

CBAER 

Center for Business Analytics and Economic Research

GEORGIA SOUTHERN UNIVERSITY

Poverty in Chatham County and Savannah 2005-2017

Prepared for

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The United Way of the Coastal Empire

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Executive Summary

The Center for Business Analytics and Economic Research (CBAER), a member of the Business Innovation Group in the Parker College of Business at Georgia Southern University has prepared a poverty analysis for Coastal Georgia Indicators Coalition and The United Way of the Coastal Empire. This analysis will provide an in-depth evaluation of female-headed families in poverty in the Chatham County/Savannah area between the mid-2000's and 2017. The data collected will support both agencies in understanding the scope of the issues faced by these families. The data presented in the analysis were collected from the U.S Census Bureau's, American Community Survey. The analysis covers four specific variables: educational attainment, level of attachment to the labor force, living arrangement, and disability status.

Educational attainment is related to the head of the household in this analysis. It refers to the highest level of education attained by this person past the age of 25. The educational attainment summary presents data from three locations: Chatham County, Chatham County excluding Savannah, and the City of Savannah. Highlights from this section include:

- Across Chatham County, about one-third of FHF have a high school diploma, and an additional 40 percent have some college or an associate degree.
- In the City of Savannah, 81 percent of families in poverty have finished high school, and approximately 50 percent of this group has attended some form of post-secondary schooling.

Employment status is an integral component of poverty alleviation for the target population. In Georgia, individuals of the target population may be eligible for tax credits which are useful in helping families out of poverty. This section accounts for the decrease in employment during the 2008 recession. Highlights of this section include:

- On average, 60 percent of the FHF group normally has a job.
- For FHF in poverty with at least one child under the age of 5, approximately 46% are employed while nearly 16% are unemployed and 38% are no longer in the labor force.

Living arrangements are referred to as the number of children in the home. With every additional child added to the household, the income required to stay out of poverty increases. Household arrangements were also impacted by the economy. Highlights of this section include:

- The total number of no own children families peaked in 2010 and has declined as the economy has improved.
- Families headed by a female under age 25 have declined by 68 percent from a high of 956 families in 2014 to a low of 306 in 2017.

Disability status is compared between the population in poverty and the population, not in poverty. Information on disability status by household was not accounted for by the US Census Bureau. Highlights from this section include

- People with a disability though in poverty outpaced those not in poverty in every year between 2008 and 2017 in Chatham County excluding Savannah
- In Savannah, the percentage of disabled people not in poverty did not outpace those in poverty in 2008, 2010, 2012, 2015.

The analysis concludes with a profile of what the typical female-headed household in Chatham County/City of Savannah reflects based on the collected data. This profile includes a quick description of location, education, employment status, age of head of household, race, and annual income.

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Introduction

Developing effective programs to fight poverty is a challenging endeavor. Many factors drive people and families into poverty and determining which factor(s) to address this situation is difficult. One way to meet this challenge is to develop a data-driven view of who is in poverty. This data-driven approach starts with learning more about your clients and the factors that drive their decision-making processes. When using this framework, it is common to start with a secondary data analysis that seeks to determine the size and scope of the issues facing the target population. This summary of findings report seeks to provide this type of analysis for the Coastal Georgia Indicators Coalition and the United Way of the Coastal Empire. The analysis primarily focuses is on female-headed families¹ in poverty in the Chatham County/Savannah area between the mid-2000's and 2017.² When possible, the data were further divided by families with children under age five. The variables covered by this analysis are educational attainment, level of attachment to the labor force, living arrangement, and disability status.

Poverty in Chatham County and the City of Savannah

The data discussed in this report came from the U.S. Census Bureau, American Community Survey, using the one-year estimates unless otherwise noted. For clarity throughout the remainder of this report, these data will either be referred to as Census or ACS data. In addition, Appendix A displays all the publicly available ACS tables used with reference number and table titles collected from American FactFinder website. In some cases, the Public Use Microdata Sample (PUMS) data were used to expand on or to increase the usefulness of the publicly available table, see Appendix B for a complete discussion of the data. The PUMS data are part of the ACS, and a brief description of this relationship is included here.

The American Community Survey (ACS) Public Use Microdata Sample (PUMS) files are a set of untabulated records about individual people or housing units. The Census Bureau produces the PUMS files so that data users can create custom tables that are not available through pre-tabulated (or summary) ACS data products.

Summary products, such as the tables and profiles accessible via American FactFinder (AFF), show data that have already been tabulated for specific geographic areas. **PUMS files**, in contrast, include population and housing unit records with individual response information such as relationship, sex, educational attainment, and employment status.³

Throughout this report, priority has been given to the pre-tabulated/summary tables on the FactFinder site. The PUMS data are not available at the place/city geography or for populations

¹ Note that the U.S. Census Bureau tabulates three different categories of data that refers to individuals; in Chatham County, in 2017, the total population was 290,501 with 107,427 households and 66,960 families.

² The U.S. Census defines three different family groupings: married-couple family; male householder, no wife present; and female householder, no husband present

³ United States Census Bureau, American Community Survey, Public Use Microdata Sample (PUMS) Documentation, retrieved on July 15, 2019, from <https://www.census.gov/programs-surveys/acs/technical-documentation/pums.html>

of fewer than 100,000 residences. Therefore, it is not possible to get PUMS data for the City of Savannah. By relying on summary tables, it will likely be easier to update this document as new data are collected and released by the Census Bureau.

Status of Poverty in Chatham County and the City of Savannah

Before examining any specific groups or aspects of poverty in this area, general ACS data focused on poverty are considered to establish a baseline for the analysis, listed in the bullet points are several of the most important findings.

- Between 2005 and 2017 in Chatham County an average of about 8,000 families or 13 percent of the total number of families lived in poverty. When the City of Savannah is excluded, the total falls to about 2,560 or 8 percent of total families.
- Between 2005 and 2017 in Savannah an average of around 5,450 families lived in poverty or 18 percent of all families.
- Over this period in Savannah, the total number of families increased by about 6 percent for 29,264 in 2005 to 30,972 families in 2017. The total number of families in poverty also increased by 9 percent from 4,284 in 2005 to 4,671 in 2017
- Over this period in Chatham County, excluding Savannah, the total number of family households increased by 7 percent from 33,347 in 2005 to 35,727 in 2017. The total number of family households in poverty also increased from 1,196 in 2007 to 2,870 in 2017, which is an increase of 140 percent.

Poverty figures are moving based on many factors, some of which are adjusted on an annual basis. From 2005 through 2017, the minimum threshold for being considered in poverty increased by about \$5,600 for a family of four. Table 1 displays the income levels used by the U.S. Census to define poverty from an income standpoint, using the standard definition that families with incomes above these levels are not considered in poverty.

Table 1: United States Poverty Thresholds, in Dollars, by Family Size

| Family Status | 2005 | 2007 | 2010 | 2013 | 2016 | 2017 | 2018 |
|----------------------------|----------|----------|----------|----------|----------|----------|----------|
| Two Adults & Two Children | \$19,806 | \$21,027 | \$22,113 | \$23,624 | \$24,339 | \$24,858 | \$25,465 |
| One Adult | 10,160 | 10,787 | 11,344 | 12,119 | 12,486 | 12,752 | 13,064 |
| One Adult & One Child | 13,461 | 14,291 | 15,030 | 16,057 | 16,543 | 16,895 | 17,308 |
| One Adult & two Children | 15,735 | 16,705 | 17,568 | 18,769 | 19,337 | 19,749 | 20,231 |
| One Adult & Three Children | 19,874 | 21,100 | 22,190 | 23,707 | 24,424 | 24,944 | 25,554 |

Source: U.S. Census Poverty Thresholds, Poverty thresholds by Size and Number of Children

In 2017, families with two adults and two children earning at or below \$12.43 per hour for 50 weeks a year are in poverty. This figure increased by 2.4 percent to \$12.73 in 2018. Using the 2018 threshold for a two-parent family of four, 8.5 percent of the Standard Occupational Classification (SOC) occupations in Chatham County have average annual wages at or below the poverty level. These occupations account for about 26 percent of total employment in this area. Some examples of occupations that meet this standard include retail salespersons, nursing assistants, janitors and cleaners (except maids and housekeeping cleaners), cooks (restaurant), and combined food preparation and serving workers (including fast food).⁴ Other factors including employment that could be influencing families falling into or moving out of poverty are included in the remainder of the analysis.

