentials. They often work in jobs that are vital to keeping South Carolina’s economy running smoothly, such as cashiers, nursing assistants, office clerks, servers, laborers, and security guards. Figure 2 shows an example of the impact of pandemic assistance on a household’s ability to meet the cost of basics in 2021. The figure shows

a family of four in South Carolina with two parents working full time in two of the state’s most common occupations, retail salesperson and cashier (median wages of \$11.38 and \$10.83 per hour, respectively). This family could not afford the Household Survival Budget in 2021, even with the tax credits and payments available to them: the Child Tax Credit (\$3,600 for each child under age 6), the Child and Dependent Care Tax Credit (\$4,000 per child in child care), and the Economic Impact Payments (\$2,800 for married couples plus \$1,400 for each child). This family’s annual income fell short of the Household Survival Budget by \$5,732, or 9%.

Figure 2. Expenses, Earnings, and Pandemic Assistance, Family of Four, South Carolina, 2021



Note: Full-time income is calculated based on 40 hours per week.

Sources: ALICE Threshold, 2021; Bureau of Labor Statistics—Occupational Employment Statistics, 2021; Internal Revenue Service, tax credits— CTC, CDCTC, EITC, 2021; USDA, SNAP, 2021; U.S. Department of the Treasury, 2022

WHO IS ALICE? DEMOGRAPHICS AND EQUITY

The pandemic exposed and exacerbated disparities and vulnerabilities that have long existed in South Carolina, with substantial differences in rates of hardship by race/ethnicity, age, household composition, and location. It also brought ALICE to the forefront, as essential ALICE workers showed up to low-paid, on-site jobs, despite the risks to their own and their families' health and safety. Even as we move further away from the height of the pandemic, its ripple effects continue to impact the most vulnerable households in South Carolina – those below the ALICE Threshold.

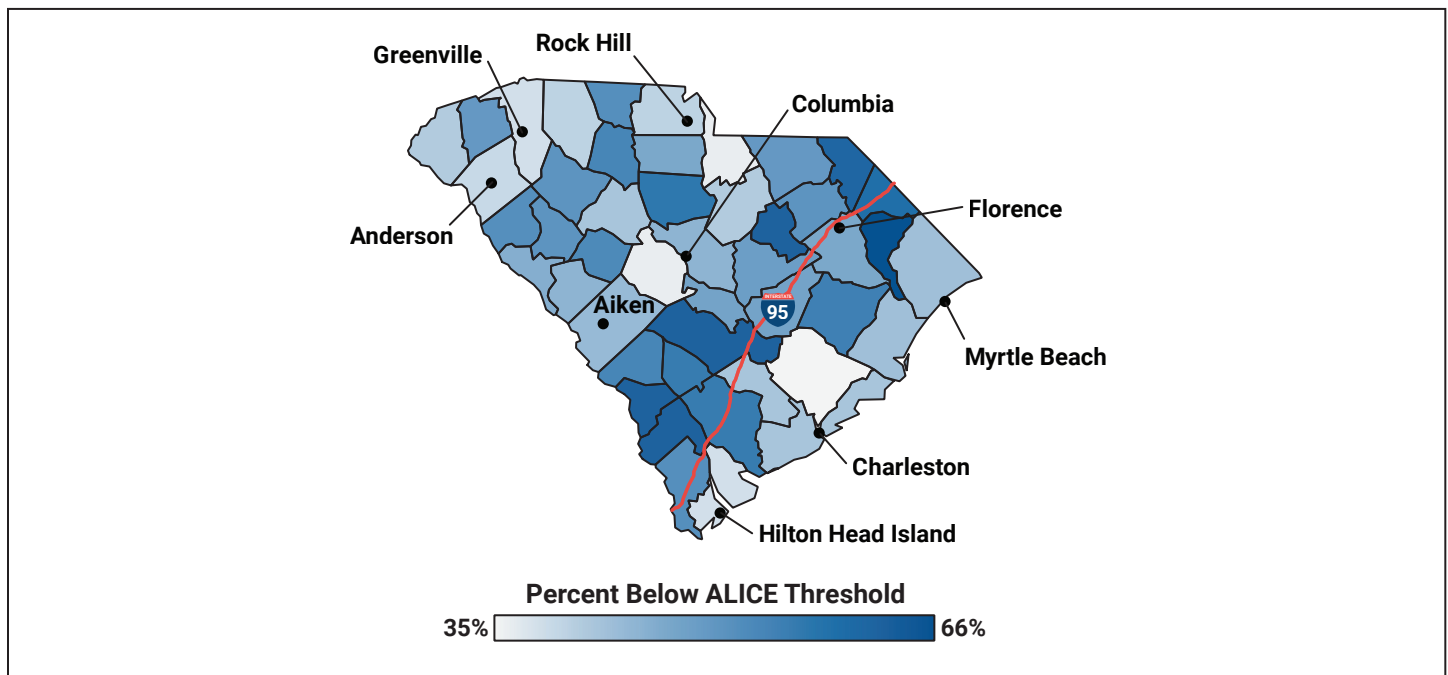
Financial Hardship by Location

Financial hardship in South Carolina varies by location—from region to region, county to county, and even within counties from one ZIP code to the next, depending on opportunities for employment, labor force participation, and the cost of living (Figure 3).

Households below the ALICE Threshold lived in predominantly urban counties in South Carolina in 2021 and their rate of financial hardship was 42%. Among all households in predominantly rural counties (310,455) the rate of financial hardship was higher, with half (50%) of rural households below the ALICE Threshold.

In 2021, the counties with the highest rates of financial hardship (greater than 60% of households below the ALICE Threshold) were in the Lowcountry and the Pee Dee regions, in Marion, Allendale, Hampton, Lee, and Marlboro counties (and Orangeburg County in the Midlands). Notably, these counties are also within the [I-95 Corridor Region](#). The county with the lowest rate of financial hardship was Berkeley County (located outside of Charleston) where 35% of households were below the ALICE Threshold. Rates were similarly low at 36% in both Lexington County (a suburb of Columbia) and Lancaster County (part of the Charlotte metro area). For more detail, see the County Reports on our website at [UnitedForALICE.Org/County-Reports/South-Carolina](https://www.unitedforalice.org/county-reports/south-carolina).

Figure 3. Financial Hardship by County, South Carolina, 2021



Note: For more details see the County Comparison: Income Status, 2021 table at the end of this Report.

Sources: ALICE Threshold, 2021; American Community Survey, 2021

Financial Hardship by Race/Ethnicity, Age, and Household Type

In South Carolina in 2021, Black households, young households, and single-parent households had the highest rates below the ALICE Threshold. White households, working-age households, and married-parent households had the lowest rates below the Threshold.

Rates of financial hardship differed significantly between groups, a result of multiple factors including [systemic racism](#) as well as [ageism](#), [gender discrimination](#), and [geographic barriers](#) that limit many families' access to resources and opportunities for financial stability:

- In 2021, the largest number of households below the ALICE Threshold in South Carolina were White (490,138) making up 36% of all White households. Black households were the next largest group, with 300,771 below the Threshold, yet they made up 60% of all Black households. There were also 43,189 Hispanic households below the Threshold, making up 52% of Hispanic households.

- By age of householder, the youngest and the oldest households had the highest rates of hardship, with 68% of households headed by someone under age 25 and 49% of senior households (age 65+) living below the Threshold in South Carolina. By comparison, 40% of households headed by people age 25–44 and 38% of households headed by those age 45–64 were below the Threshold.
- By household composition, single parents were most likely to be living below the ALICE Threshold, but with a considerably higher rate of single-female-headed households (78%) below the Threshold compared to single-male-headed households (61%). Rates of financial hardship were much lower for married-parent households (17%). The rate for the most common household type in South Carolina, single/cohabiting households without children, was 42%.

Figure 4 paints a clear picture of the rates of hardship for different demographic groups compared to the South Carolina average. For all households in South Carolina, 15% were in poverty and 29% were ALICE in 2021.



Figure 4. Household Financial Status and Key Demographics, South Carolina, 2021

	Total	Below ALICE Threshold	■ Poverty	■ ALICE	■ Above ALICE Threshold
ALL HOUSEHOLDS	2,037,203	877,933	15%	29%	57%
AGE					
Under 25 Years	70,219	47,888	39%	30%	32%
25 to 44 Years	630,309	251,436	16%	24%	60%
45 to 64 Years	743,535	285,550	13%	25%	62%
Seniors (65+)	593,140	293,059	12%	37%	51%
RACE/ETHNICITY					
American Indian/ Alaska Native	6,009	3,571	21%	38%	41%
Asian	26,840	8,847	8%	25%	67%
Black	504,188	300,771	20%	39%	40%
Hispanic	82,970	43,189	10%	42%	48%
Native Hawaiian/ Pacific Islander	1,016	401	9%	30%	61%
Two or More Races	49,964	23,120	11%	35%	54%
White	1,351,127	490,138	8%	28%	64%
HOUSEHOLD TYPE					
Married With Children	320,796	56,013	6%	11%	83%
Single-Female- Headed With Children	138,503	108,026	46%	32%	22%
Single-Male-Headed With Children	39,252	23,834	26%	35%	39%
Single or Cohabiting, Under 65, no Children	945,512	397,001	14%	28%	58%

Note: The groups shown in this figure are based on head of household and overlap across categories. Within the race/ethnicity category, all racial categories except Two or More Races are for one race alone. Race and ethnicity are overlapping categories; in this Report, the American Indian/Alaska Native, Asian, Black, Native Hawaiian (includes other Pacific Islanders), and Two or More Races groups may include Hispanic households. The White group includes only White, non-Hispanic households. The Hispanic group may include households of any race. Because household poverty data is not available for the American Community Survey's race/ethnicity categories, annual income below \$15,000 is used as a proxy. Counties are defined as rural or urban based on the USDA's designation of metropolitan or non-metropolitan at the census tract level. Counties with 50% or more of the population in metropolitan tracts are designated as urban; those with 50% or more of the population in non-metropolitan tracts are designated as rural.

In South Carolina, out of 2,037,203 households, there were 296,643 (14.6%) in poverty plus 581,290 (28.5%) that were ALICE, which totals 877,933 (43.1%) below the ALICE Threshold and rounds to 43% in this Report.

