



# BTC

## County Quick Facts

BUDGET & TAX CENTER

April 2017

## ECONOMIC SNAPSHOT: GRAHAM COUNTY

*The Budget and Tax Center's Economic Snapshots provide a look at how well counties in North Carolina are faring across key indicators of economic well-being and opportunity.*

**Graham County has a population of 8,684, which is an increase of 1.7% over the past decade.<sup>1</sup>**

### AVAILABILITY OF JOBS<sup>2</sup>

- There were 243 people looking for work in Graham County compared to 54 job openings in December 2016.
- The county's unemployment rate was 8.2% in December 2016, compared to 11.8% in December 2015.
- There were 1,595 fewer employed people in the county in December 2016 than there were in December 2007 (when the Great Recession began).

### POVERTY AND ECONOMIC HARDSHIP

- 21% of county residents (1,783 people) lived in poverty and struggled to make ends meet in 2015; the state poverty rate was 16.4%.<sup>3</sup>
- 32.6% of children in the county (581 children) lived in poverty in 2015, compared to 23.4% statewide.<sup>4</sup>
- The poverty rate varies by race: 10.3% of African Americans, 22.1% of American Indians, and 33.1% of Latinos in the county lived in poverty compared to 21.9% of whites on average from 2011 to 2015.<sup>5</sup>
- 49.1% of the county's residents were low-income on average from 2011 to 2015, meaning their incomes were less than twice the federal poverty level (\$48,500 for a family of four in 2015).<sup>6</sup>

### ABILITY TO AFFORD THE BASICS

- The county's hourly median wage of \$12.91 equaled 81.1% of the state median wage of \$15.91 in 2016. The county's median hourly wage fell by 45 cents since the recovery began in 2009.<sup>7</sup>
- For a family size of three, it costs \$21.15 per hour to make ends meet in the county, where the hourly median wage falls short of what's needed by 61%.<sup>8</sup>

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- Median household income in the county was \$33,827, which equaled 70.6% of the statewide household income of \$47,884 in 2015.<sup>9</sup>
- The richest 5% of the county's households had an average income that was 28 times greater than that of the poorest fifth of households and 6 times greater than that of the middle fifth of households, on average, from 2011 to 2015.<sup>10</sup>

### **ACCESS TO AFFORDABLE HOUSING**

- 25.1% of renters in this county spent 30% or more of their income on rent—meaning their rent was unaffordable—on average from 2011-2015.<sup>11</sup>
- Rent and utilities for a safe, modest two-bedroom unit at the county's fair market monthly rent was \$648 in 2016.<sup>12</sup>
- The two-bedroom housing wage in the county was \$12.46 in 2016, which far exceeds the state's minimum wage of \$7.25 per hour. This means that a person earning the minimum wage would have to work 69 hours per week to afford a modest two-bedroom unit at fair market rent.<sup>13</sup>

### **HEALTHY LIVES AND COMMUNITIES**

- 21.3% of the county's residents did not have health insurance, compared to 15.5% of all North Carolinians on average from 2011 to 2015.<sup>14</sup>
- The average life expectancy for all children born in this county was 77.6 years on average from 2013 to 2015.<sup>15</sup>
- There was 1 mental health provider for every 1,723 residents in the county in 2016.<sup>16</sup>

### **EDUCATIONAL ATTAINMENT**

- The graduation rate for this county was 86% compared to the state rate of 85.6% in 2015-16.<sup>17</sup>
- 14.3% of adults in this county had a Bachelor's degree or higher compared to 28.4% statewide on average from 2011 to 2015.<sup>19</sup>
- 16.7% of women in this county had a Bachelor's degree or higher compared to 11.7% of men on average from 2011 to 2015.<sup>20</sup>

### **WORK AND INCOME SUPPORTS TO AVOID POVERTY**

- 1,350 of the county's residents received assistance from the food and nutrition services (or food stamps) program in December 2016, with 15.5% of residents receiving assistance.<sup>21</sup>
- 2,200 people in the county were eligible for Medicaid in December 2016, an increase of 24.1% since December 2007 when the recession began. Estimates suggest that 461 North Carolinians in the county would benefit from Medicaid expansion, delivering \$3.8 million in economic benefits to the county.<sup>22</sup>

- In 2013, 835 tax filers in the county claimed the state Earned Income Tax Credit, which lawmakers allowed to expire that year. The tax credit went to people that worked but earned low wages, and the benefits totaled \$94,254 in the county. These were dollars that helped workers make ends meet by allowing them to keep more of what they earned to support their children.<sup>23</sup>

- 1 NC Office of State Budget and Management, Population Estimates, July 2007 (actual) and 2017 (projected).
- 2 NCWorks Online, Advertised Job Data and Local Area Unemployment Statistics (not seasonally adjusted), December 2007, 2015, and 2016.
- 3,4 US Census Bureau, Small Area Income and Poverty Estimates, 2015.
- 5,6 US Census Bureau, American Community Survey, 2011-2015.
- 7 NC Department of Commerce, Occupational Employment Statistics, 2016 and 2009.
- 8 Ibid and NC Budget and Tax Center, Living Income Standard, 2016.
- 9 US Census Bureau, Small Area Income and Poverty Estimates, 2015.
- 10,11 US Census Bureau, American Community Survey, 2011-2015.
- 12,13 National Low Income Housing Coalition, Out of Reach, 2016.
- 14 US Census Bureau, American Community Survey, 2011-2015.
- 15 NC State Center for Health Statistics, 2013-2015.
- 16 County Health Rankings & Roadmaps, 2016. This data comes from the National Provider Identification data file, which has some limitations and may result in an overestimate of active mental health providers in some counties.
- 17,18 NC Department of Public Instruction, 4-Year Cohort 2015-2016.
- 19,20 US Census Bureau, American Community Survey, 2011-2015.
- 21 NC Division of Social Services, FNS Individuals Data, December 2016 & NC Office of State Budget and Management, Population Estimates, July 2016.
- 22 NC Division of Medical Assistance, December 2007 and 2016; and Cone Health Foundation. "The Economic and Employment Costs of Not Expanding Medicaid in North Carolina: A County-Level Analysis." December 2014.
- 23 Special Data Request, NC Department of Revenue, Preliminary Run of 2013 Individual Income Tax Extract.