Female-Headed Family Households and Youth in Poverty

Using the three family types defined by the ACS, the most likely family group in poverty is a single parent household. Table 2 displays the defining family characteristics of the average family in poverty between 2005 and 2017.

Table 2: Average Percentage of Families in Poverty Between 2005 and 2017

| Area | Married-couple family | Male householder, no wife percent | Female householder, no husband percent |
|-----------------------------------|-----------------------|-----------------------------------|--|
| Chatham County | 23 | 8 | 69 |
| Chatham County Excluding Savannah | 34 | 9 | 57 |
| Savannah | 17 | 8 | 75 |

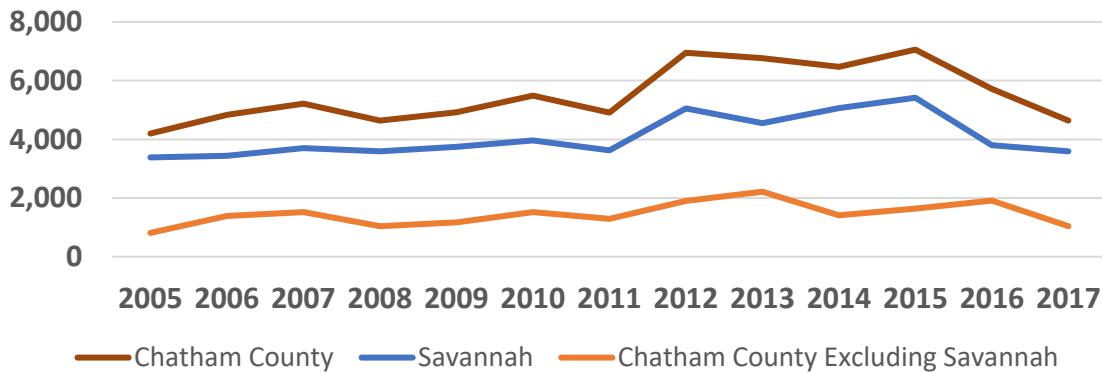
Source: U.S. Census B17010

Throughout all parts of Chatham County, female-headed families (FHF) units are the most likely group to be in poverty although some differences are present when the city of Savannah is removed from Chatham County. When Savannah is excluded, more families in poverty are two parent families. In this category, a 17-point margin separates Savannah and the rest of Chatham County. Even in this area, overall, female-headed family units are almost 60 percent of the area. In order to address poverty rates in this community, most programs should address female-headed families.

Next, the analysis examined the annual trends for female-headed families in this area. Figure 1 displays the number of female-headed families in poverty for 2005 through 2017.

⁴ JobsEQ, Occupation Snapshot in Chatham County, Georgia, Q3 2018 data, retrieved on July 18, 2019, from <https://jobseq.eqsuite.com/Account/Login?ReturnUrl=%2f>.

Figure 1: Number of Female-Headed Families, No Husband Present for 2005 – 2017



Source: U.S. Census, B17010

In this community, the worst years for female-headed families (FHF) in poverty occur between 2012 and 2015. These years are at the end of the 2008 recession with the total number of unemployed people peaking at about 12,900 in 2011 and beginning a slow decline to 7,700 in 2015.⁵ The FHF figures are somewhat linked to the overall state of the economy. The spikes in Figure 1 highlight this relationship as some members fell into poverty during the worst years for employment and later found their way out as the economy improved. This trend was further noted as the number of FHF shifted over this timeframe. In Savannah, the number of FHF started at about 3,600 in 2011 to a peak at about 5,400 in 2015 and has declined to 3,800 and 3,600 in 2016 and 2017.

Within the FHF group, about 46 percent of this group has at least one child in the home under the age of five across Chatham County. Table 3 displays the average number of families with related children present in the family, note that number of children under age 5 is discussed in the living arrangement section of this report.

Table 3: Average Percentage of Female-Headed Families with Children in Poverty Between 2005 and 2017

| Area | No related children under 18 | Under-5 years only | Under-5 and 5 to 17 years | 5 to 17 years |
|-----------------------------------|------------------------------|--------------------|---------------------------|---------------|
| Chatham County | 13 | 17 | 28 | 43 |
| Chatham County Excluding Savannah | 11 | 13 | 29 | 48 |
| City of Savannah | 13 | 18 | 28 | 41 |

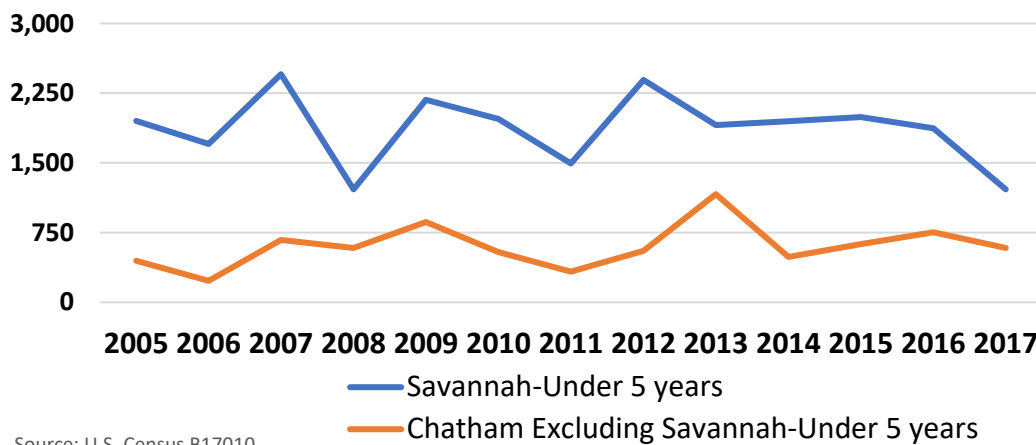
Source: U.S. Census B17010

⁵ Bureau of Labor Statistics, Local Area Unemployment Statistics, Unemployment Annual Average.

In total, 46 percent of FHF have at least one child under age five in the home. Within this segment, nearly 30 percent of this group have more than one child in the home. In Savannah, the average number of families with a child under-five was 774 and the combined under-five and five to 17 years is at 1,125 out of a total number of households of 4,072. In Chatham County excluding Savannah, the average number of families was 188 in the under-five and 415 in the under-five and five to 17 years out of a total number of families of 1,454.

The annual totals displayed in Figure 2 illustrate that the number of families with a child under five is either declining or holding steady as economic declines reached their peak in Savannah.

Figure 2: Female-Headed Families with at Least One Related Child Under 5 Years of Age



From a high of 2,391 families in 2012, the number of families with a child under five in Savannah has declined to 1,992 in 2015 and is now down to 1,215 in 2017. Although the Chatham County excluding Savannah figure has bounced back more than Savannah the trend towards fewer FHF with children under five is clear. As noted, this is the number of families for the number of children under five living in the FHF group see the living arrangement section of this report.

Educational Attainment

Educational attainment applies to the head of the family and is the highest level of education completed by this person past the age of 25. FHF educational attainment is about the same across the three geographies used in this analysis. The average educational attainment presented in Table 4 covers the three-listed geographic areas and shows limited differences between each area.