Sources: ALICE Threshold, 2021; American Community Survey, 2021

Demographic Trends (2019–2021)

Population growth and migration: In the decade preceding the pandemic, population growth in the U.S. had started to slow due to a decrease in the number of births and international migration, and an increase in deaths associated with the aging population. The pandemic [exacerbated the national slowdown](#), and in 2021 population growth in the U.S. reached a [historic low](#) due to a sharp increase in COVID-related deaths, postponement of having children, and more restrictive policies on immigration.

South Carolina's population growth for the last decade has primarily been [due to migration](#). The pandemic shifted domestic migration patterns; many workers and their families chose to [move from densely populated cities](#) to less densely populated areas with a [more affordable](#) cost of living and [warmer climates](#). Fitting these criteria, South Carolina was one of the most [popular destinations](#).

International migration was more limited due to bans on international travel and immigration center processing delays. According to the [Migration Policy Institute](#), the number of visas issued in the U.S. dropped by half between 2019 and 2020. In South Carolina in 2021, 5% of the population were immigrants, the same as in 2019, with the largest number of immigrants being from Mexico, India, and Honduras.

Location: In South Carolina from 2019 to 2021, the county with the largest percent increase in the total number of households was Berkeley County. Counties with smaller populations were more likely to see population decline; Bamberg and Clarendon counties experienced more than a 10% drop in the number of households.

Overall, the number of households in predominantly rural counties remained flat across South Carolina, while the number of households in predominantly urban counties increased by 4%. The rate of financial hardship was lower in urban counties (42%) than in rural counties (50%).

Age: Rates of financial hardship improved for all household types from 2019 to 2021 in South Carolina, except senior households. Continuing the trend of the last decade, the number of senior households overall increased by 3% and their rate of hardship also grew, from 47% below the ALICE Threshold in 2019 to 49% in 2021. For the youngest households (under age 25), the total number of households

increased by only 1%, yet the percentage of households living below the Threshold decreased from 75% in 2019 to 68% in 2021. During the same time frame, households headed by those age 25 to 44 had the biggest increase in the total number of households (6%), and their rate of financial hardship dropped from 43% in 2019 to 40% in 2021. Households headed by those age 45 to 64 increased slightly (1%), and their rate of financial hardship also improved, decreasing from 41% below the Threshold in 2019 to 38% in 2021.

Household composition: Families with children in married or single-parent households experienced a decrease in hardship, though from very different starting points: The share of families with married parents below the Threshold fell from 21% in 2019 to 17% in 2021 in South Carolina, while the percentage among families headed by a single male fell from 68% to 61%, and the percentage among families headed by a single female fell from 85% to 78%. Single or cohabiting households without children also experienced a decrease in hardship, dropping from 44% below the Threshold in 2019 to 42% in 2021.

Race/ethnicity: This Report is not able to accurately capture change over time by race/ethnicity in the total number or share of households below the ALICE Threshold. Starting in 2020, the U.S. Census Bureau changed how it asks about and codes [data on race and Hispanic origin](#). These changes help the Census and ACS provide a more complete picture of the U.S. population, especially for people who self-identify as multiracial or multiethnic. But as a result, the [Census urges caution](#) when comparing race data between years before and after 2020. For example, in South Carolina, the huge increase in the Census count of people of [Two or More Races](#) (also referred to now as Multiracial), 118% from 2019 to 2021, is a combination of actual growth in this population and improvements to Census questions and coding. (Note: The number of Multiracial households below the ALICE Threshold increased by 96%).

Research by the [South Carolina Commission for Minority Affairs](#) shows that while the Black population has decreased over the last decade, Black South Carolinians still made up nearly two-thirds of the state's non-White population in 2020. However, over the last two decades, growth among the state's Hispanic and Asian American and Pacific Islander communities, as well as people of Two or More Races, has outpaced growth in all other population groups, increasing the diversity of the state's non-White and total population.

WHY ARE THERE SO MANY ALICE HOUSEHOLDS?

The number of ALICE households has increased as wages have failed to keep up with the cost of household basics. Public assistance has filled in some of the gap, especially during the pandemic, but rarely is it enough to bring families to financial stability.

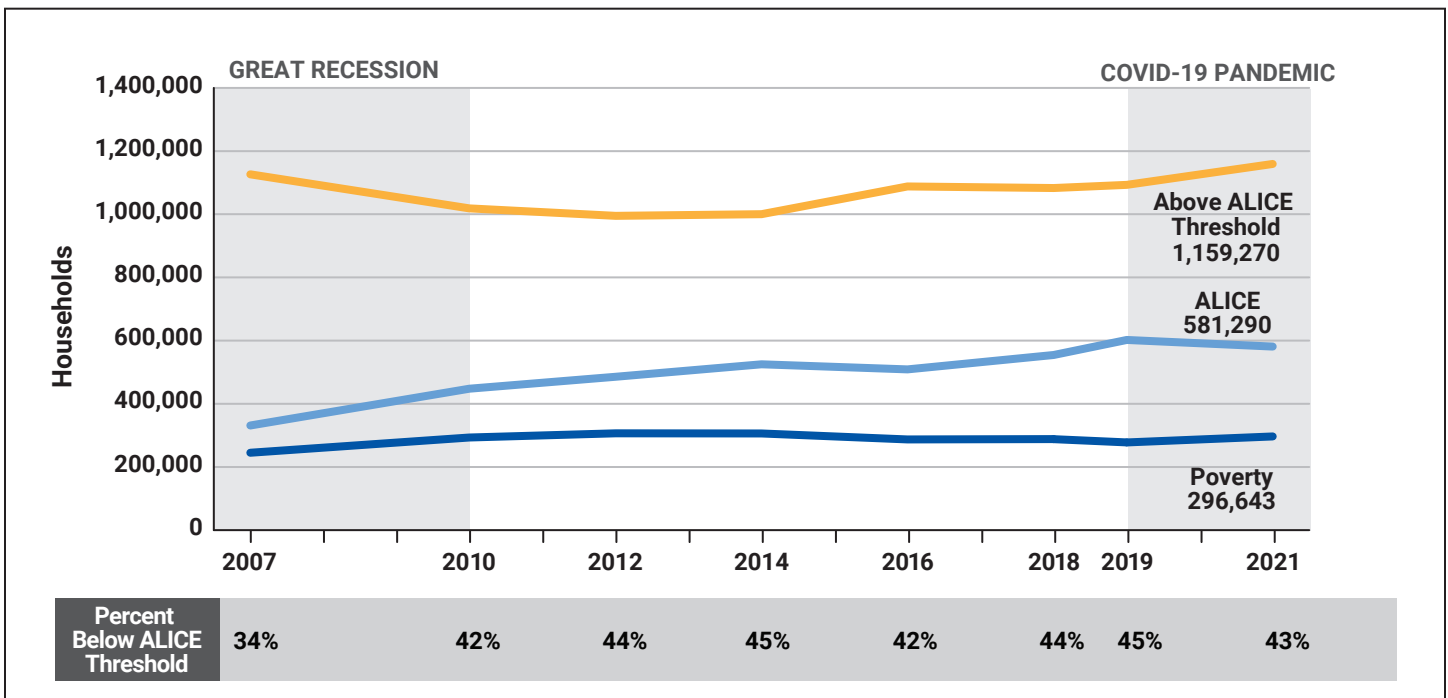
Competing economic forces and public policy interventions have made it difficult to predict the net impact of the pandemic on household financial stability. When the pandemic hit, businesses, child care providers, schools, and community services closed, some permanently; others went remote for months. The [loss of jobs and wages was not experienced equally](#); those who could work remotely fared better than those who were required to be on-site. Initially, costs for many basics declined, but disruptions to the [supply chain and higher wages](#) to retain workers then [pushed prices up across the board](#) – by 8% annually across the U.S. from 2021 to 2022, compared to less than 3% annually in the [prior 10 years](#) – straining ALICE households even more.

Yet other forces provided economic benefits for many households. From 2020 to 2021, [average weekly wages](#) across all industries were up 5.6% in South Carolina, mirroring the national rate, which was the second-fastest national increase in the past two decades. In addition, [emergency pandemic measures](#) and [economic policies](#) provided critical support for ALICE families, including housing assistance, expanded unemployment insurance, stimulus checks, enhanced tax credits, and nationwide [eviction](#) and [foreclosure](#) moratoriums. Those measures made a difference: Government policies and assistance helped to mitigate, but not prevent, the economic impact of the pandemic.

Financial Hardship Over Time

Rates of financial hardship in South Carolina have shifted over time (Figure 5). During the last major economic disruption – the Great Recession – the number and percentage of South

Figure 5. Households by Income, South Carolina, 2007–2021



Sources: ALICE Threshold, 2007–2021; U.S. Census Bureau, American Community Survey, 2007–2021

Carolina households below the ALICE Threshold increased sharply, from 34% in 2007 to 42% in 2010.

During the recovery period (2010-2019), the total number of households in South Carolina grew from 1.8 million in 2010 to just over 2 million in 2021, a 16% increase. The number of households in poverty stayed virtually the same, while the number of ALICE households increased by 30%, from 447,604 to 581,290. At the same time, the number above the ALICE Threshold increased by 14%.

During the pandemic, the percentage of households living in poverty increased slightly (from 14% in 2019 to 15% in 2021), while the percentage of ALICE households decreased from 31% to 29%. In 2021, a total of 43% of all households were below the ALICE Threshold (poverty and ALICE), down from 45% in 2019.

Neighboring states experienced similar increases in the total number of households from 2019 to 2021 (3% for South Carolina, Georgia, and North Carolina). While the total number of households below the Threshold remained relatively similar in South Carolina and Georgia, North Carolina experienced a 6% increase from 2019 to 2021.

The ALICE Essentials Index

Inflation is one of the most widely utilized indicators of the health of the U.S. economy. When prices increase faster than wages, the stock market, and other sources of income, people's purchasing power decreases and economies struggle. This is especially challenging for families on a tight budget or a fixed income, like ALICE households.

The standard measure of inflation in the U.S., the Bureau of Labor Statistics' **Consumer Price Index** (CPI), tracks the retail price of select goods and services purchased by consumers in [75 urban areas](#) and is composed of [more than 200 categories](#) including food and beverages, housing, apparel, transportation, medical care, recreation, education, and communication services. The CPI is often used as the North Star to guide economic policies, including monetary policy, benchmark increases for Social Security and retirement benefits (for veterans and Federal Civil Service retirees), FPL calculations, and eligibility for government assistance programs.

