



Before the Ballot:

**A Nonpartisan Briefing on What Every
Lowcountry Leader Should Know**



Hi.

Why?

**Let's play
a game...**





ALICE

2024 Data

Beaufort Co

91,265 Total Households

33% below ALICE

more than 30,000 households that are not self-sufficient

Jasper Co

13,118 Total Households

46% below ALICE

more than 6,034 households that are not self-sufficient

Poverty vs. Self-Sufficiency

Federal Income Poverty Guideline

Developed in 1960's, based on minimum cost of food.

Doesn't reflect current societal realities – such as child care cost.

Ignores regional differences in cost of living, or family make up.

<https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines>



2026 POVERTY GUIDELINES FOR THE 48 CONTIGUOUS STATES AND THE DISTRICT OF COLUMBIA

Persons in family/household	Poverty guideline
1	\$15,960
2	\$21,640
3	\$27,320
4	\$33,000
5	\$38,680
6	\$44,360
7	\$50,040
8	\$55,720

For families/households with more than 8 persons, add \$5,680 for each additional person.

Self Sufficiency:

Survival Budget



Self Sufficiency: Beaufort

Survival Budget



Remember, they're not in poverty if they make more than \$27,320

South Carolina

South Carolina ▼

COUNTY

Beaufort ✕

✕

ADULTS (AGE 18-64) (Max 6 over age 18)

1 ▼

ADULTS (AGE 65+)

0 ▼

INFANTS (AGE 0-2) (Max 6 under age 18)

0 ▼

PRESCHOOLERS (AGE 3-4)

1 ▼

SCHOOL-AGE CHILDREN (AGE 5-17)

1 ▼

Self Sufficiency: Beaufort

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ALICE Household Survival Budget Calculator, Beaufort County, South Carolina, 2024

Categories	Monthly Costs
Housing	\$1,870
Child Care	\$831
Food	\$1,187
Transportation	\$635
Health Care	\$776
Technology	\$95
Miscellaneous	\$539
Taxes	\$674
Monthly Total	
ANNUAL TOTAL	
Hourly Wage	

Self Sufficiency: Beaufort

Survival Budget



South Carolina
South Carolina ▼

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Beaufort ✕ ✕

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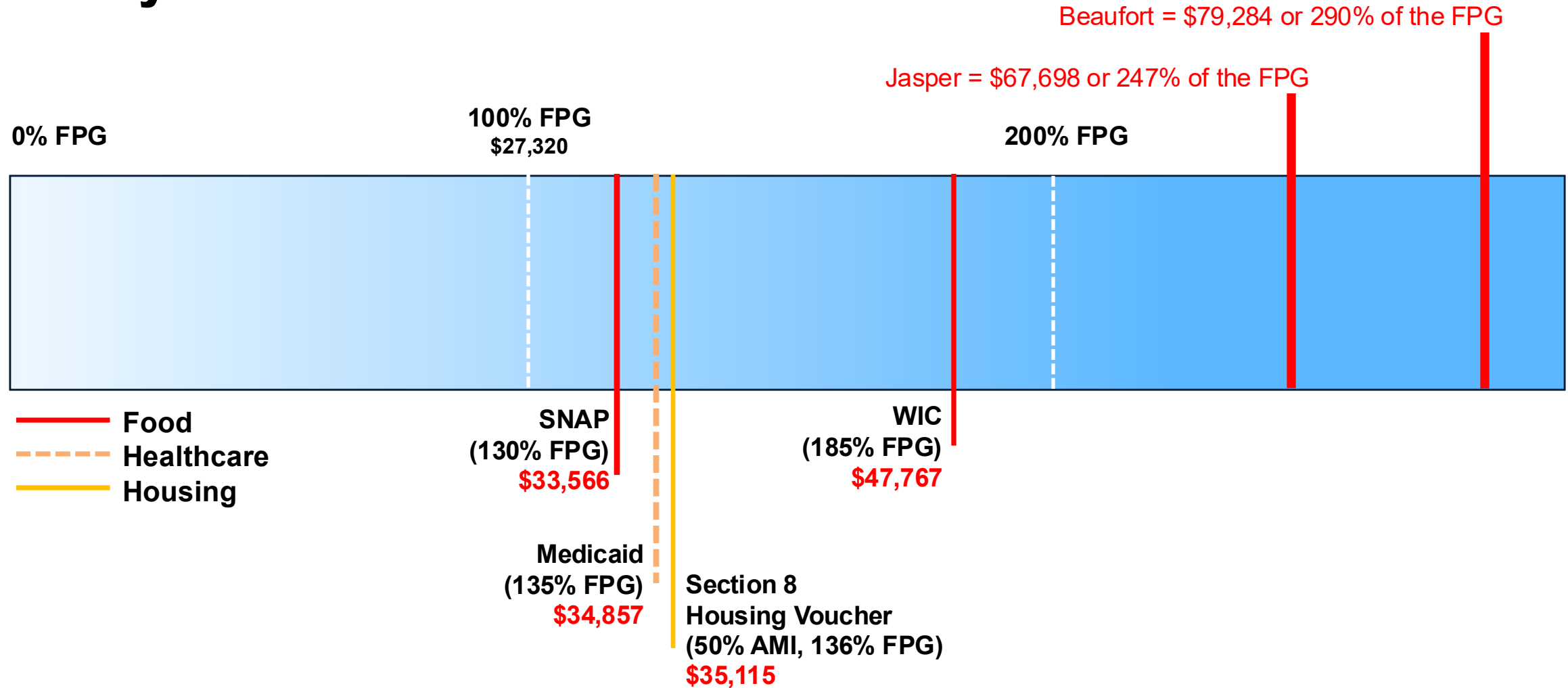
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Health Care	\$776
Technology	\$95
Miscellaneous	\$539
Taxes	\$674
Monthly Total	\$6,607
ANNUAL TOTAL	\$79,284
Hourly Wage	\$39.64