Table 4: Average Educational Attainment for Female-Headed Families with Children in Poverty Between 2005 and 2017

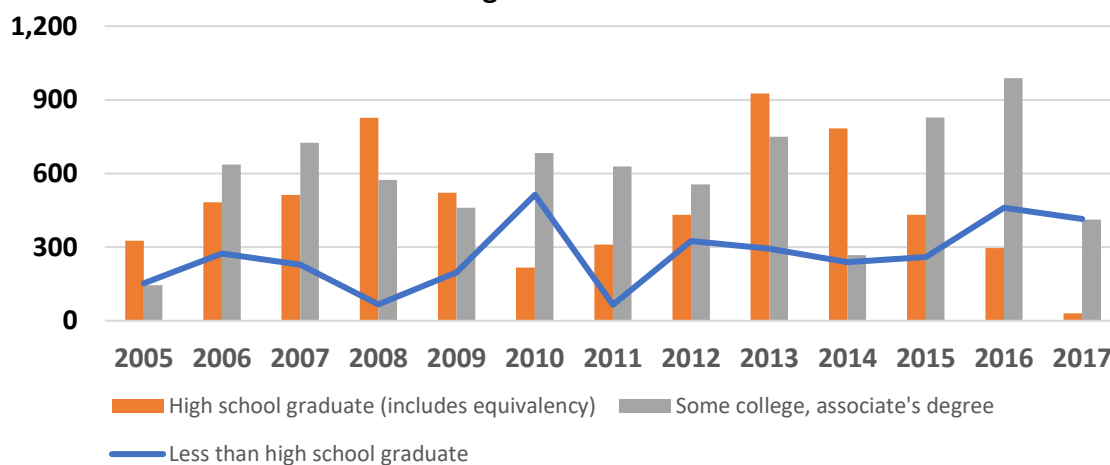
| Area | Less than High School | High School Graduate (includes equivalency) | Some college, associate degree | Bachelor's degree or higher |
|-----------------------------------|-----------------------|---|--------------------------------|-----------------------------|
| Chatham County | 23% | 31% | 40% | 6% |
| Chatham County Excluding Savannah | 24% | 31% | 40% | 6% |
| City of Savannah | 18% | 31% | 39% | 11% |

Source: U.S. Census B17018

Across Chatham County about one-third (OR 31 percent) of FHF have a high school diploma, and an additional 40 percent have some college or an associate degree. Overall, in the City of Savannah, 81 percent of families in poverty have finished high school, and approximately 50 percent of this group has attended some form of post-secondary schooling. For FHF in Chatham County in poverty with at least one child present in the household under the age of five, the percentages shift toward somewhat less education. In this case, approximately 28% have not finished high school, 46% have a high school diploma, 20% have some college while just less than 7% have a college degree or higher. See Figure B1 in Appendix B for a complete discussion.

On an annual basis, educational attainment varied widely in Chatham County excluding Savannah. In a typical year, the majority of FHF have at least graduated from high school. The complete listing is presented in Figure 3 for Chatham excluding Savannah.

Figure 3: Chatham County Educational Attainment, Excluding Female-Headed Families

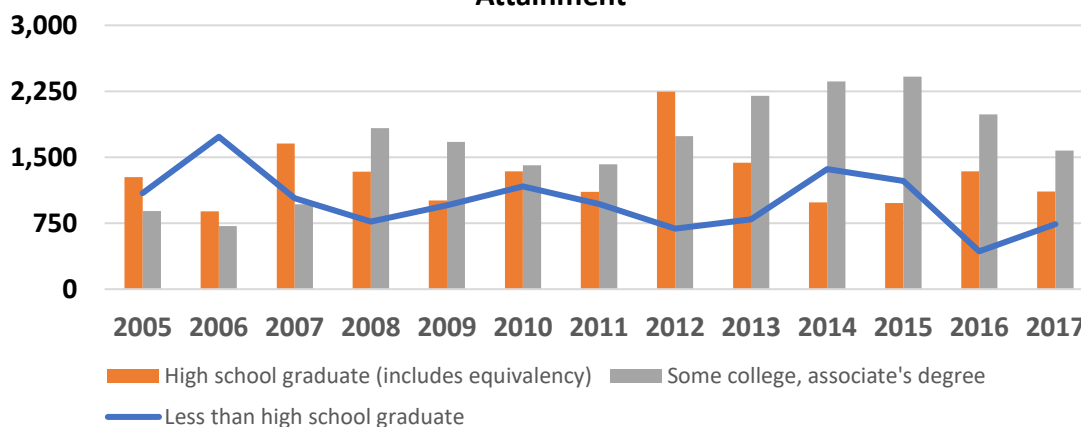


Source: U.S. Census B17018

In this area, the number of FHF with less than high school education peaked in 2010. In contrast, some college category has been growing over this timeframe. A similar trend is present in Savannah.

FHF educational attainment in Savannah is moving away from the popular perception that most in poverty have not completed high school. This group has been declining since hitting a high in 2006. A complete listing of each variable is presented in Figure 4.

Figure 4: Savannah Female-Headed Families Educational Attainment



Source: U.S. Census B17018

This chart shows a worrying trend in the educational makeup of the FHF group. The number of FHF with some college or an associate degree has spiked. The only year in which this category did not lead the way after 2007 was 2012. Given this finding, some poverty programs should address educated people who are in poverty.

Employment Status

For many female-headed families, working is an important part of moving families out of poverty. One reason is that many of these workers will qualify for the Earned Income Tax Credit and Child Tax Credit, which are currently lifting 400,000 people in Georgia out of poverty.⁶ Families that use these credits are more likely to have children who do better in school, which leads to a higher likelihood of attending college and a corresponding increase in lifetime earnings.⁷ In Savannah, the average percentage of FHF divided by working status is displayed in Table 5.

⁶ Georgia Fact Sheet: Expand Tax Credits to Promote Work and Fight Poverty (September 14, 2016) Center on Budget and Policy Priorities, retrieved on July 18, 2019 from <http://apps.cbpp.org/3-5-14tax/?state=GA>.

⁷ Marr, Chuck; Chye-Ching Huang; Arloc Sherman; and Brandon Debot (October 1, 2015) EITC and Child Tax Credit Promote Work, Reduce Poverty, and Support Children's Development, Research Finds, Center on Budget and Policy Priorities, retrieved on July 18, 2019, from <https://www.cbpp.org/research/federal-tax/eitc-and-child-tax-credit-promote-work-reduce-poverty-and-support-childrens>.