Yet despite being used to guide policy for low-income households, the CPI conceals changes in prices of the smaller number of goods and services that are essential to meeting basic needs for households below the ALICE Threshold.

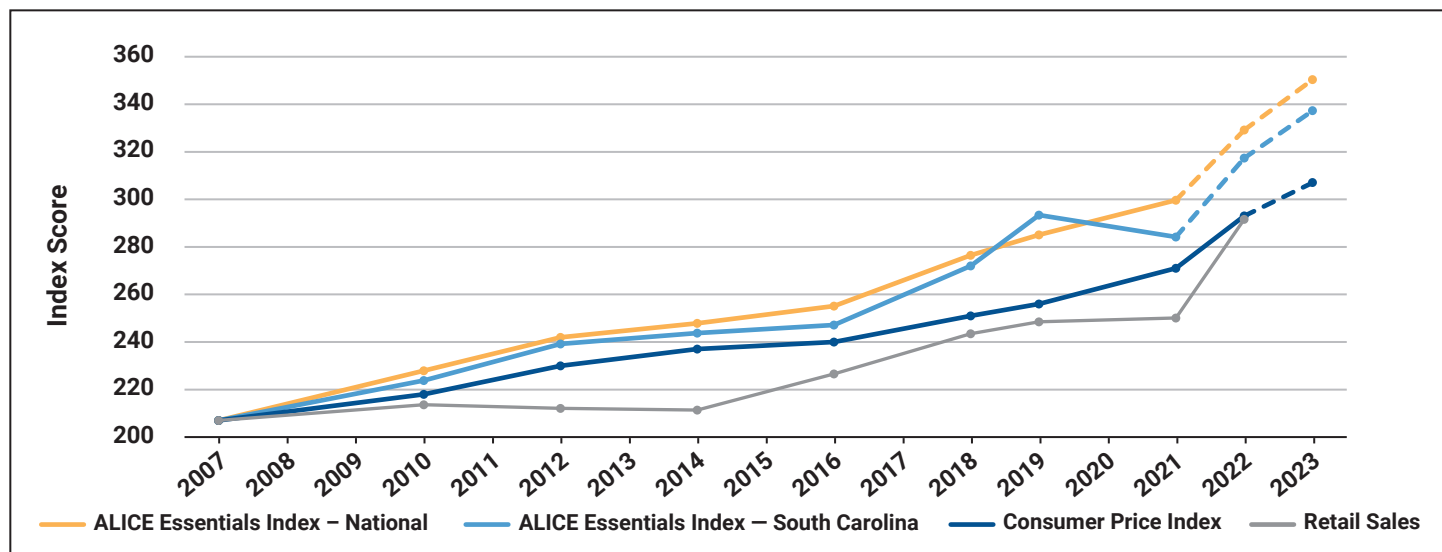
The **ALICE Essentials Index** aims to fill this gap and bring the reality of ALICE household costs to the forefront. The Index tracks only the cost of six categories of basic goods and services essential to living and working in the modern economy: housing, child care, food, transportation, health care, and a basic smartphone plan. And it shows that the rise in the cost of household basics far outpaces increases in the cost of the CPI's larger basket of goods and services.

In South Carolina and across the country, the ALICE Essentials Index has increased faster than the CPI over the last decade (Figure 6). From 2007 to 2023, the average annual rate of increase for the ALICE Essentials Index was 3.1% in South Carolina, and 3.3% in the South region and nationally. During the same period, the [CPI increased](#) by 2.5% in the South region and nationally. The difference between ALICE Essentials and CPI is primarily due to the fact that the costs of basics, especially housing and health care, have increased, while the costs of other items — notably manufactured goods, from [computers to major appliances](#)— have remained relatively flat.

Over time, the ALICE Essentials Index shows that during the Great Recession (2007–2010), the rate of increase surged higher in the South than in the other areas, and during the pandemic (2019–2022), the rate of inflation was highest in the West and lowest in the South.

The increase in the cost of these basic goods means that ALICE households' already stretched income covers even less. For context, one of the most common occupations in South Carolina, a retail salesperson, saw their median wages increase from \$9.42 in 2007 to \$13.27 in 2022, an average rate of only 2.3% annually, compared to the state ALICE Essential Index increase of 3.1%. Retail sales wages in South Carolina made particular gains starting in 2020, but the gap is cumulative and overall, it equates to a loss of more than \$33,000 over 15 years — more than a year's full-time earnings.

Figure 6. ALICE Essentials Index and CPI by Location, with South Carolina Retail Sales Wage, 2007–2023



Note: In this figure, the ALICE Essentials Index was adjusted to the CPI base value of 2007 in 2007. As shown by the dotted lines, ALICE Essentials Index rates for 2022 and 2023 are projections; for details, see the Appendix to the [ALICE Essentials Index: 2023 National Report](#). CPI 2023 is preliminary (based on data through March 2023).

Sources: ALICE Essentials Index, 2007–2021; Bureau of Labor Statistics—Consumer Price Index, 2007–2021. For more information, visit [UnitedForALICE.org/Essentials-Index](https://www.unitedforalice.org/essentials-index).

Because the CPI is used to adjust federal tax brackets and is the basis for many public assistance programs, gaps between the CPI and the increasing cost of household basics diminish the reach and effectiveness of social programs, with tangible hardship for recipients. This is especially true for those programs most relevant to ALICE households, including the Federal Reserve inflation strategy, Social Security benefits, retirement benefits for veterans and civil servants, the annual increase of the FPL (with an impact on programs based on the FPL, like SNAP and Medicaid), and tax brackets and credits. Households that depend on these public assistance programs have seen the value of their benefits erode over time as costs have risen.

Limits of Traditional Public Assistance Programs

Without public assistance, ALICE households would face even greater hardship and many more would be in poverty, especially during economic downturns. Programs like the Supplemental Nutrition Assistance Program (SNAP), the Earned Income Tax Credit (EITC), Medicaid, Supplemental Security Income (SSI), Temporary Assistance to Needy Families (TANF), and, increasingly, food banks and other community supports provide a critical safety net for basic household well-being.

Yet traditional public assistance does not reach all people in households that are struggling financially. Due to [income](#)

[and asset limits](#), most ALICE households are not able to participate in public assistance; and additional barriers, strict [program requirements](#), and [stigma](#) prevent even households in poverty from participating. In addition, income and asset limits for public assistance can create “[benefits cliffs](#)” that limit economic mobility.

In South Carolina in 2021:

- With increased food insecurity during the pandemic, the federal [SNAP](#) provided an [emergency allotments option](#) starting in 2020, increasing the amount of SNAP by about \$90 per month per household. Because the income eligibility threshold for SNAP was [130% of the FPL](#) in South Carolina, the reach of emergency and regular SNAP benefits was limited: 37% of households in poverty and

15% of ALICE households participated in 2021, based on ACS PUMS data. However, it is important to note that while not all financially insecure households are eligible for SNAP, the program reached 78% [of eligible households](#) in South Carolina.

- The percentage of households below the ALICE Threshold receiving direct cash assistance from programs like [TANF](#) or [General Assistance](#) was even smaller (3% of households in poverty and 2% of ALICE households).
- Participation in [SSI](#) – an assistance program only available for people with disabilities and seniors with limited financial resources – was also minimal in South Carolina. Only 9% of all households below the ALICE Threshold and 15% of households including a member with a disability below the Threshold participated in SSI.
- To address the increased demands for health care during the pandemic, the federal government provided additional funding to states for Medicare and prohibited states from adding eligibility restrictions or terminating [Medicaid coverage](#) during the public health emergency. In 2021, 41% of all households below the ALICE Threshold in South Carolina participated in CHIP or Medicaid, lower than the national rate of 46%. South Carolina is one of ten states that has not adopted [Medicaid expansion](#). [Research](#) supports that Medicaid expansion for adults leads to better access to care and improved health outcomes for the adult that gained coverage as well as their children.

- Paying for housing expenses was the top concern of U.S. households below the ALICE Threshold, as reported in the 2021 ALICE Report, [The Pandemic Divide](#). Nationally, the federal [Emergency Rental Assistance Program](#) was critical in stabilizing millions of households by paying for rent, utilities, and home energy costs and preventing evictions, which was particularly important in South Carolina where [eviction rates led the country](#). Requirements included qualifying for unemployment benefits, experiencing a reduction in income, and one or more household members being at risk of homelessness. South Carolina received \$271 million from the federal government to provide assistance to renters, yet by the end of 2021, only [25% of that funding had been distributed to approximately 14,000 households](#). At the same time, the [federal Homeowner Assistance Fund](#) helped homeowners who were behind on their mortgages, utilities, and other housing related costs such as property tax and insurance payments. South Carolina received [\\$145 million](#) in funding that was distributed by the South Carolina Homeowner Rescue Program.



WHERE DOES ALICE FIT IN THE LABOR LANDSCAPE?

Increasingly, ALICE workers serve as the reservoir for the labor force — in South Carolina and across the U.S. — through work arrangements that leave them with more economic risk and fewer job protections. Following the Great Recession, the workplace has increasingly relied on [hourly-paid, part-time, at-will, and project-based employees](#), making it easier for employers to reduce workers’ hours or cut their employment altogether when the economy ebbs — which happened to a large degree when the pandemic hit.