Remember, they're not in poverty if they make more than \$27,320

Jasper County: \$67,698

Benefits Cliff

Family of Three





Childcare

NOT just a family issue.

It's a workforce issue.



It is estimated that there are approximately 8,200 families with children under the age of 5 in Beaufort and Jasper counties.



These families fall into the 30 – 54 year-old demographic.

Our prime workforce demographic.



They are **ALICE.**

Asset **L**imited **I**ncome **C**onstrained **E**mployed



**These are families that are working,
but who don't make enough money to cover
their normal monthly expenses on their own.**

The South Carolina Department of Employment and Workforce reports the following employment and average annual wage figures by industry:

Job	# of Jobs	Avg Salary	Avg income Per Month	Average cost Childcare for an infant + a 4 yr old	\$ left for food, rent, utilities, etc
Jasper County:					
* Accommodation and food services	722	\$30,108			
* Retail trade	1,894	\$50,336			
* Health care and social assistance	2,147	\$37,960			
* Educational services	656	\$55,016			
* Construction	1,467	\$82,420			
Beaufort County:					
* Accommodation and food services	13,378	\$33,748			
* Retail trade	11,746	\$41,496			
* Health care and social assistance	10,571	\$66,820			
* Educational services	4,844	\$69,524			
* Construction	5,033	\$83,564			

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* Accommodation and food services	722	\$30,108	\$2,509		
* Retail trade	1,894	\$50,336	\$4,195		
* Health care and social assistance	2,147	\$37,960	\$3,163		
* Educational services	656	\$55,016	\$4,585		
* Construction	1,467	\$82,420	\$6,868		
Beaufort County:					
* Accommodation and food services	13,378	\$33,748	\$2,812		
* Retail trade	11,746	\$41,496	\$3,458		
* Health care and social assistance	10,571	\$66,820	\$5,568		
* Educational services	4,844	\$69,524	\$5,794		
* Construction	5,033	\$83,564	\$6,964		

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* Retail trade	1,894	\$50,336	\$4,195	\$1,681	\$2,514
* Health care and social assistance	2,147	\$37,960	\$3,163	\$1,681	\$1,482
* Educational services	656	\$55,016	\$4,585	\$1,681	\$2,904
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Beaufort County:					
* Accommodation and food services	13,378	\$33,748	\$2,812	\$1,681	\$1,131
* Retail trade	11,746	\$41,496	\$3,458	\$1,681	\$1,777
* Health care and social assistance	10,571	\$66,820	\$5,568	\$1,681	\$3,887
* Educational services	4,844	\$69,524	\$5,794	\$1,681	\$4,113
* Construction	5,033	\$83,564	\$6,964	\$1,681	\$5,283

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**Housing
\$1,800**

**Food
\$1,200**

**Transportation
\$635**

**Healthcare
\$776**

**Technology
\$100**



Remember our conversation earlier...
In Beaufort County, a single mother with an infant
and a 4 yr-old has to make around
\$79,000
to get by without assistance.