Table 5: Average Employment Status for Female-Headed Families in Poverty Between 2005 and 2017

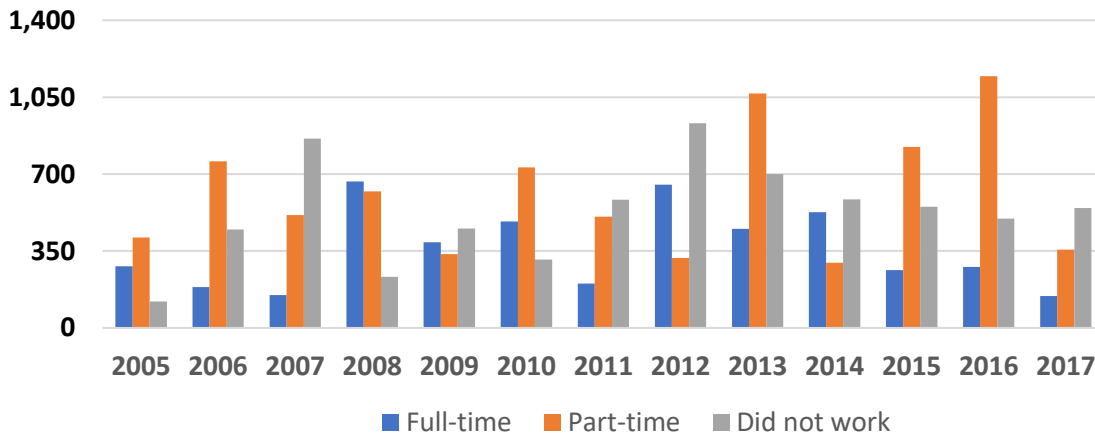
| | Full-time | Part-time | Did Not Work |
|-----------------------------------|-----------|-----------|--------------|
| Chatham County | 21% | 41% | 38% |
| Chatham County Excluding Savannah | 24% | 41% | 35% |
| City of Savannah | 20% | 41% | 39% |

Source: U.S. Census B17016

On average, 60 percent of this group normally has a job. These jobs are likely at the lower end of the pay scale, but it is a positive that some FHF head of the family is attached to the labor force. For FHF in poverty with at least one child under the age of 5, approximately 46% are employed while nearly 16% are unemployed and 38% are no longer in the labor force. See Figure B2 annual details.

On an annual basis Chatham County excluding Savannah, has seen an increase in the number of families that do not work or work part-time. While the group that is working full-time only made top status in 2008 between the three statuses in each year, see Figure 5 for the complete trend.

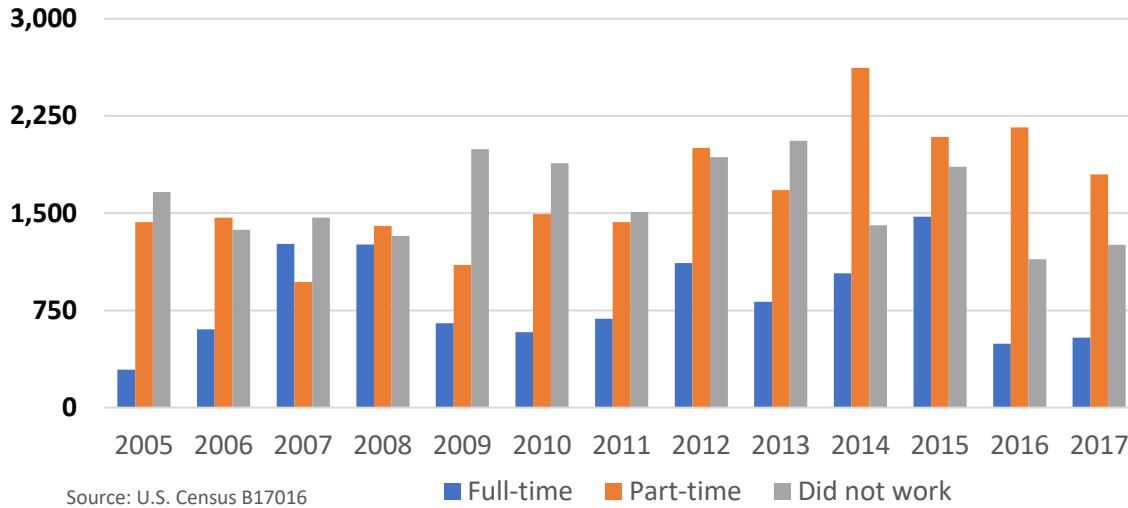
Figure 5: Chatham County Excluding Savannah Female-Headed Families Working Status



Source: U.S. Census B17016

In Savannah, the number of FHF who did not work follows the expected pattern based on the business cycle. As the economy declined, more FHF reported not working while, conversely, as the economy improved more families joined the working categories. The fastest growing category is working part-time. The total number of did not work peaked in 2013 at the same time as the total unemployed workers in the labor market posted a high after the 2008 crash (see Figure 6).

Figure 6: Savannah Female-Headed Families Working Status



In some cases, more than one family member is working. Although on average this is not as large a percentage of families, it is important to note that, in some cases, other members of the family are trying to change the family’s poverty status. Displayed in Table 6 are the average number of workers per family between 2005 and 2017. For FHF in poverty with at least one child under the age of 5 in the home, an average of 46 percent are working, See Figure B2 for more details.

Table 6: Average Employment Status for Female-Headed Families in Poverty Between 2005 and 2017

| Area | No worker | 1 worker | 2 workers | 3 or more workers |
|-----------------------------------|-----------|----------|-----------|-------------------|
| Chatham County | 32% | 60% | 8% | 1% |
| Chatham County Excluding Savannah | 27% | 64% | 9% | 0% |
| City of Savannah | 33% | 58% | 7% | 1% |

Source: U.S. Census B17014

In Chatham County excluding Savannah, the number of families with more than one-member working reached about 300 in 2010 and only cracks the 200 mark in 2007, 2009 and 2014 and 2016. Given the poverty thresholds discussed at the beginning of this analysis, when two family members are working, many families will move out of poverty. Figure 7 displays the number of families with no workers, one worker and two workers.

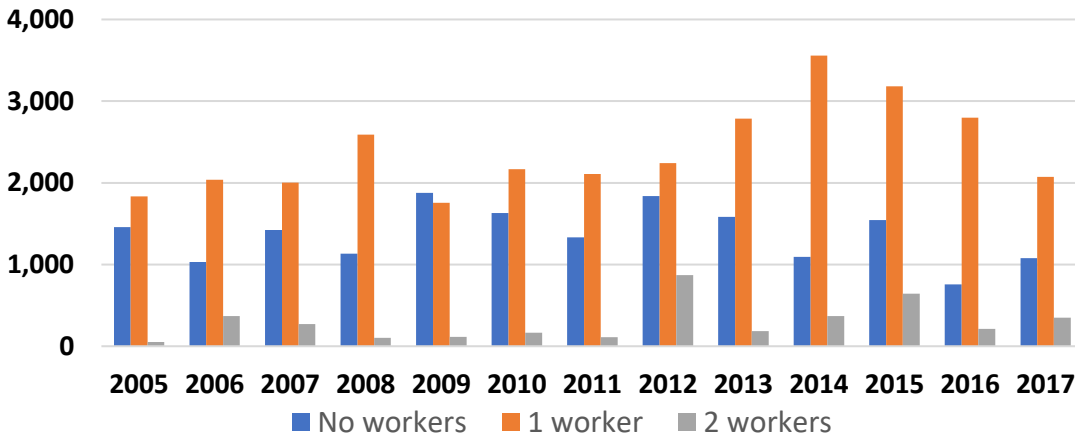
**Figure 7: Chatham County Excluding Savannah
Number of Workers Per Family**



Source: U.S. Census B17014

These data follow the typical pattern for the Savannah area. During the recovery from the 2008 recession, the number of two-worker families peaked in 2012. Overall, the number of total workers in poverty has declined since 2014. This change corresponds with a decline in the overall number of families in poverty from a high of 5,419 in 2015 to 3,594 in 2017; Figure 8 shows the complete view of workers per family.

Figure 8: Savannah Number of Workers Per Family



Source: U.S. Census B17014

Living Arrangements

The number of children in the home defines the living arrangement for families in poverty. Based on the poverty threshold data discussed previously, for each additional child, the amount of income needed to stay out of poverty increases. On average, about 25 percent of FHF have no children, and the remainder of this group has at least one child (see Table 7).