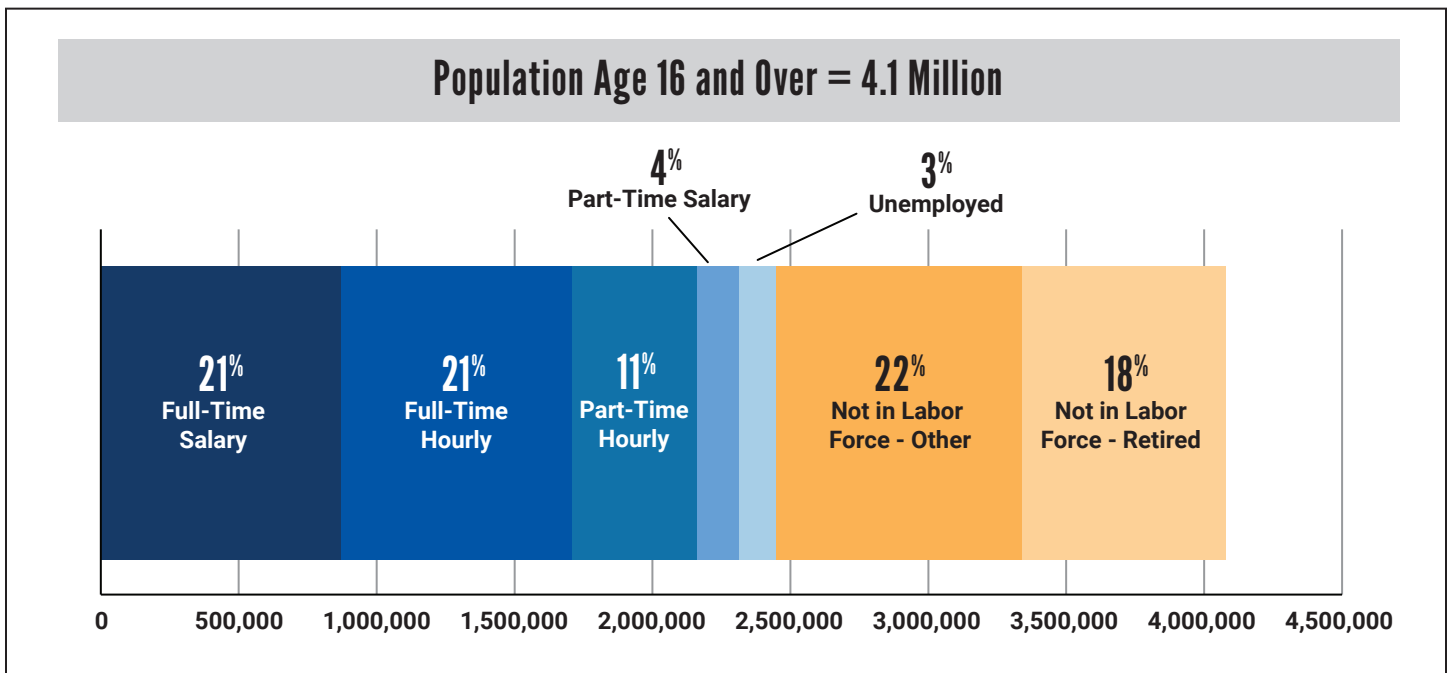
Like the rest of the country, South Carolina’s economy was impacted by the COVID-19 pandemic. The state economy [rebounded moving into 2021](#), picking up on previous growth trends. The largest industry in South Carolina in 2021 in terms of employment was health care and social assistance, followed by retail trade and manufacturing. Though smaller in terms of employment, the real estate, rental, and leasing, and government sectors contributed more to GDP.

Highest rates of employment growth are projected in accommodation and food services, followed by health care and social assistance, and administrative and support and waste management and remediation services. The most in-demand jobs are registered nurses and retail salespersons.

Inside the Labor Force

As shown in Figure 7, a 2021 overview of the labor status of South Carolina’s 4.1 million working-age adults (age 16 and over), reveals that 60% were in the labor force (blue bars, including full-time, part-time, and unemployed) and 40% of adults were outside the labor force (gold bars). People out of the labor force included those that were retired (18% of working-age adults) and those that weren’t working for other reasons including school, health issues/disability, and family caregiving responsibilities (22% of working-age adults).

Figure 7. Labor Status, Population Age 16 and Over, South Carolina, 2021



Note: Data for full- and part-time jobs is only available at the national level; these national rates (49% of full-time workers and 73% of part-time workers paid hourly) have been applied to the total South Carolina workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year.

Sources: American Community Survey, 2021; Federal Reserve Bank of St. Louis, 2021

Full-time and part-time work: Though the majority of adults in South Carolina were working in 2021 and most households had at least one worker, only 21% of working-age adults had the security of a full-time job with a salary. Of those in the labor force, more than half (59%) were paid hourly and/or worked part time. During the pandemic, there was a substantial [dip in the number of full-time workers](#) nationwide; that number has been steadily increasing since the low point in 2020, yet in 2021 still fell short of the pre-pandemic period. Nationally, women were [more likely to work part-time](#) than men (21% vs. 11%, respectively). Out of part-time workers, Black workers and Hispanic workers were more likely than White workers to be part time for economic reasons (i.e., working less than 35 hours per week despite wanting to work full time because their hours had been reduced or they were unable to find full-time jobs).

Unemployment: Overall, in 2021, the labor market was rebounding from the record-breaking unemployment and [drop in total employment](#) that occurred at the start of the pandemic. The unemployment rate was 4.1% in South Carolina in 2021, a stark contrast to unemployment at the height of the pandemic (11.6% in April 2020). In addition, [average weekly wages](#) across all industries in South Carolina increased 5.6% from 2020 to 2021. This was driven by increased demand for [essential workers](#), as well as by "[The Great Reshuffle](#)" – while some workers left the labor force, over time many more changed jobs to find better pay as well as work-life balance.

[Unemployment Insurance](#) (UI) helps individuals who lost jobs – before, during, and after the pandemic. In 2019, more than \$151 million was paid to individuals under [South Carolina's](#) regular unemployment insurance programs, rising to \$1.1 billion in 2020, and \$223 million in 2021. Extended Unemployment Benefits were also available during periods of specified high unemployment, with more than \$41 million paid to South Carolina residents in 2020 and nearly \$725,000 in 2021.

During the pandemic, these standard UI benefits were expanded by the [CARES Act](#), [the American Rescue Plan](#), and [the Continued Assistance Act](#), which included [four temporary programs](#). The most utilized was the Federal Pandemic Unemployment Compensation (FPUC) program, which provided a \$300 weekly supplement to all UI benefits

(down from the \$600 weekly supplement included in the original 2020 authorization). Additional programs extended the weeks of eligibility for people who exhausted regular UI benefits, and expanded eligibility to people who were not otherwise eligible for UI benefits (including workers who were self-employed, independent contractors, or gig economy workers). Temporary UI measures enacted in response to the COVID-19 pandemic ended in South Carolina in June 2021, and nationally in [September 2021](#).

Underemployment: In response to changing business conditions during the pandemic, underemployment increased slightly. Many workers were unable to work full time due to family responsibilities, being in school or training, illness, disability, or child care problems. Others were working part time because their hours had been reduced; still others were unable to find full-time jobs. In 2021 in South Carolina the [underemployment rate](#) that captures these workers was 7.1%, higher the traditional unemployment rate (4.1%), and higher than the rate before the pandemic (6.1% in 2019).

Out of the labor force: People out of the labor force include those that are retired (18% of working-age adults). With an aging population, this percentage continues to increase over time. Many older workers were also forced to retire earlier than planned during the pandemic. In South Carolina, retirements through the pandemic, even with some re-entry into the labor market, were [substantially higher](#) than the trend in the past few years. Nationally, according to SHED in November 2021, 25% of adults who retired within the year prior to the survey, and 15% of those who reported that they retired one to two years earlier, said factors related to COVID-19 contributed to when they retired. Excess retirements related to the pandemic in the U.S. were experienced across all demographic groups, according to a [2022 report by the Federal Reserve](#); yet early



retirees were more likely to be age 65 and older, White, and college-educated, which may in part be explained by their better financial position prior to the pandemic.

During the pandemic, there was also an increase in people out of the labor force for [other reasons](#). While some have returned to the labor market, most have remained out; 22% of working-age adults in South Carolina were out of the labor force in 2021. The most common reasons people are out of the labor force include illness, disability, family responsibilities, being in school or training, or lack of child care. Others are discouraged workers, unable to find jobs with adequate hours and/or pay.

Wages for the Most Common Occupations

In 2021, low-wage workers across the country in general experienced [faster wage growth than middle- and high-wage workers](#), although from a much lower starting point. Research from [Opportunity Insights](#) shows that the number of low-wage jobs fell in South Carolina: In December 2021, there were 17% fewer jobs paying less than \$29,000 per year than at the start of the pandemic — some became higher-paying jobs, others went away altogether.

Better pay and work opportunities were helpful, but not enough to recoup years of being squeezed by the increasing cost of basics, especially for those who struggled to secure full-time employment. As documented in the [ALICE Essentials Index](#), the cost of essential goods had already been outpacing wages for more than a decade, stretching ALICE workers' household income even further.

With 70% of the 20 most common occupations in South Carolina in 2021 paying less than \$20 per hour, it is not surprising that of the 811,070 workers in these occupations, nearly one-third (32%) were below the ALICE Threshold, meaning that their wages did not afford them enough income to support their families' basic needs. Of South Carolina's lower-paying jobs, most saw an increase in the median wage from 2019 to 2021; for example, the median wage for cashiers increased by 10% to \$10.38 per hour in 2021. But given that wages had stagnated for a decade, 47% of the 54,390 cashiers in the state lived below the ALICE Threshold in 2021 (Figure 8).

While there were ALICE workers in all sectors, the top five occupations with the highest percentage of workers below the ALICE Threshold in South Carolina in 2021 were waiters and waitresses, personal care aides, cashiers, cooks, and construction laborers.



Figure 8. Most Common Occupations, Employment, Percentage Below ALICE Threshold, and Wages, South Carolina, 2021

Occupation	Total Employment, 2021 (BLS)	Percent Workers Below ALICE Threshold, 2021 (ACS PUMS)	Median Hourly Wage, 2021 (BLS)	Wage Increase, 2019-2021 (BLS)
Laborers and Material Movers, Hand	68,970	36%	\$14.39	7%
Retail Salespersons	66,110	36%	\$11.38	1%
Customer Service Representatives	56,090	37%	\$14.80	-3%
Cooks	54,570	46%	\$12.08	15%
Cashiers	54,390	47%	\$10.83	10%
General and Operations Managers	50,410	9%	\$37.12	-6%
Driver/Sales Workers and Truck Drivers	50,270	22%	\$20.03	15%
Fast Food and Counter Workers	47,400	36%	\$9.99	11%
Office Clerks	46,710	33%	\$14.32	8%
Registered Nurses	46,160	7%	\$34.93	14%
Waiters and Waitresses	31,380	53%	\$8.77	-2%
Stockers and Order Fillers	31,190	41%	\$13.73	15%
Personal Care Aides	30,440	52%	\$11.01	4%
Secretaries and Administrative Assistants	30,120	27%	\$17.72	2%
Elementary and Middle School Teachers	29,400	12%	\$28.05	12%
First-Line Supervisors of Office Workers	27,480	24%	\$24.47	3%
Maintenance and Repair Workers	26,030	20%	\$18.07	7%
Sales Representatives, Wholesale and Manufacturing	24,540	10%	\$25.02	-9%
First-Line Supervisors of Retail Sales Workers	20,550	30%	\$18.05	1%
Construction Laborers	18,860	44%	\$16.78	12%

Sources: ALICE Threshold, 2021; Bureau of Labor Statistics—Occupational Employment Statistics, 2021; U.S. Census Bureau, American Community Survey, PUMS, 2019 and 2021

To see more data on jobs by hourly wages and full-time, part-time, and hourly work schedules, visit UnitedForALICE.org/labor-force/South-Carolina

Where ALICE Works Matters

Occupations and employers matter for workers; some jobs have greater earning potential and career paths, and [within industries](#), employment practices can vary. But even key features of employment in one occupation can [differ by employer](#). There is wide variation in wage levels, benefits, job security, predictability of schedules, and opportunities for advancement.