This is OUR current workforce.



So, what about your future workforce?

We have another problem.

**This future sales associate will
enter the workforce in 2041.**



So, what about your future workforce?

**90% of a child's brain develops
by the time they're five?**

Before they enter kindergarten.

So, what about your future workforce?



According to the
Kindergartner Readiness Assessment
which is given to every child entering
public kindergarten,



So, what about your future workforce?

ONLY **34%** of Beaufort children are prepared to enter kindergarten.

So, what about your future workforce?

In Jasper County only **15%** of children are prepared to enter kindergarten.



So, what about your future workforce?

Many children are entering public school already years behind, developmentally speaking.



So, what about your future workforce?

This is our future workforce.





So, what about your future workforce?

Enrolling children in a quality childcare center is one way to improve that gap.

IF parents can afford it.



Housing

Housing is one of the most visible pressures in our region.



Remember them?

These are the parents who make up our workforce.

Guess what. They need a place to live.

Housing Affordability is a Severe Issue in this Region

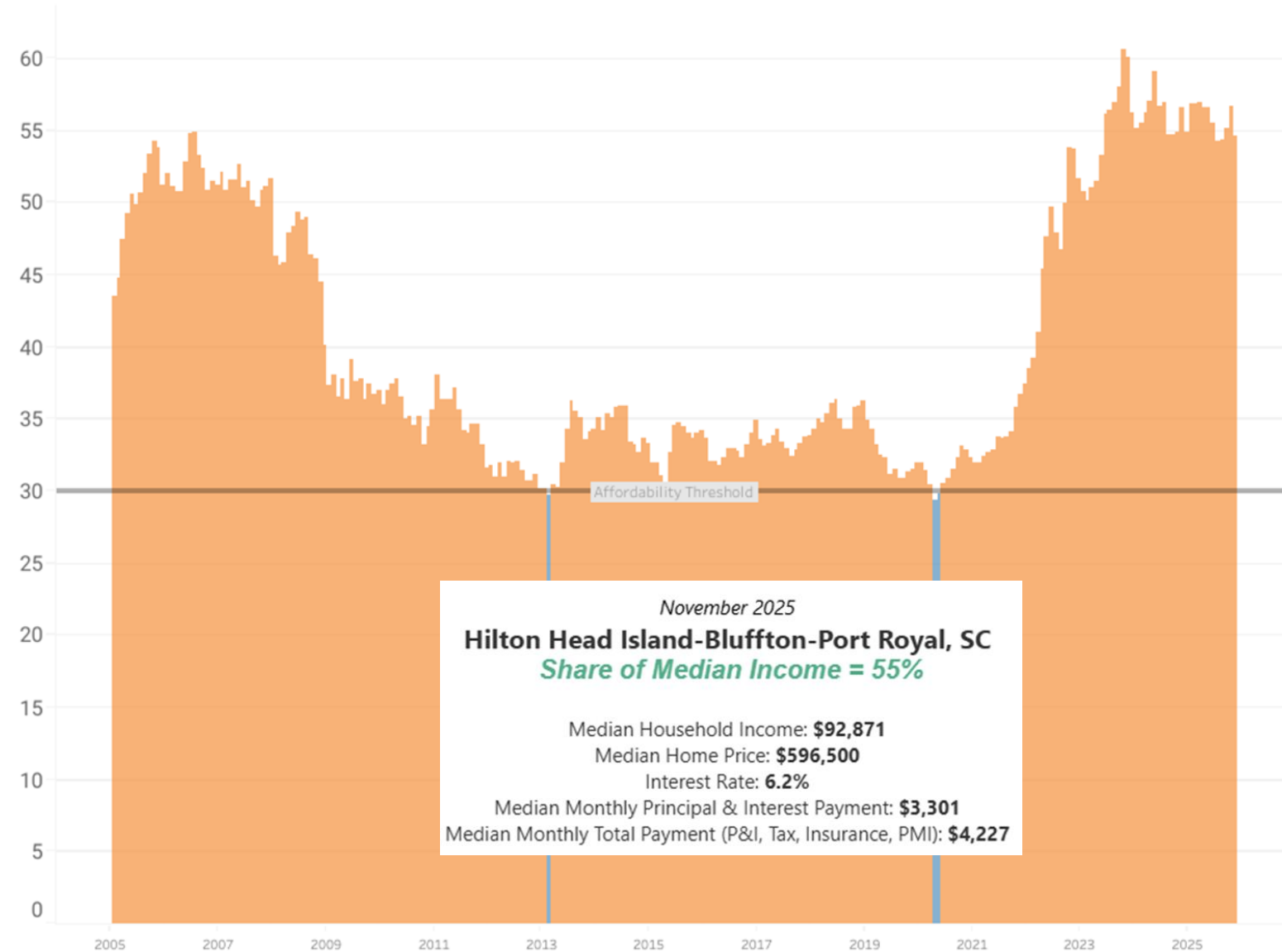
Hilton Head Island-Bluffton-Port Royal, SC