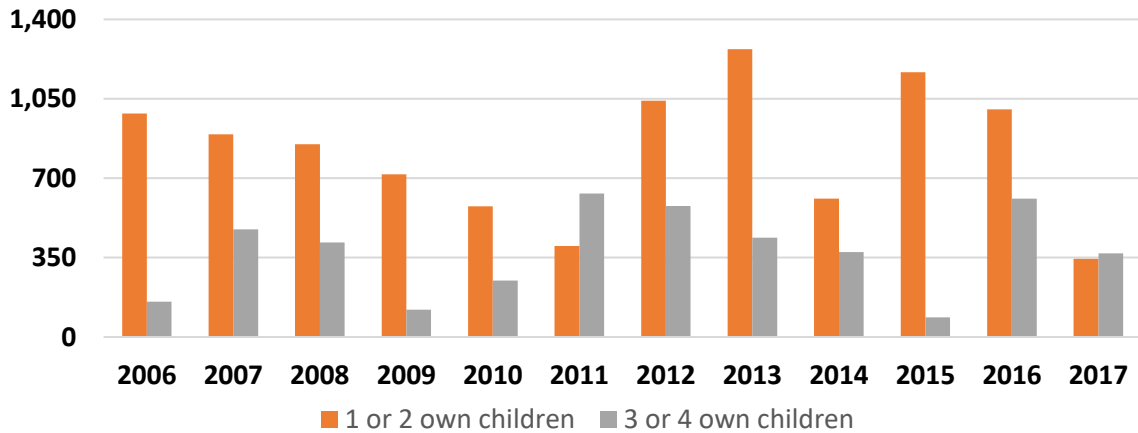
Table 7: Average Number of Own Children in Families in Poverty Between 2005 and 2017

| | No own children | 1 or 2 own Children | 3 or 4 own Children | 5 or more own Children |
|-----------------------------------|-----------------|---------------------|---------------------|------------------------|
| Chatham County | 23% | 51% | 23% | 3% |
| Chatham County Excluding Savannah | 23% | 52% | 24% | 2% |
| City of Savannah | 24% | 51% | 23% | 3% |

Source: U.S. Census B17023

Using the annual data, the total number of no own children families peaked in 2010 and has declined as the economy has improved. This category has been excluded from the remainder of the analysis in order to focus on children in poverty. Presented in Figure 9 is Chatham County excluding Savannah own children with FHF status.

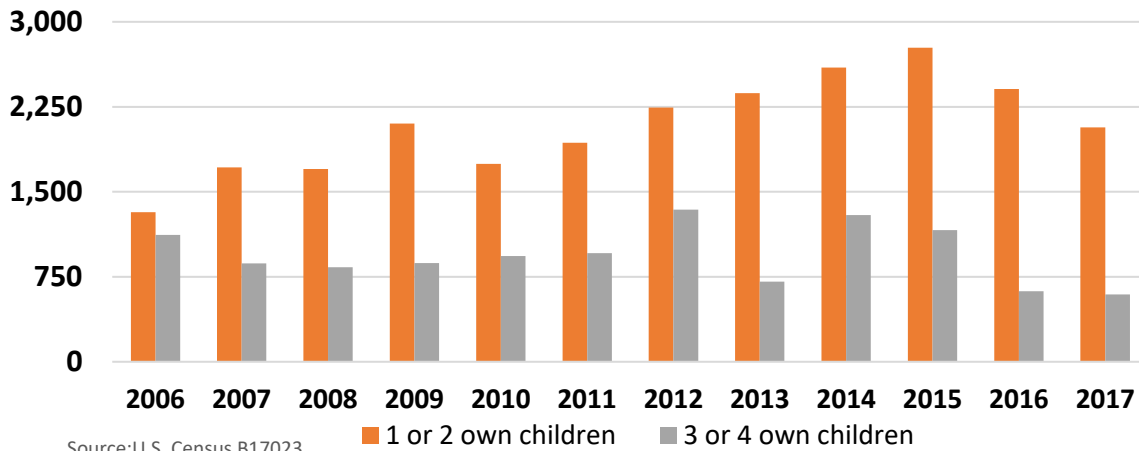
Figure 9: Chatham County Excluding Savannah – Own Children in Families Between 2005 and 2017



Source: U.S. Census B17023

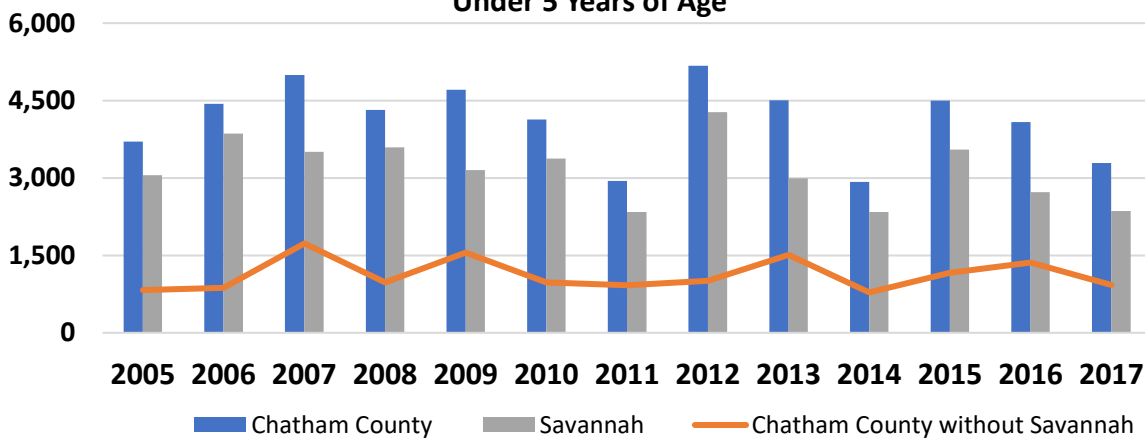
In Savannah, the total number of families with two or fewer children is the dominant category. The number of families with three or four children hit highs in 2012 and 2014 and has declined since; see Figure 10 for the complete details.

Figure 10: Savannah Own Children in Families Between 2006 and 2017



Across the three geographies, the number of children under five in poverty has shifted between 2005 and 2017. In Savannah, the number of children under five has had two peaks in 2006, 2012, and lows in 2011 and 2014. Figure 11 displays the number of children in female headed families with children under five.

Figure 11: Female-Headed Families Numbers of Children Under 5 Years of Age



The age of the head of household is centered in the 25 to 44 range across the community. Looking at the households headed by those 65 and older, those in poverty have lagged behind the not in poverty group. In all of Chatham County, 16 percent of FHF are not in poverty compared to the 65 or older group while the number reaches 6 percent for the in-poverty group. Table 8 displays the average for the poverty group for all three areas of the community.

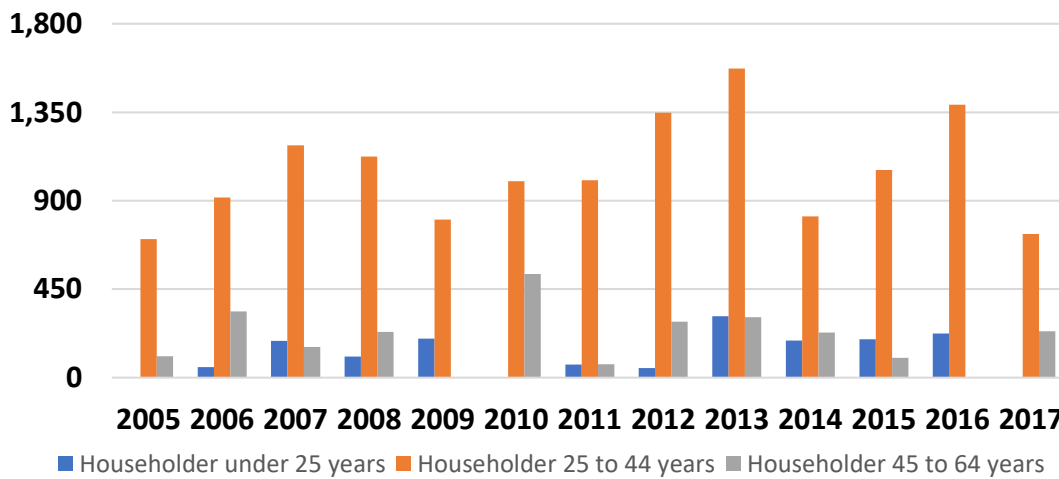
Table 8: Female-Headed Families Average Age of the Head of Family Between 2005 and 2017

| Area | Householder under 25 years | Householder 25 to 44 years | Householder 45 to 64 years | Householder 65 years and over |
|-----------------------------------|----------------------------|----------------------------|----------------------------|-------------------------------|
| Chatham County | 13% | 63% | 18% | 6% |
| Chatham County Excluding Savannah | 8% | 70% | 13% | 8% |
| City of Savannah | 15% | 60% | 19% | 6% |