The increases in wages and UI benefits were important developments during the pandemic. Yet in the face of inflation, many ALICE workers confront ongoing challenges, especially when dealing with unreliable work arrangements, juggling multiple jobs, or facing public health risks, as outlined below.

- Gig and contract work:** According to McKinsey’s 2022 [American Opportunity Survey](#), more than one-third (36%) of workers identify as a gig, contract, freelance, or temporary worker. While there are benefits to these work arrangements, such as flexibility, work-life balance, and ability to work remotely, these workers are more likely to have [lower wages](#) and [fluctuations in their schedules and income](#). They are also [less likely to receive benefits](#) such as health insurance, paid time off, family leave, or retirement benefits (especially if they work fewer than 30 hours per week at a single job). Nationally, companies spent an average of [31% of compensation on benefits](#) in 2021 for civilian workers; not providing these represents significant savings to the employer.

- **Multiple jobs:** Many low-income workers rely on multiple jobs to make ends meet. Traditional measures of employment have focused on the number of jobs held by a worker; for example, the BLS estimates that only [5% of workers held two or more jobs](#) in 2021. However, in the modern economy, a worker may have many sources of income that are not necessarily considered a “job” by agencies like the BLS. According to a [recent survey](#), many working adults (44%) have at least one side job, with 71% of these workers saying that if they were to lose their side gig, they aren’t certain they’d still be able to pay all their bills.
- **Small business employers:** Almost three-quarters (74%) of the private-sector workforce in South Carolina work in a small business – defined by the BLS as firms with fewer than 500 workers nationally. The more than [463,000 small businesses in South Carolina](#) have been an important engine for growth in the South Carolina economy, driving job creation, innovation, and wealth. However, [small businesses are more vulnerable](#) to changes in demand, price of materials, and transportation costs, as well as to cyberattacks and natural disasters; and because they have fewer resources, they are more likely to [pay lower wages](#) overall and [offer fewer benefits](#), meaning that they are more likely to employ ALICE workers.

Small businesses in South Carolina were hit especially hard during the pandemic. At the height of the pandemic,

April 12, 2020, small business revenue in South Carolina was down [37.2%](#) from January 2020. Retail, restaurants, child care providers, and non-essential health care providers all felt the impact of the pandemic. The leisure, hospitality and tourism sector, with a high proportion of small businesses and low-wage workers, had some of the biggest declines in revenue and employment. Yet, conditions have improved considerably since the pandemic. Small business revenue was up [24.4%](#) as of February 6, 2022 compared to January 2020, and the [hospitality and tourism industry](#) continues to rebound with record-breaking growth since 2020.

Wage Disparities in the Workforce

Disparities in wages continue to persist by sex, race/ethnicity, disability status, sexual orientation, and gender identity. While wage gaps have narrowed in some places, they persist across South Carolina:

- **Sex:** Among all South Carolina workers, women earned 74 cents for every dollar paid to men in 2021, a higher gender [wage gap](#) compared to neighboring states and the nation as a whole (75 cents in North Carolina, 76 cents in Georgia, and 77 cents nationally).

CHILD CARE WORKERS

The child care sector is [a crucial part of the U.S. economy, but operates under conflicting pressures](#). Child care provides children with nurture and support for healthy development; it provides adult workers with jobs, but at persistently low wages; and it enables parents to work, yet it also consumes a sizable part of working parents’ budget. The pandemic brought to the forefront the crisis in child care availability and cost, in South Carolina and across the U.S. For families with two children in care, child care is often the most expensive item in their budget, even more expensive than housing. Child care workers are the workforce behind the workforce, yet many struggle to make ends meet for their own families: With a median hourly wage of \$10.73 in South Carolina in 2021, 38% were below the ALICE Threshold. And with staffing and demand fluctuations, many child care providers went out of business during the pandemic. Lack of care remains an [obstacle for working parents](#).

- **Race/ethnicity:** In South Carolina, Black workers earned 73 cents and Hispanic workers earned 71 cents, [for every dollar made by White workers](#) in 2019.
- **Disability:** Workers with disabilities earn less overall than those without disabilities (although among people working similar jobs and schedules the gap is smaller) and people with disabilities are less likely to earn a full-time wage. Based on our [ALICE in Focus: Disabilities](#) research, whether working full or part time, nationally, people with disabilities were more likely to be below the ALICE Threshold than people without disabilities: In 2019, 27% of full-time workers with disabilities in the U.S. were below the ALICE Threshold compared to 22% of full-time workers without disabilities. For people with disabilities who worked part time, the rate of financial hardship was 53%, compared to 42% for part-time workers without disabilities.
- **Sexual orientation and gender identity:** Nationwide in 2021, lesbian, gay, bisexual, transgender, and queer (LGBTQ+) workers earned 90 cents [for every dollar the average full-time worker earned](#). In addition, more than one third of LGBTQ+ workers say they have [experienced discrimination in the workplace](#).

These disparities are often magnified when intersectional. For example, in South Carolina, when [factoring in gender](#), Latinas were paid 47 cents for every dollar paid to White, non-Hispanic men in 2021; and Black women were paid 55 cents. [These differences persist](#) even when controlling for education and work experience. For many LGBTQ+ workers with multiple marginalized identities, [wage gaps are more substantial](#). For every dollar a worker earned on average in the U.S. in 2019, women in the LGBTQ+ community earned 87 cents, non-binary workers and transgender men earned 70 cents, and transgender women earned 60 cents.

THE ALICE ECONOMIC VIABILITY DASHBOARD

United For ALICE's [Economic Viability Dashboard](#) provides key data on the local economic conditions that matter most to ALICE households: Work, Housing, and Community Resources. The Dashboard mapping, profile, and comparison features will help communities and policymakers identify the gaps that ALICE workers and families face in reaching financial stability. Then, the Action Planner puts that data to use by quantifying gaps and pairing them with promising practices, so that public and corporate policymakers can remove barriers and make structural changes to ensure that ALICE's basic needs are met.

DOES ALICE HAVE SAVINGS AND ASSETS?

It has been widely reported that U.S. household [savings increased](#) during the pandemic. Yet analysis of the data from the Federal Reserve SHED reveals that the national average conceals different experiences by state and even more so by income level in terms of rainy day funds and retirement assets.

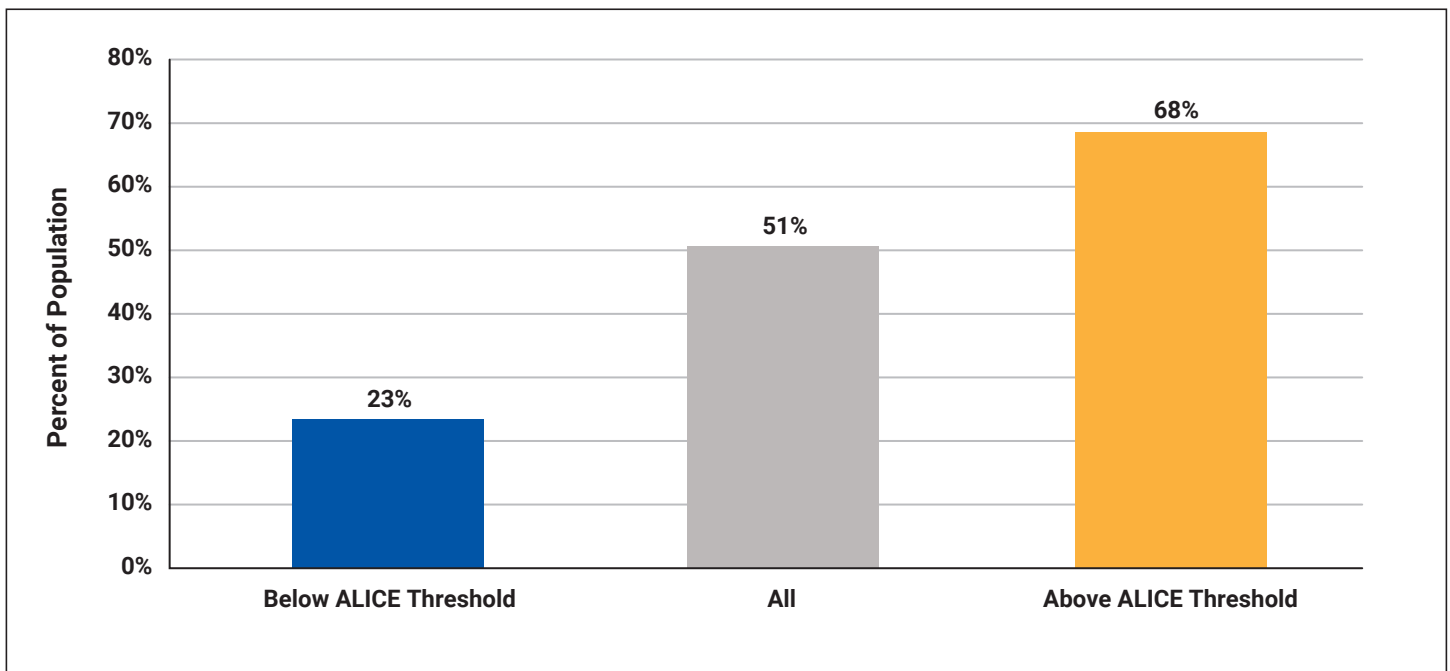
When workers struggle to meet their families' immediate basic needs, saving for the future is difficult. When ALICE families face unexpected emergencies — anything from a car repair to a medical crisis — they are forced to deplete their savings. And due to persistent gaps in access to assets, financial tools, and credit, lower-income households, and households of color in particular, are more likely [to be targeted by predatory lenders](#) and to [incur excessive fees or interest rates on borrowing](#). As a result, ALICE families often do not have the means to build assets, let alone catch up to families who already have assets (especially those who have been building them for generations).