Share of Median Income

(Toggle between Affordability Index & Homeownership Cost as a Percent Share of Median Income; by Metro)

Share of Median Income Greater than 30% OR Index less than 100 = Unaffordable

Source: Federal Reserve Bank of Atlanta



A family needs to make \$169,059 to qualify for the median home.

Select Metro >>>

Hilton Head Island-Bluffton-P... ▾

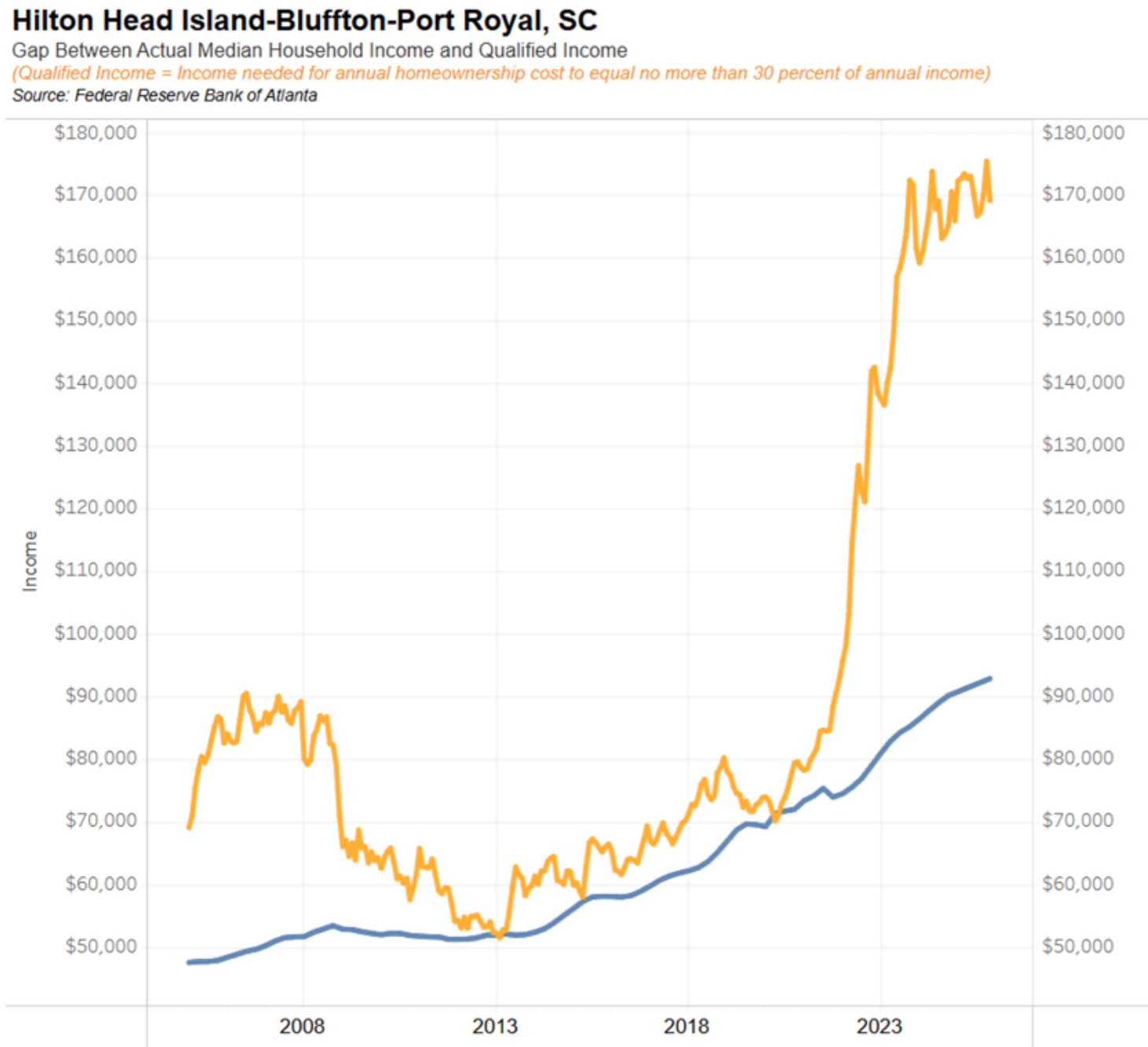
Select Measure >>>

Actual Median Income

Qualified Income



Source: Atlanta Federal Reserve



The South Carolina Department of Employment and Workforce reports the following employment and average annual wage figures by industry:

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Jasper County:						
* Accommodation and food services	722	\$30,108	\$2,509	\$1,681	\$828	\$752.70
* Retail trade	1,894	\$50,336	\$4,195	\$1,681	\$2,514	\$1,258.40
* Health care and social assistance	2,147	\$37,960	\$3,163	\$1,681	\$1,482	\$949.00
* Educational services	656	\$55,016	\$4,585	\$1,681	\$2,904	\$1,375.40
* Construction	1,467	\$82,420	\$6,868	\$1,681	\$5,187	\$2,060.50
Beaufort County:						
* Accommodation and food services	13,378	\$33,748	\$2,812	\$1,681	\$1,131	\$843.70
* Retail trade	11,746	\$41,496	\$3,458	\$1,681	\$1,777	\$1,037.40