Source: U.S. Census B17017

In Chatham County excluding Savannah, the annual number of householders 25 to 44 has four low points in 2005, 2009, 2014, and 2017. These low points are likely due to the shifting places at which families in poverty are living on an annual basis. Consider that, in both 2005 and 2009, about 755 FHF reported living outside of Savannah. This is below the average of 3,155 for all of Chatham County. This is similar for 2014 and 2017, which had about 852 not living in Savannah, which is well below average for Savannah of 3,277. The complete breakdown for the excluding Savannah section of Chatham County is listed in Figure 12.

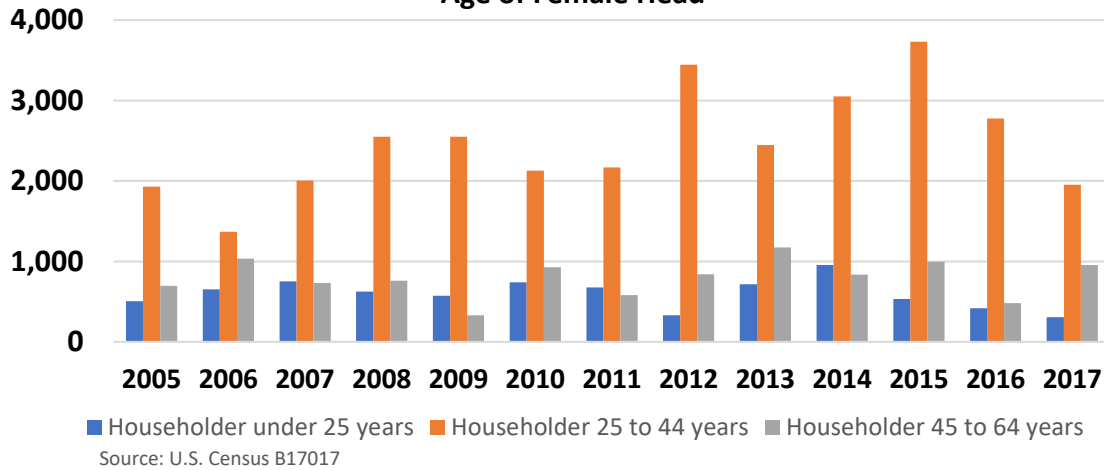
Figure 12: Chatham County Excluding Savannah Female-Headed Families Age of Head of Family



Source: U.S. Census B17017

Annually in Savannah, for the householders in the 25 to 44 age range, the top years are 2012 and 2015. These years are the peak years of the total number of families in poverty. It should also be noted that families headed by a female under age 25 have declined by 68 percent from a high of 956 families in 2014 to a low of 306 in 2017. Figure 13 has the complete view of Savannah.

**Figure 13: Savannah Female-Headed Families
Age of Female Head**



Finally, the race and ethnicity for the FHF group is included in this analysis. Due to data availability, the five-year census estimates are used. Each year of annual data covers the past five years of time. For example, the 2009 year covers 2005 through 2009. Under this data collection method, the U.S. Census Bureau can get a population size that is typically close to 25 percent of the total population. The downside is the data are missing the level of variation that is typically present in annual data. What is important to note in Tables 9 and 10 is the ethnic makeup of the FHF group. Outside of Savannah the percentage of Hispanic or Latino families has increased as the number of Black families has declined. For FHF in poverty with at least one child under the age of 5, from the years 2005-17, on average, approximately 46% of that group is white, 40% black, with 12% a single other race and 2% have two or more races. See Figure B2 for more details.

Table 9: Chatham County Excluding Savannah Female-Headed Families with Children Under-age 5

| Area | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 |
|-----------------------|------|------|------|------|------|------|------|------|------|
| White | 25% | 24% | 24% | 33% | 47% | 46% | 42% | 44% | 24% |
| Black | 59% | 71% | 72% | 55% | 43% | 33% | 31% | 34% | 29% |
| Hispanic or Latino | 4% | 5% | 4% | 12% | 11% | 15% | 19% | 15% | 30% |
| Some Other Race Alone | 0% | 0% | 0% | 0% | 0% | 6% | 7% | 4% | 15% |
| Two or More Races | 12% | 0% | 0% | 0% | 0% | 0% | 0% | 2% | 2% |

Source: U.S. Census 5-year estimates, B17010H, B17010B, B17010I, B17010F, B17010G

In Savannah, the majority of the FHF group is in the Black/African American group; see Table 9 for complete listing of years.

Table 10: Savannah Female-Headed Families with Children Under-Age 5

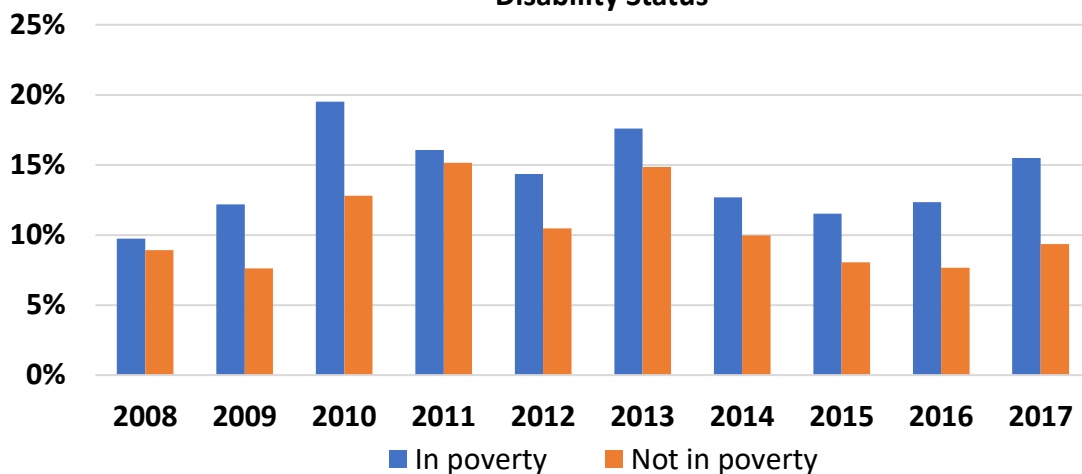
| Area | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 |
|-----------------------|------|------|------|------|------|------|------|------|------|
| White | 7% | 7% | 6% | 9% | 11% | 11% | 12% | 12% | 7% |
| Black | 91% | 90% | 92% | 86% | 85% | 84% | 86% | 83% | 89% |
| Hispanic or Latino | 1% | 2% | 2% | 4% | 4% | 4% | 2% | 3% | 2% |
| Some Other Race Alone | 0% | 1% | 0% | 0% | 0% | 1% | 0% | 0% | 1% |
| Two or More Races | 0% | 0% | 0% | 1% | 0% | 0% | 1% | 2% | 2% |

Source: U.S. Census 5-year estimates, B17010H, B17010B, B17010I, B17010F, B17010G

Disability Status

The US census did not have this variable by household, and, so a comparison between the populations was conducted. In general, the population in poverty is somewhat more likely to be disabled than the total population. Between 2008 and 2010, on average, 14 percent of the population in poverty in Chatham County had a disability while only 10 percent of the not in poverty segment of the population had a disability. Looking at the annual percentages comparing people with a disability though in poverty outpaced those not in poverty in every year between 2008 and 2017 (see Figure 14). For those FHF in poverty with at least one child under the age of 5, approximately 8.5% of this group has at least one disability. While more than half of the group with a disability has more than two or more disabilities. See Figure B6 in appendix B for annual details.