Rainy Day Funds

One of the best-known questions in the SHED survey asks whether respondents had set aside emergency savings or rainy day funds that would cover their expenses for three months in case of sickness, job loss, economic downturn, or other emergencies. In October 2019, 53% of respondents in South Carolina reported having these funds; yet by November 2021 it was slightly lower at 51% (Figure 9).

Substantial differences were noted by income level: Only 23% of respondents below the ALICE Threshold in South Carolina reported having rainy day funds in November 2021 compared to 68% of those above the Threshold.

Figure 9. Funds to Cover Three Months' Expenses by the ALICE Threshold, South Carolina, 2021



Question: Have you set aside emergency or rainy day funds that would cover your expenses for three months in the case of sickness, job loss, economic downturn, or other emergencies?

Sources: ALICE Threshold, 2021; Federal Reserve Board, Survey of Household Economics and Decisionmaking (SHED), November 2021

Nationally, there were also substantial differences by income and race/ethnicity in rainy day funds (this data is not available at the state level, but it is likely these disparities were mirrored in South Carolina). In 2021, White and Hispanic respondents below the ALICE Threshold had higher rates of emergency savings (42% and 41%, respectively) than Black respondents below the Threshold (32%). Rates were higher overall for respondents above the Threshold, yet gaps remained (77% for White, 71% for Hispanic, and 64% for Black respondents). Each of these racial/ethnic groups made gains during the pandemic, with Hispanic respondents both above and below the Threshold showing the largest increase in emergency savings. From October 2019 to November 2021, the percentage of Hispanic respondents below the Threshold with rainy day funds increased from 28% to 41%, and the percentage of Hispanic respondents above the Threshold with these funds increased from 57% to 71%.

Retirement Assets

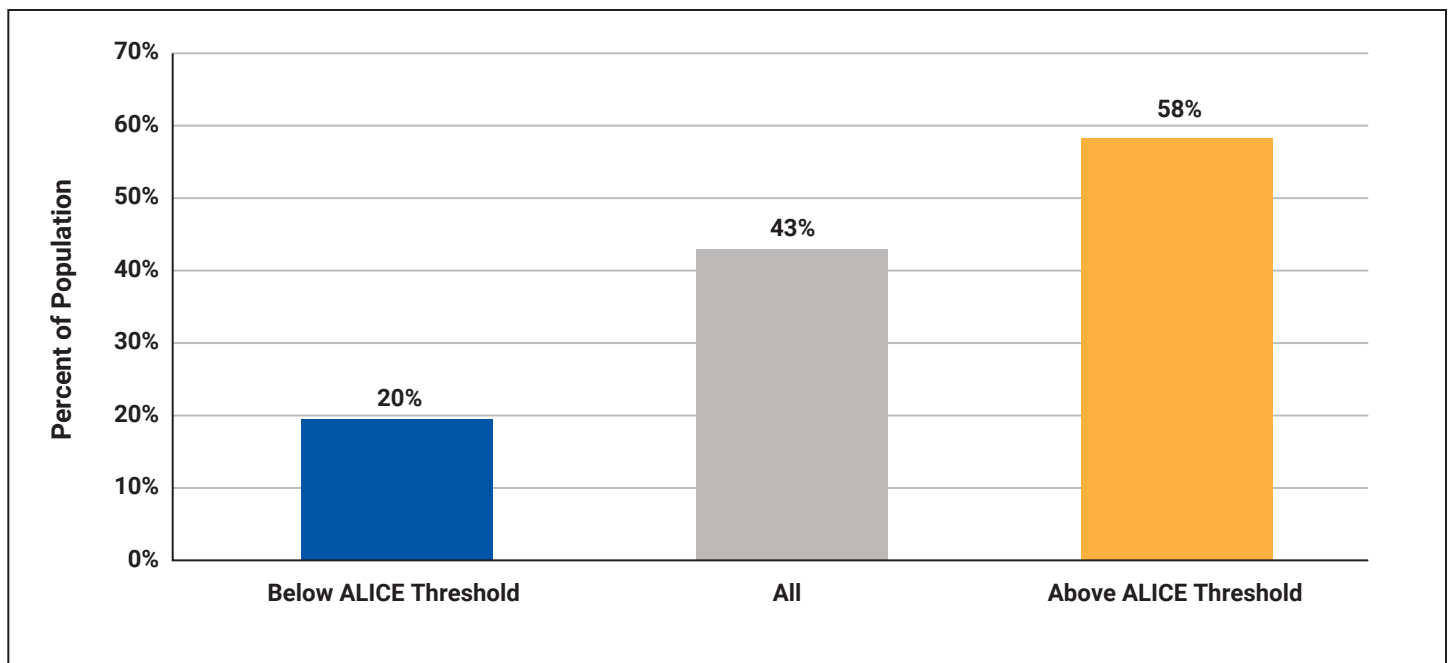
According to SHED, in South Carolina in 2021, respondents were less likely to have retirement assets than emergency

savings. [Retirement assets](#) include 401(k)s, IRAs, pensions, or business or real estate holdings that provide income in retirement. Overall, 45% of South Carolina respondents reported having these funds in October 2019, decreasing to 43% by November 2021. Yet these averages conceal the disparity in retirement assets between households above and below the ALICE Threshold in South Carolina (Figure 10).

Prior to the pandemic, in October 2019, 37% of respondents below the Threshold in South Carolina had retirement assets, according to SHED. That rate decreased to 20% by November 2021. In contrast, in October 2019, 50% of respondents above the Threshold in South Carolina had retirement assets; the rate increased to 58% by November 2021.

The [CARES Act](#) reduced penalties for early withdrawals from retirement accounts, thus making it easier for households to access retirement funds. Nationally, 8% of non-retired adults tapped into their retirement savings in 2021, according to SHED. And according to a [national retirement survey](#), the majority of loans or hardship withdrawals in 2022 were taken by low-income households.

Figure 10. Retirement Assets by the ALICE Threshold, South Carolina, 2021



Question: Do you currently have each of the following types of retirement savings? Selected at least one: 401(k); IRA; pension; savings outside a retirement account, business, or real estate holding that will provide income in retirement; other retirement savings

Sources: ALICE Threshold, 2021; Federal Reserve Board, Survey of Household Economics and Decisionmaking (SHED), November 2021

BEYOND 2021: WHAT CHALLENGES DOES ALICE FACE?

The pandemic timeline shows a contracting economy in 2020 followed by a strong policy response in 2021. The government’s broad [pandemic response was effective](#) in preventing the kind of surge in financial hardship that was experienced during the Great Recession.

But 43% of households were still living below the ALICE Threshold in South Carolina in 2021. With pandemic relief benefits expiring, [data from early 2022](#) suggests that the economic situation has in fact gotten worse for ALICE, which in turn puts the wider economy at risk.

An analysis of recent surveys reveals that households below the ALICE Threshold are still facing food insufficiency, difficulty paying bills, medical debt, reduced savings, and feelings of anxiety and depression. These challenges were first reported in [The Pandemic Divide](#), and they are updated here with the most recent data from SHED (through November 2021) and the Household Pulse Survey (through December 2022).

These surveys also provide an alarming look at the breakdown of hardship by race/ethnicity, sex, sexual orientation and gender identity, and disability status. The differences here are even starker than when looking at income alone, giving

credence to concerns that the pandemic exacerbated inequities across all facets of life. The analysis reveals that Black respondents, female respondents, lesbian, gay, bisexual, and transgender (LGBTQ) respondents, and households that include people with disabilities, disproportionately struggle to achieve financial stability.

Warning signs:

! **Food insufficiency:** Rates of food insufficiency have [remained elevated](#) since the beginning of the pandemic. In the August 2020 Household Pulse Survey, respondents below the ALICE Threshold in South Carolina were far more likely to report that their household sometimes or often did not have enough food in the prior seven days than respondents above the Threshold (20% vs. 3%); by November 2022, the rates were even higher (23% vs. 4%, respectively). Some demographic groups experienced higher than average food insufficiency (Figure 11). For example, 35% of respondents with a disability below the Threshold, and 39% of LGBT respondents below the Threshold reported not having enough food, compared to 11% of all South Carolina respondents.

Figure 11. Food Insufficiency, Above and Below the ALICE Threshold, South Carolina, 2022

Food Insufficiency			
	Below the ALICE Threshold	Above the ALICE Threshold	South Carolina Average
Black	29%	1%	11%
Female	25%	3%	
With a Disability	35%	8%	
LGBT	39%	12%	

Question: In the last seven days, which of these statements best describes the food eaten in your household? Selected: Sometimes or often not enough

Note: Black respondents are non-Hispanic; the “With a Disability” group includes respondents who have one or more vision, hearing, cognitive, mobility, or self-care difficulties; the “LGBT” group includes respondents who identify as gay or lesbian, bisexual, and/or transgender.

Sources: ALICE Threshold, 2021; U.S. Census Bureau, Household Pulse Survey, September 14, 2022–November 14, 2022, Phase 3.6

Rates of food insufficiency were similarly higher for households with children living below the ALICE Threshold in South Carolina. In August 2020, respondents below the Threshold were more likely than respondents above the Threshold to report that often or sometimes their children were not eating enough because they couldn't afford enough food (16% vs. 4%); in November 2022, those rates remained consistent at 16% for respondents below the Threshold vs. 5% for those above.

With changes to the emergency pandemic food measures, including the [ending of SNAP temporary benefit increases and emergency allotments](#), more families will need to rely on the charitable food system that was designed for emergencies, but is increasingly [an ongoing necessity](#).