* Health care and social assistance	10,571	\$66,820	\$5,568	\$1,681	\$3,887	\$1,670.50
* Educational services	4,844	\$69,524	\$5,794	\$1,681	\$4,113	\$1,738.10
* Construction	5,033	\$83,564	\$6,964	\$1,681	\$5,283	\$2,089.10

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Jasper County:							
* Accommodation and food services	722	\$30,108	\$2,509	\$1,681	\$828	\$752.70	\$75.30
* Retail trade	1,894	\$50,336	\$4,195	\$1,681	\$2,514	\$1,258.40	\$1,255.60
* Health care and social assistance	2,147	\$37,960	\$3,163	\$1,681	\$1,482	\$949.00	\$533.00
* Educational services	656	\$55,016	\$4,585	\$1,681	\$2,904	\$1,375.40	\$1,528.60
* Construction	1,467	\$82,420	\$6,868	\$1,681	\$5,187	\$2,060.50	\$3,126.50
Beaufort County:							
* Accommodation and food services	13,378	\$33,748	\$2,812	\$1,681	\$1,131	\$843.70	\$287.30
* Retail trade	11,746	\$41,496	\$3,458	\$1,681	\$1,777	\$1,037.40	\$739.60
* Health care and social assistance	10,571	\$66,820	\$5,568	\$1,681	\$3,887	\$1,670.50	\$2,216.50
* Educational services	4,844	\$69,524	\$5,794	\$1,681	\$4,113	\$1,738.10	\$2,374.90
* Construction	5,033	\$83,564	\$6,964	\$1,681	\$5,283	\$2,089.10	\$3,193.90



Systems & Coordination

No single organization solves these challenges alone.