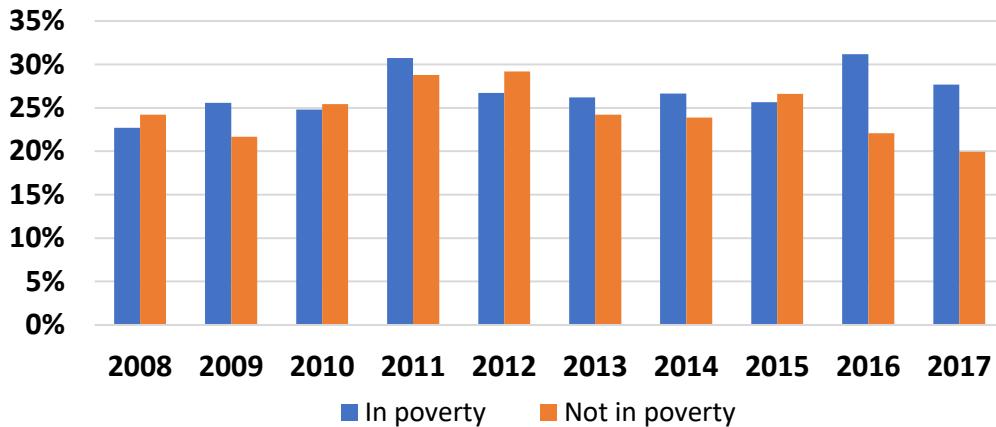
Figure 14: Chatham County Excluding Savannah Population by Disability Status



Source: U.S. Census B18130

In Savannah, the percentage of disabled people not in poverty did out pace those in poverty in 2008, 2010, 2012, and 2015. Although none of these years are above two percent (see Figure 15).

Figure 15: Savannah Population by Disability Status



Source: U.S. Census B18130

Conclusion

This report examines the dynamic of female-headed families through four variables: educational attainment, employment status, living arrangement, and disability status. Outlined below are several major characteristics of the target population. Using the information in the report the typical female-headed family should meet this profile in Chatham County:

- Living in the City of Savannah
- Has at least one child under age five (60% of families having one child under and at least one over age 5)
- Has graduated from high school or earned an equivalence certification
- Is employed and likely in a part-time job
- Has only one working family member
- Has one or two own children in the family
- Headed by someone between age 25 and 44
- Is likely to be Black or African-American (if a Savannah resident) County wide resident excluding Savannah more evenly divided between White, Black and Hispanic/ Latino
- Has annual income below \$16,895 if one child or \$19,749 for two children in 2017

Poverty is a multifaceted issue that makes developing effective interventions difficult. Families may be driven into poverty by factors such as their educational attainment, employment status, living arrangement, and disability status. Agencies that are working to fight poverty should be rewarded for taking a data-driven approach when setting up anti-poverty programs. This report is step one in this process for organizations working with the United Way of the Coastal Empire and Coastal Georgia Indicators Coalition.

Appendix A: American FactFinder Tables Names with Table Numbers

B17010: POVERTY STATUS IN THE PAST 12 MONTHS OF FAMILIES BY FAMILY TYPE BY PRESENCE OF RELATED CHILDREN UNDER 18 YEARS BY AGE OF RELATED CHILDREN - Universe: Families 2005- 2017

See Table 2 and Table 3

See Figure 1 and Figure 2

B17018: POVERTY STATUS IN THE PAST 12 MONTHS OF FAMILIES BY HOUSEHOLD TYPE BY EDUCATIONAL ATTAINMENT OF HOUSEHOLDER - Universe: Families

See Table 4

See Figure 3 and Figure 4

B17016: POVERTY STATUS IN THE PAST 12 MONTHS OF FAMILIES BY FAMILY TYPE BY WORK EXPERIENCE OF HOUSEHOLDER AND SPOUSE - Universe: Families

See Table 5

See Figure 5 and Figure 6

B17014: POVERTY STATUS IN THE PAST 12 MONTHS OF FAMILIES BY HOUSEHOLD TYPE BY NUMBER OF WORKERS IN FAMILY - Universe: Families

See Table 6

See Figure 7 and Figure 8

B17023: POVERTY STATUS IN THE PAST 12 MONTHS OF FAMILIES BY HOUSEHOLD TYPE BY NUMBER OF OWN CHILDREN UNDER 18 YEARS - Universe: Families

See Table 7

See Figure 9 and Figure 10

B17006: POVERTY STATUS IN THE PAST 12 MONTHS OF RELATED CHILDREN UNDER 18 YEARS BY FAMILY TYPE BY AGE OF RELATED CHILDREN UNDER 18 YEARS - Universe: Related children under 18 years

See Figure 11

B17017: POVERTY STATUS IN THE PAST 12 MONTHS BY HOUSEHOLD TYPE BY AGE OF HOUSEHOLDER - Universe: Households

See Table 8

See Figure 12 and Figure 13

B17010H: POVERTY STATUS IN THE PAST 12 MONTHS OF FAMILIES BY FAMILY TYPE BY PRESENCE OF RELATED CHILDREN UNDER 18 YEARS BY AGE OF RELATED CHILDREN (WHITE ALONE, NOT HISPANIC OR LATINO HOUSEHOLDER) - Universe: Families with a householder who is White alone, not Hispanic or Latino

See Table 9 and Table 10

B17010B: POVERTY STATUS IN THE PAST 12 MONTHS OF FAMILIES BY FAMILY TYPE BY PRESENCE OF RELATED CHILDREN UNDER 18 YEARS BY AGE OF RELATED CHILDREN (BLACK OR AFRICAN AMERICAN ALONE HOUSEHOLDER) - Universe: Families with a householder who is Black or African American alone

See Table 9 and Table 10

B17010I: POVERTY STATUS IN THE PAST 12 MONTHS OF FAMILIES BY FAMILY TYPE BY PRESENCE OF RELATED CHILDREN UNDER 18 YEARS BY AGE OF RELATED CHILDREN (HISPANIC OR LATINO) - Universe: Families with a householder who is Hispanic or Latino

See Table 9 and Table 10

B17010F: POVERTY STATUS IN THE PAST 12 MONTHS OF FAMILIES BY FAMILY TYPE BY PRESENCE OF RELATED CHILDREN UNDER 18 YEARS BY AGE OF RELATED CHILDREN (SOME OTHER RACE ALONE HOUSEHOLDER) - Universe: Families with a householder who is Some Other Race alone

See Table 9 and Table 10

B17010G: POVERTY STATUS IN THE PAST 12 MONTHS OF FAMILIES BY FAMILY TYPE BY PRESENCE OF RELATED CHILDREN UNDER 18 YEARS BY AGE OF RELATED CHILDREN (TWO OR MORE RACES HOUSEHOLDER) - Universe: Families with a householder who is Two or More Races

See Table 9 and Table 10

B18130: AGE BY DISABILITY STATUS BY POVERTY STATUS - Universe: Civilian noninstitutionalized population for whom poverty status is determined