! **Learning loss:** Following a year of widespread school closings and disrupted education, most students returned to in-person learning in the fall of 2021. The [learning loss](#) that accompanied remote learning has been widely reported. Not surprisingly, students in lower-income districts with fewer resources were hardest hit. According to the [Education Recovery Scorecard](#), from 2019 to 2022, the average U.S. public school student (grades 3-8) lost equal to half of one school year's learning in math, and a quarter of a year in reading. Overall, South Carolina students fared better than the national average, with a learning loss of just over four months in math, and approximately one month in reading. Yet not all districts in South Carolina had the same results, the pandemic widened disparities that already existed between high and low poverty schools. Learning loss in South Carolina equates to an [estimated loss of lifetime earnings](#) per student of \$9,406, compared to \$10,891 in Georgia and \$15,872 in North Carolina. [Federal relief dollars](#) are being used to provide supplemental instruction, tutoring, and expanded summer offerings, fill staffing gaps and hire counselors. Yet, the relief funds are due to expire in September 2024, and will require state and local engagement to continue the recovery process and correct the inequality in learning that occurred during the pandemic.

! **Behind on rent payments:** According to the Household Pulse Survey, renter households below the ALICE Threshold in South Carolina were more likely than those above the Threshold to report that they were not caught up on rent payments. In August 2020, 9% of renters below the Threshold and 2% of renters above the Threshold were not caught up; by November 2022, those rates increased to 23% for renters below the Threshold and 4% for those above. Renters who fall behind on rent are at greater risk for eviction, especially since the federal moratorium on [evictions and foreclosures, state-level bans, and funding for rental assistance](#), have now expired. As a result, [eviction filings are on the rise](#) and are likely to [increase in the near term](#).

! **Struggling to pay bills:** During the height of the pandemic, in August 2020, 44% of households below the ALICE Threshold in South Carolina said it was somewhat or very difficult to pay for usual items such as food, rent or mortgage, car payments, and medical expenses, according to the Household Pulse Survey. That rate climbed to 59% by November 2022. Both these rates are more than double the rate for respondents above the Threshold (16% in August 2020 and 29% in November 2022).

! **Facing lack of savings and medical debt:** As mentioned earlier, the percentage of families below the ALICE Threshold in South Carolina who had set aside emergency savings or rainy day funds that would cover their expenses for three months in the event of sickness, job loss, economic downturn, or another emergency increased from 19% in October 2019 to 23% in November 2021 according to SHED. In addition, 29% of respondents below the Threshold in South Carolina in November 2021 had incurred an unexpected major medical expense that they had to pay for out of pocket because it was not completely paid for by insurance. Medical debt generally reflects [poorer health](#) and lower rates of health care coverage, and causes [lower credit scores](#) and [additional financial hardship](#).

! **Physical health:** With government support for expanded health services ending, in the wake of two years of reduced preventative care, health concerns are increasing for families in South Carolina and across the U.S. Two key programs that increased access to health care and services during the pandemic ended or were paused in 2023: One made [tests and vaccinations for COVID-19](#) free and widely available, and the other allowed people to stay on [Medicaid during the pandemic](#).

A [September 2020 national survey](#) found that 36% of adults (age 18 to 64) delayed or missed health care services, including dental care, primary care, or specialist visits; preventive health screenings; and medical tests. Delays in medical care can exacerbate existing conditions and compound the [risk of serious illness and even death](#). A recent study also finds that certain [socioeconomic factors may increase the likelihood of developing Long COVID](#), including lower household income, recent unemployment, and financial hardship.

According to the November 2022 Household Pulse Survey, South Carolina respondents below the ALICE Threshold were more likely to report having symptoms of long COVID (such as fatigue, “brain fog,” difficulty

breathing, heart palpitations, dizziness, or changes to taste/smell) lasting three months or longer that they did not have prior to having COVID-19 than respondents above the Threshold (41% vs. 29%).

Parents also postponed care for their children. In the fall of 2021, South Carolina households below the ALICE Threshold were more likely to report that they missed, delayed, or skipped their [child’s preventive check-up](#) in the prior 12 months than households above the Threshold (39% vs. 27%). [Preventive health visits](#) protect not only children’s current health status, but also their future health by providing scheduled immunizations, developmental assessments, and physical and mental health screenings.

! **Mental health:** With these sustained challenges – on top of disruptions to daily schedules, limited social interaction, and uncertainty about safety and the future – it’s not surprising that people below the ALICE Threshold in South Carolina were somewhat more likely to report feeling depressed or anxious than those above the Threshold. According to the Household Pulse Survey, in August 2020, 18% of respondents below the Threshold and 11% above the Threshold reported feeling nervous, anxious, or on edge nearly every day over the last two weeks.

Figure 12. Feeling Nervous, Anxious, or On Edge, Above and Below the ALICE Threshold, South Carolina, 2022

Feeling Nervous, Anxious, or On Edge			
	Below the ALICE Threshold	Above the ALICE Threshold	South Carolina Average
Black	18%	22%	18%
Female	32%	15%	
With a Disability	44%	28%	
LGBT	40%	40%	

Question: Over the last two weeks, how often have you been bothered by feeling nervous, anxious, or on edge? Selected: Nearly every day

Note: Black respondents are non-Hispanic; the “With a Disability” group includes respondents who have one or more vision, hearing, cognitive, mobility, or self-care difficulties; the “LGBT” group includes respondents who identify as gay or lesbian, bisexual, and/or transgender.

Sources: ALICE Threshold, 2021; U.S. Census Bureau, Household Pulse Survey, September 14, 2022–November 14, 2022, Phase 3.6

These rates increased as of November 2022 to 25% and 13%, respectively. Certain groups below the Threshold reported far higher rates in 2022 — 44% of respondents with a disability and 40% of LGBT respondents — compared to the state average of 18%. Respondents below the Threshold were also more likely to report feeling down, depressed, or hopeless at both timepoints (11% in 2020 and 15% in 2022) than respondents above the Threshold (5% in 2020 and 7% in 2022).



The lack of mental health resources during the pandemic has been [widely recognized](#), and awareness is increasing, especially with the launch of the [Nationwide Suicide and Crisis Lifeline](#) (988). But there remains a severe [shortage of mental health resources](#), especially for low-income families, and mental health providers struggle to meet [increased demand](#). South Carolina received low scores for access to mental health care in the [2023 Mental Health America Report](#). While there is still work to be done to improve access, an increase in use of telehealth services and [improved access to mental health counselors for youth in South Carolina schools](#), are steps in the right direction.

The pandemic has also highlighted the ability of government policymakers and business managers to respond to changing conditions quickly. The 2021 ALICE data may surprise some readers who were expecting much worse. But 2021 was a unique year — and these warning signs are both a call to action and a challenge to complacency.

ALICE is More Vulnerable in Times of Crisis

The compounding effect of lack of access to resources and credit, and few or no savings or assets, makes ALICE households more vulnerable to the effects of disasters and crises. From natural disasters, to pandemics, to the more common household-level crises like a broken down car or a sudden health issue, ALICE families feel the economic impact almost immediately — with an hourly paid job, if they can't work, they lose pay; without insurance, if there is damage to their home or car, there are immediate repair bills; and without a generator, if the power goes out, they need money to replace spoiled food supplies.

Financially insecure households disproportionately bear the impact of crises and disasters. They are more likely to live in [housing units and communities that are more vulnerable](#) to flooding, fire, and other hazards, primarily because those areas are more affordable, but have [fewer resources to prepare for, withstand, or recover from these disasters](#). For example, in places that experienced [natural disasters](#) in 2021 and 2022 — such as Hurricane Ian in Florida and [South Carolina](#); [wildfires](#) in California, Oregon, Idaho, Utah, and Washington; [flooding](#) in Kentucky and Missouri; and tornadoes in the southern U.S. — ALICE families faced [higher risks](#). According to the Household Pulse Survey (December 2022), following [Hurricane Ian in September 2022](#) respondents below the ALICE Threshold in Florida were more likely than households above the Threshold to be displaced from their home (9% vs. 6%). One month after the storm, respondents below the Threshold were at least three times more likely to be experiencing a shortage of food (39% vs. 13%) and drinkable water (42% vs. 12%).

In addition, issues of [environmental justice](#) — like the legacy of [redlining](#) on [exposure to air pollution](#) and [oil and gas-related contaminants](#) — layered atop substantial racial/ethnic gaps in financial hardship, mean that low-income communities of color face increased risks to health and well-being, despite fewer resources to navigate these issues. Black and low income communities are [more likely to be located](#) near polluting industrial facilities, hazardous chemical facilities, and contaminated waste sites. As a result, they face greater

exposure to toxic pollution and incur greater health risks than residents of wealthier and predominantly White communities. For example, [residents in North Charleston](#), located in the Low Country region of South Carolina, are all too familiar with the negative outcomes associated with systemic discrimination, years of housing segregation, and decisions made in the interest of governments and private corporations. As a result, residents are at increased risk for flooding, poor air quality, lack of affordable and safe housing, and negative health outcomes.

ALICE workers were essential to the pandemic recovery, as well as to rebuilding from other recent natural disasters. ALICE workers have often been called “pandemic heroes,” essential to caring for COVID-19 patients and to keeping the economy running by working in food service, grocery stores, and warehouse and fulfillment centers. Yet they still received low wages and faced unsafe working conditions. Similarly, in the aftermath of hurricanes and wildfires, ALICE workers are essential for debris removal, housing repairs, and rebuilding basic infrastructure. Yet these jobs are nearly impossible to do if workers and their families are in crisis themselves.

MAPPING ALICE WITH COMMUNITY RESOURCES AND INDICATORS OF WELL-BEING

Mapping where ALICE lives along with the location of community resources – such as public libraries or health care facilities – can help identify gaps by town, ZIP code, county, or state. View ALICE data by geography along with the locations of key resources at UnitedForALICE.org/Maps/South-Carolina

ALICE data can also be mapped alongside other datasets. Visit UnitedForALICE.org/Indicators/South-Carolina to see relationships between financial hardship and other key indicators of well-being.

DATA FOR ACTION: A VISION FOR ALICE IN SOUTH CAROLINA

The strength of the South Carolina economy is inextricably tied to the financial stability of all residents. As the pandemic has shown, ALICE workers are critical to the smooth running of the economy, during times of crisis and beyond. And, in turn, the stability of ALICE families depends on their being able to fully participate in that economy.

In South Carolina and across the U.S., intervention is needed across the board – in business, government, nonprofit, and educational institutions – to set the groundwork for a more equitable future for ALICE. The ALICE research and data can be used to generate solutions to these problems, helping ALICE households and creating equity across communities.