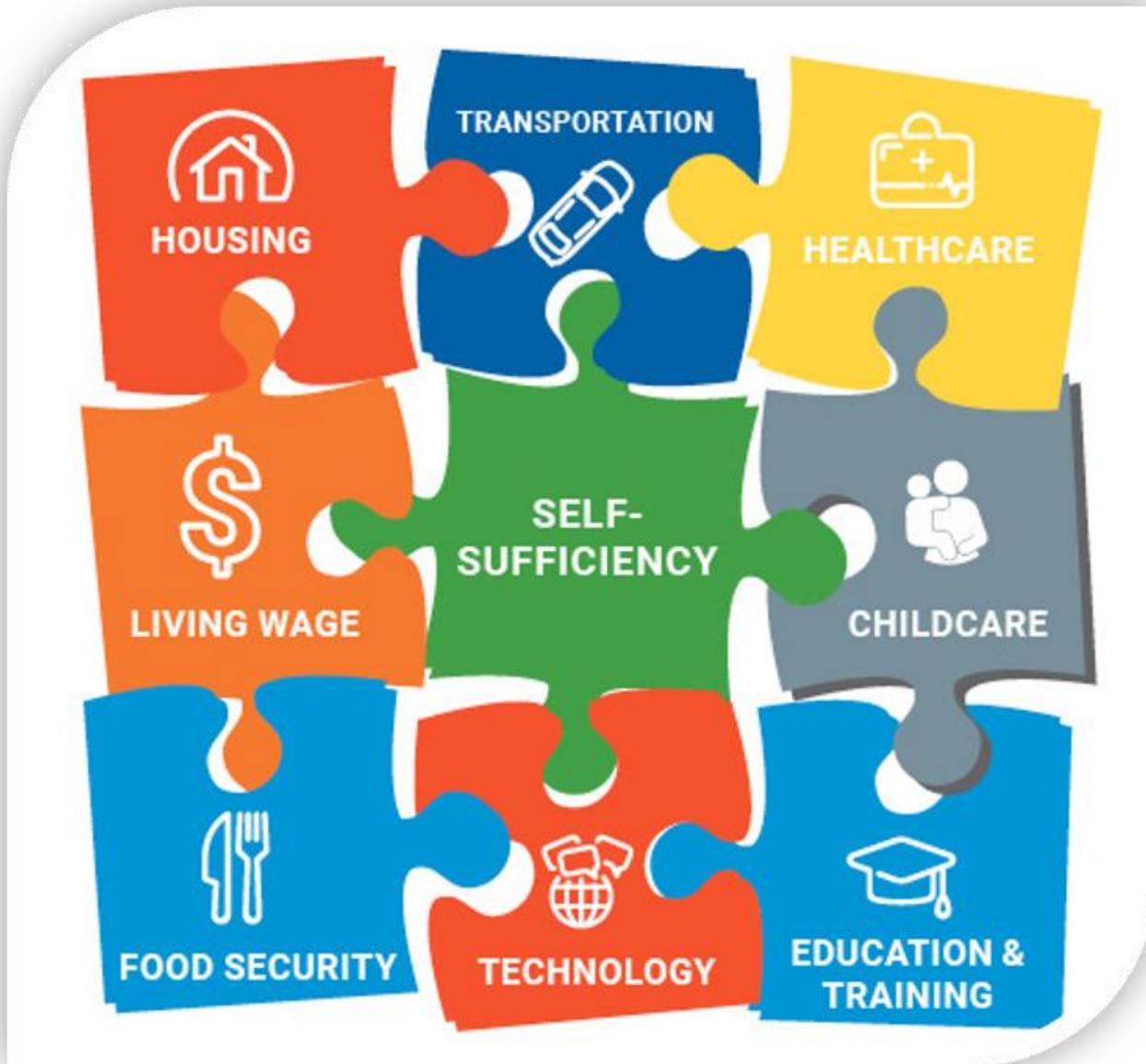
Lowcountry MOSS

Movement On Self-Sufficiency



Focus Areas

We entered this work realizing that self-sufficiency is a puzzle to be solved -- the puzzle looks different for everyone and is out of balance for some. But we do know that in our communities it consists of at least **eight interrelated components**.