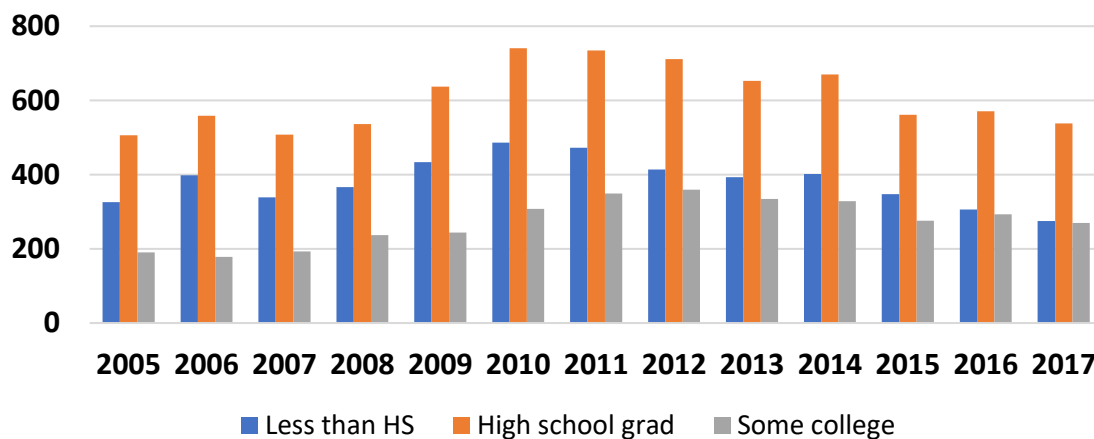
See Figure 14 and Figure 15

Appendix B. Analysis of FHF in poverty with at least one child under the age of 5

All of the data discussed in this appendix is from the Public Use Microdata Sample (PUMS) and covers Chatham County. The PUMS data covers households that are members of the female head of families group who are below 100% of the poverty level with at least one child under the age of 5 years old. Whenever possible the data in this section is compared to the ACS data discussed in the body of this report. This should allow the end user a wider view of the issues facing female headed families in poverty.

The overall trends in this section allow the reader to see a more specific breakdown of the selected variables which adds to the analysis of poverty in Chatham County. Beginning with educational attainment, the less than high school categories peaks in 2011 then declines to hit a low for the timeframe in 2017.

Figure B1: Educational Attainment Female Headed Households in with Children Under-5

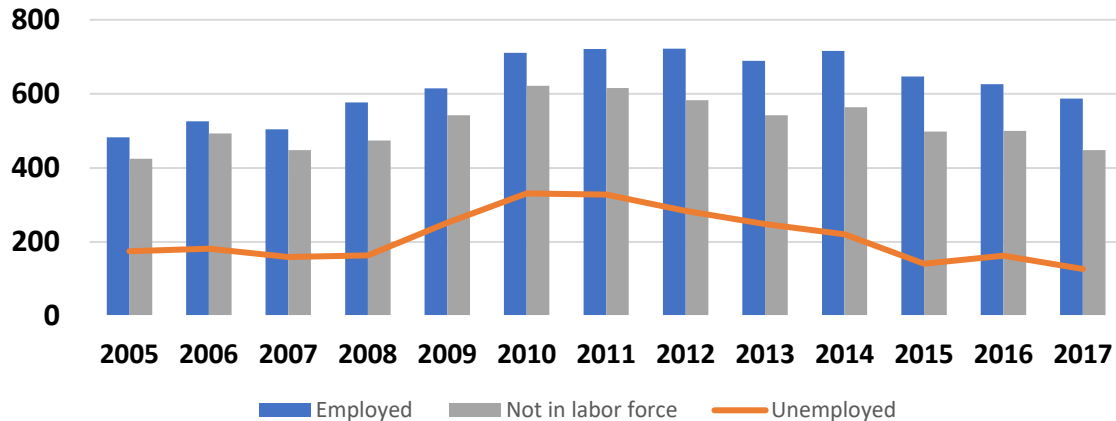


As shown in Figure B1, on average, about 28% of the sample has less than a high school education while nearly 46% have a high school diploma. For those who have education beyond high school, about 20% have some college while slightly less than 7% have a bachelor degree or higher.

When these percentages compared to Table 4 in the analysis, female headed households in poverty with at least one child under the age of 5, there is a higher percentage of individuals who have education levels equivalent to a high school diploma or less. This indicates that females with older children have taken additional time and made additional efforts to obtain some college education. In comparison, 46% of FHF with no children under 5 have some college or more while only 27% of FHF with a child under 5 have some college.

Next, employment stats were analyzed as part of this segment of the analysis, see Figure B2. Due to the limits with the PUMS data the full-time and part-time designation are excluded from the analysis. All work is treated the same in Figure B2.

Figure B2: Employment Status Female Headed Households with Children Under-5



The data in Figure B2 differs from the female-headed families information discussed in the report because there is a 15-point shift in the working category. When children under-5 are included the percentage of female headed families drops from about 60 percent to 46 percent. Also, the rate of change between the at least one child under-five group and all female-headed family group is different. Between 2015 and 2017 the number of not working female-headed families decreased by 33 percent. While the group with a child under-five decreased by 10 percent. Illustrating that as the overall economy improves female headed families with a child under five are likely to be one of the last groups to get back to work.

Figure B3 shows the number of FHF in poverty with at least one child under the age of 5 years old, by racial category, as outlined by the PUMS. Between 2005 and 2015 the average of the percent of households identifying as white is 46%, 40% is black and other race is 12 percent other and two or more races. Please note that Latino or Hispanic is considered an ethnicity not a race by the U.S. Census Bureau and it was not included in our PUMS data pull, see figure B3 for annual data.

Figure B3: Race of Female Headed Households with Children Under-5

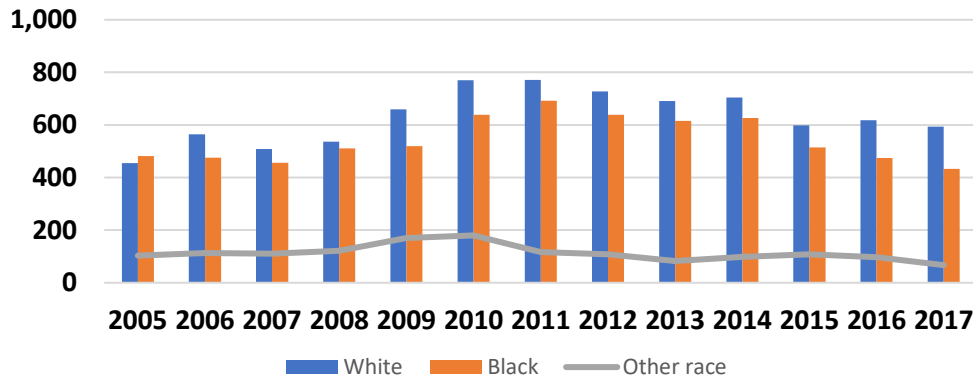


Figure B shows the number of FHF in poverty with at least one child under the age of 5 years old, by racial category, as outlined by the ACS. The graph shows that approximately 46 percent of these households in poverty are white, 40 percent are black, 12 percent are in the other race category and 2 percent identify as having two or more races.

Table B4 displays the number of female headed households in poverty with at least one child under the age of 5 with a disability present for the head of household. The disability categories covered by the PUMS data are cognitive difficulty, ambulatory difficulty, independent living difficulty, self-care difficulty, vision difficulty, hearing difficulty or a VA service-connected disability. To begin with, nearly 92% of these individuals reported having no disability at all. Nearly 4% have one disability, 3% have two disabilities, 1% has three disabilities and the remaining 1% has four or more disabilities.

Table B6: Number of Disabilities for Female Headed Households with Children Under-5 with a disability