To make these decisions, it is important to understand both the barriers to and facilitators of financial stability. The factors that work to widen or close the gap between living below the ALICE Threshold and being financially stable are outlined in Figure 13.

Good data is the essential foundation for effective policy. The measures of cost of living and financial hardship, demographic data, and wage and labor force statistics

presented in this Report can help stakeholders identify and track financial hardship over time; provide language to raise awareness about the challenges ALICE households face; frame appropriate questions; and make data-driven decisions. The ALICE data can help policymakers and community organizations identify gaps in community resources. It can also guide employers in finding additional ways to support ALICE workers for increased productivity, both in times of economic growth and in periods of economic recovery.

Our vision is a country where ALICE families not only have sufficient income to afford the basics but can also save and invest in their future. Having enough income for safe and affordable housing, adequate food, reliable transportation, quality child and health care, and sufficient technology not only has the immediate impact of fulfilling essential needs, but also creates a ripple effect: When ALICE households can afford the basics, there is a significant positive impact on local communities and the wider economy. This is a vision not only for ALICE, but for the nation as a whole.



Figure 13. Benefits of Sufficient Income

If households have sufficient income for...	Benefits for ALICE Households	Benefits for the Wider Community
 <p>Safe, Affordable Housing</p>	<p>Improved physical and mental health through safer environments and reduced stress; improved educational performance and outcomes for children; greater stability for household members; a means to build wealth and racial equity for homeowners</p>	<p>Expanded and updated housing stock, reduced systemic housing inequities; lower health care costs; reduced homelessness; increased opportunities for jobs and more money spent in local communities</p>
 <p>Quality Child Care and Education</p>	<p>Increased labor force participation, lifetime earnings and retirement security for women; health benefits for children, school readiness, improved educational attainment and graduation rates; improved performance in higher education; higher lifetime earnings</p>	<p>Decreased racial/ethnic and socioeconomic performance gaps; high return on investment from early education to high school and beyond</p>
 <p>Adequate Food</p>	<p>Decreased food insecurity; improved health (especially for children and seniors); decreased likelihood of developmental delays and behavioral problems in school</p>	<p>Lower health care costs; improved school and workplace productivity; less spending on emergency food services; greater equity by gender, race/ethnicity and immigration status</p>
 <p>Reliable Transportation</p>	<p>Decreased transportation insecurity; improved access to work/job opportunities, school and child care, health care and social services, food/retail markets, and support systems (friends, family, faith communities)</p>	<p>Improved air quality and reduced gasoline consumption/carbon emissions; increased economic opportunity through returns on investment; a more diverse labor market; decreased income disparities; more integrated neighborhoods</p>
 <p>Quality Health Care</p>	<p>Better mental and physical health (including increased life expectancy); improved access to preventative care; fewer missed days of work/school; decreased need for emergency services; lower share of income spent on health</p>	<p>Decreased health care spending and strain on emergency services; reduced racial/ethnic disparities in insurance coverage and access to care; fewer communicable diseases; improved workplace productivity; decreased wealth-health gap; better outcomes during health crises</p>
 <p>Reliable Technology</p>	<p>Improved access to job opportunities; expanded access to health information and telemedicine services; increased job and academic performance</p>	<p>Closing the “digital divide” in access to technology by income; increased economic development; increased opportunities for civic participation</p>
 <p>Savings</p>	<p>Ability to withstand emergencies without impacting long-term financial stability; greater asset accumulation over time (e.g., interest on savings; ability to invest in education, property, or finance a secure retirement)</p>	<p>Less spending on public services to cover basic needs like health care, food, and housing – especially for unexpected or emergency expenses</p>

COUNTY COMPARISON: INCOME STATUS, 2021

South Carolina Counties, 2021		
County	Households	% ALICE + Poverty
Abbeville	9,423	52%
Aiken	67,224	44%
Allendale	3,072	62%
Anderson	82,203	39%
Bamberg	4,562	56%
Barnwell	8,253	54%
Beaufort	76,249	38%
Berkeley	88,092	35%
Calhoun	5,789	48%
Charleston	169,851	42%
Cherokee	21,081	52%
Chester	12,672	47%
Chesterfield	17,186	50%
Clarendon	11,585	48%
Colleton	15,059	56%
Darlington	25,239	51%
Dillon	10,313	59%
Dorchester	58,435	42%
Edgefield	9,102	45%
Fairfield	8,758	57%
Florence	51,484	47%
Georgetown	25,690	43%
Greenville	212,333	38%
Greenwood	27,403	51%
Hampton	6,793	62%
Horry	145,335	43%
Jasper	11,084	52%
Kershaw	24,901	41%
Lancaster	36,597	36%
Laurens	25,282	51%

South Carolina Counties, 2021		
County	Households	% ALICE + Poverty
Lee	6,322	62%
Lexington	120,968	36%
Marion	10,844	66%
Marlboro	9,331	61%
McCormick	3,768	46%
Newberry	15,137	42%
Oconee	34,023	41%
Orangeburg	32,017	62%
Pickens	51,996	50%
Richland	166,515	45%
Saluda	7,227	53%
Spartanburg	128,437	40%
Sumter	43,191	49%
Union	11,150	54%
Williamsburg	12,032	55%
York	113,195	40%

NATIONAL COMPARISON: INCOME STATUS, 2021

STATE	RANK (1 = lowest % Below ALICE Threshold)	TOTAL Number of Households	Household Income Status		
			% Households in Poverty	% ALICE Households	% Households Below ALICE Threshold
United States	—	126,903,920	13%	29%	41%
Alabama	48	1,951,995	16%	32%	48%
Alaska	1	266,391	10%	22%	32%
Arizona	24	2,813,110	12%	28%	40%
Arkansas	46	1,176,614	16%	31%	47%
California	35	13,420,382	12%	31%	43%
Colorado	13	2,297,529	10%	27%	37%
Connecticut	19	1,428,313	10%	28%	39%
Delaware	27	395,656	12%	29%	41%
D.C.	31	319,565	15%	28%	42%
Florida	44	8,533,422	13%	32%	45%
Georgia	47	3,954,813	14%	34%	47%
Hawai'i	29	490,101	12%	30%	41%
Idaho	34	681,926	11%	32%	43%
Illinois	10	4,981,919	12%	24%	36%
Indiana	21	2,656,794	12%	27%	39%
Iowa	9	1,293,028	11%	24%	36%
Kansas	20	1,153,270	12%	27%	39%
Kentucky	38	1,767,504	16%	28%	44%
Louisiana	50	1,776,260	19%	32%	51%
Maine	30	583,562	12%	30%	42%
Maryland	15	2,352,331	10%	28%	38%
Massachusetts	25	2,756,295	11%	28%	40%
Michigan	22	4,029,761	13%	26%	39%
Minnesota	8	2,254,997	10%	26%	35%
Mississippi	51	1,116,509	20%	32%	52%
Missouri	36	2,459,987	13%	30%	43%
Montana	28	443,529	12%	29%	41%
Nebraska	17	781,693	11%	27%	39%
Nevada	42	1,189,085	14%	31%	45%
New Hampshire	2	548,727	8%	25%	33%
New Jersey	12	3,495,628	11%	26%	37%
New Mexico	45	821,310	17%	29%	47%
New York	40	7,635,201	14%	30%	44%
North Carolina	41	4,150,059	13%	31%	44%
North Dakota	6	322,588	11%	23%	34%
Ohio	16	4,820,453	13%	25%	38%
Oklahoma	43	1,536,903	15%	30%	45%
Oregon	39	1,697,608	12%	32%	44%
Pennsylvania	23	5,229,253	12%	27%	39%
Rhode Island	18	435,782	12%	27%	39%
South Carolina	33	2,037,203	15%	29%	43%
South Dakota	11	352,363	11%	26%	36%
Tennessee	37	2,740,302	14%	30%	44%
Texas	32	10,705,476	14%	29%	43%
Utah	5	1,087,978	9%	25%	34%
Vermont	26	265,098	11%	29%	40%
Virginia	14	3,300,111	10%	28%	38%
Washington	4	3,013,644	10%	24%	34%
West Virginia	49	711,392	17%	31%	48%
Wisconsin	7	2,436,961	11%	23%	34%
Wyoming	3	233,539	11%	22%	34%

NEXT STEPS

Capturing the true extent of financial hardship in South Carolina is critical for the appropriate allocation of funds for programs in areas such as education, health care, food access, housing, and employment. There is a lot more to be done to change the trajectory for households struggling to make ends meet. How can you help?

Learn more and help to raise awareness of the struggles ALICE households face with:

The interactive [ALICE in South Carolina webpages](#), to dig deeper into:

- [County Reports](#)
- [Household budgets](#)
- [Maps with data for local geographies](#)
- [Demographics](#)
- [Labor force data](#)
- [ALICE data alongside additional Indicators of Well-Being](#)

Connect with stakeholders:

- [Contact your local United Way](#) for support and volunteer opportunities.
- Connect with members of the state [Research Advisory Committees](#) that support this work.
- Find your state and federal representatives and see ALICE household data by legislative district with our [ALICE Legislative District Tool](#).

Turn the ALICE data into action in your state, county, or community:

- Use the ALICE metrics to highlight the challenges ALICE households face, to inspire action and generate innovative solutions that promote financial stability.
- Armed with the ALICE data, advocate for policy change, apply for grant funding, allocate funding for programs and services targeted to ALICE households, etc.
- Learn more on our [ALICE in Action](#) webpage about the programs, practices, and policies to improve access to affordable housing, high quality child care and education, healthy food, health care, transportation, workforce training, and more.
- Make the case for ALICE with interactive tools from the Federal Reserve Bank of Atlanta that are based on the Household Survival Budget, including the [Policy Rules Database](#) to model benefits cliffs, and the [Career Ladder Identifier and Financial Forecaster](#) to map changes in benefits along a career path.

Be an ally and advocate for better data:

- Advocate for more accurate data collection by the [U.S. Census Bureau](#) for people who have been [historically undercounted](#), including (but not limited to) people with disabilities, people experiencing homelessness, people of color, individuals who identify as LGBTQ+, and people in low-income and hard-to-count geographic areas.
- Support the [implementation](#) of a single combined question for race and ethnicity. Census [research](#) shows this change will yield a more accurate portrait of how the U.S. population self-identifies, especially for people who self-identify as multiracial or multiethnic.

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