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One Example

MOSS is promoting a model for child-care affordability called Tri-Share



Tri-Share=

1/3 Public
1/3 Employer
1/3 Employee



Tri-Share=

**Childcare 67%
more affordable
for participating
families**



Tri-Share: Short Term

**Increased workforce
retention**

Decreased cost of
recruiting, hiring, training,
new staff for businesses



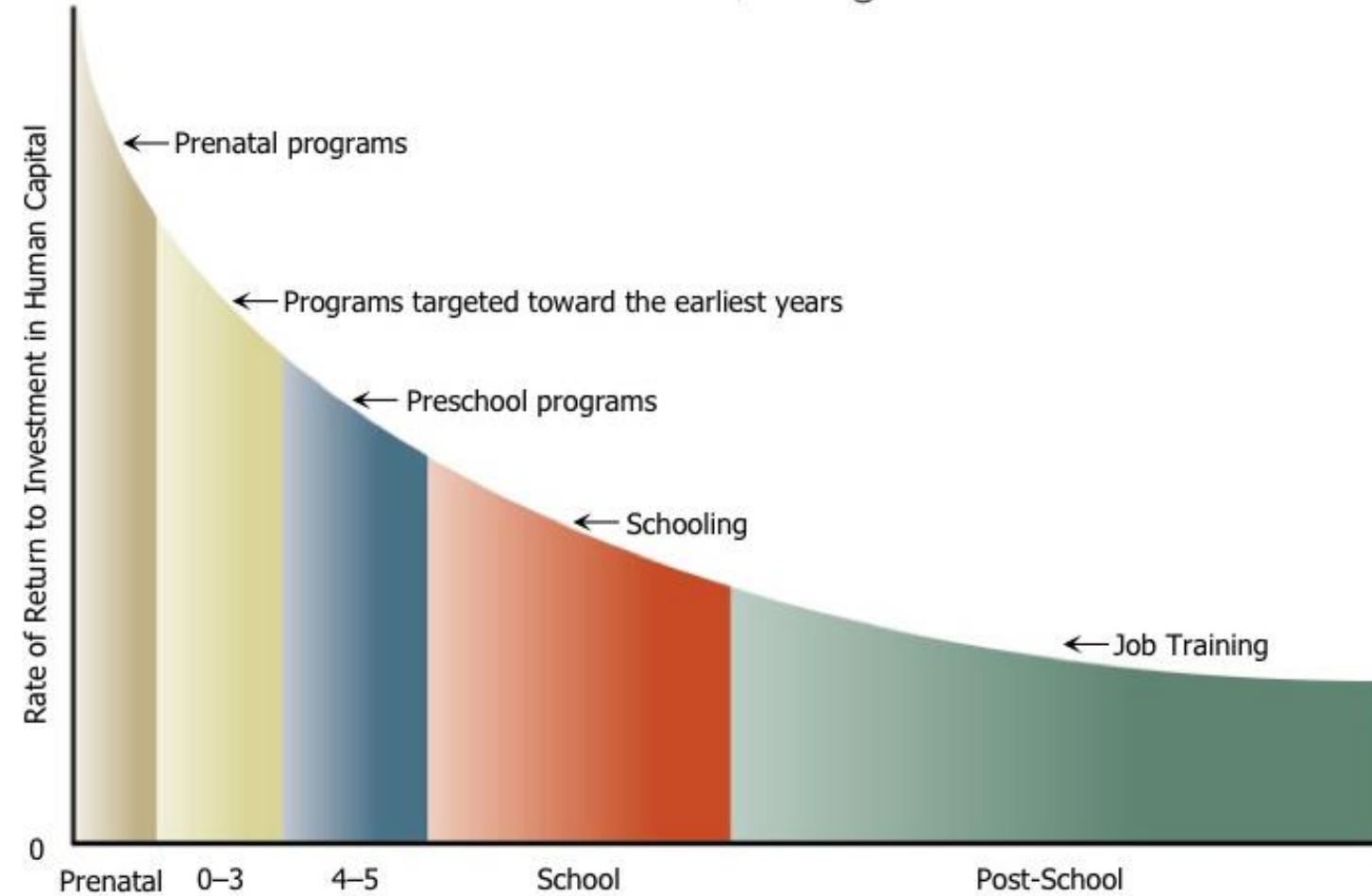
Tri-Share: Long Term

**Improved early
childhood
development**

Higher quality workforce
in 2040 and beyond



The earlier the investment, the greater the return



Source: James Heckman, Nobel Laureate in Economics

In fact, it is scientifically proven that investing in early childhood has a higher ROI than any later investment in human capital.



Resources

HELPLINE, 211, and more...

HELPLINE

843-524-4357



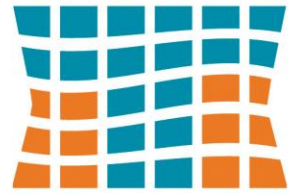
South Carolina











TECHNICAL COLLEGE
OF THE LOWCOUNTRY



Beaufort Memorial
Career Paths Program



UNIVERSITY OF SOUTH CAROLINA BEAUFORT

ACE

Academy for Career Excellence Beaufort/Jasper



Self  Help
BLUFFTON • HILTON HEAD • HARDEEVILLE





Key Takeaways

As current and future leaders, one of the most important things to understand is this:



**Most people facing instability are
not disconnected from the community.**

They are deeply connected to it.



And often, the barriers they face are not about effort.

They're about systems.



**Transportation systems.
Housing systems.
Benefits systems.
Childcare systems.
Access systems.**



And many of these issues are interconnected in ways that are easy to miss when viewed separately.

The better we understand those connections, the better decisions we can make.

Closing





Thank you.

