# 2010-2012 Summary of Change

## Education and youth development

<table>
<thead>
<tr>
<th>Indicator</th>
<th>Ed.3 Data</th>
<th>2010 vs.GA</th>
<th>2011 vs.GA</th>
<th>2012 vs.GA</th>
<th>2010 vs.Ed.1</th>
<th>2011 vs.Ed.2</th>
<th>2012 vs.Ed.3</th>
</tr>
</thead>
<tbody>
<tr>
<td>First grade readiness (proficient English and math skills)</td>
<td>83.4%</td>
<td>✔️</td>
<td>✔️</td>
<td>X</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
</tr>
<tr>
<td>Fourth grade reading proficiency</td>
<td>86.7%</td>
<td>✔️</td>
<td>✔️</td>
<td>X</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
</tr>
<tr>
<td>On-time high school graduation rate</td>
<td>63.3%</td>
<td>✔️</td>
<td>✔️</td>
<td>X</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
</tr>
<tr>
<td>Disengaged young adults (age 18-24)</td>
<td>14%</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
</tr>
<tr>
<td>Out of school suspensions (percent of 12th graders)</td>
<td>18.7%</td>
<td>✔️</td>
<td>✔️</td>
<td>X</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
</tr>
<tr>
<td>Teenage birth rate (per 1,000 female 15-19 year-olds)</td>
<td>40.3</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
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</tr>
</tbody>
</table>

## Health and Wellness

<table>
<thead>
<tr>
<th>Indicator</th>
<th>Ed.3 Data</th>
<th>2010 vs.GA</th>
<th>2011 vs.GA</th>
<th>2012 vs.GA</th>
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<th>2011 vs.Ed.2</th>
<th>2012 vs.Ed.3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health insurance coverage rate (for those under 65)</td>
<td>76.7%</td>
<td>✔️</td>
<td>✔️</td>
<td>X</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
</tr>
<tr>
<td>Non-emergency use of hospital ER (per 1,000 persons)</td>
<td>83.6</td>
<td>✔️</td>
<td>✔️</td>
<td>X</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
</tr>
<tr>
<td>High school students with unhealthy weight</td>
<td>34.6%</td>
<td>✔️</td>
<td>✔️</td>
<td>X</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
</tr>
<tr>
<td>Healthy birthweight babies</td>
<td>89.8%</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
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</tr>
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</table>

## Economic Independence

<table>
<thead>
<tr>
<th>Indicator</th>
<th>Ed.3 Data</th>
<th>2010 vs.GA</th>
<th>2011 vs.GA</th>
<th>2012 vs.GA</th>
<th>2010 vs.Ed.1</th>
<th>2011 vs.Ed.2</th>
<th>2012 vs.Ed.3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Working households that are low income</td>
<td>32.7%</td>
<td>✔️</td>
<td>✔️</td>
<td>X</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
</tr>
<tr>
<td>Bank account ownership in low income households</td>
<td>72.7%</td>
<td>✔️</td>
<td>✔️</td>
<td>X</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
</tr>
<tr>
<td>Homeownership rate in low income households</td>
<td>26.6%</td>
<td>✔️</td>
<td>✔️</td>
<td>X</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
</tr>
<tr>
<td>Housing costs in low income households (%) spending more than 30% of household income</td>
<td>75.6%</td>
<td>✔️</td>
<td>✔️</td>
<td>X</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
</tr>
</tbody>
</table>

## Regionalism

<table>
<thead>
<tr>
<th>Indicator</th>
<th>Ed.3 Data</th>
<th>2010 vs.GA</th>
<th>2011 vs.GA</th>
<th>2012 vs.GA</th>
<th>2010 vs.Ed.1</th>
<th>2011 vs.Ed.2</th>
<th>2012 vs.Ed.3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coastal Empire Coincident Economic Index</td>
<td>158.0</td>
<td>✔️</td>
<td>✔️</td>
<td>X</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
</tr>
<tr>
<td>Solid waste recycling (lbs. per person)</td>
<td>99.4</td>
<td>✔️</td>
<td>✔️</td>
<td>X</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
</tr>
<tr>
<td>Good air quality days (Percent)</td>
<td>62.3%</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
</tr>
<tr>
<td>Use of alternative transportation (percent of total trans.)</td>
<td>15.0%</td>
<td>✔️</td>
<td>✔️</td>
<td>X</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
</tr>
<tr>
<td>Public transportation ridership (per capita)</td>
<td>13.9</td>
<td>✔️</td>
<td>✔️</td>
<td>X</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
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<tr>
<td>Average commute time (minutes)</td>
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<td>✔️</td>
<td>✔️</td>
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<td>✔️</td>
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</table>

### Trend Indicators

- **no comparable past data**
- **NA**
- **no comparable Georgia data**
- **favorable trend**
- **relative stability**
- **unfavorable trend**
- **out-performing Georgia**
- **similar to Georgia**
- **under-performing Georgia**
Savannah::Chatham Community Indicators

Executive Summary

The Savannah::Chatham Community Indicators report provides data about twenty key indicators describing the well-being of the community that encompass education and youth development, health and wellness, economic independence and regionalism. The indicators are meant to provide information that is meaningful, valid, understandable and applicable. The purpose of reporting the information is three-fold: describe emerging trends, opportunities and challenges; serve as a catalyst for conversation among members of the community leading to action; and inform the citizenry of Chatham County on important issues.

The education and youth development indicators reveal mixed results. Indicators that moved in a favorable direction as compared to data from the previous period were on-time graduation rate, disengaged youth, and teenage birthrate. Fourth grade reading proficiency, on-time graduation rate, and out-of-school suspension data were less favorable than comparable state-level data. First grade readiness declined, but remained above state averages. Data for disengaged 16- to 19-year olds and teenage birthrate improved to be more favorable than Georgia data.

The health and wellness indicators reveal issues which present continuing challenges to the community. Deteriorating conditions were recorded for the health insurance coverage rate for those under 65, percentage of babies born with a healthy birth rate, and the percent of high school students who are overweight and obese. For these three indicators, the Chatham County data reveal underperformance as compared to Georgia as a whole. A significant worsening in conditions is noted for non-emergency use of the hospital ER services.

The economic independence indicators were mixed and continue to identify challenges for the community. Improvement was noted for homeownership rate in low income households and housing costs in low income households. Low income households in Chatham County remain under more financial stress than their state-wide counterparts, but the homeownership rate improved to equal the Georgia rate. Bank account ownership in low income working households declined along with the percentage of those households that were able to continuously maintain a combined balance of $300 in checking and saving accounts.

The regionalism indicators describing economic, environmental and transportation conditions were mixed. The general economy improved and is expected to strengthen through 2013. Recycling per person increased along with the use of public transportation. However, commute time lengthened, air quality diminished, and overall use of alternative transportation declined. Although air quality deteriorated, it remained better than for the state. Further, commuters in Chatham County spend less time in traffic than their state-wide counterparts and are more likely to use alternative transportation than others in Georgia.
## Indicator Summary

### Education and youth development

<table>
<thead>
<tr>
<th>Indicator</th>
<th>Data</th>
<th>Year</th>
<th>Trend</th>
<th>vs.GA</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>First grade readiness (proficient English and math skills)</td>
<td>83.4%</td>
<td>2012-13</td>
<td></td>
<td>✓</td>
<td>7</td>
</tr>
<tr>
<td>Fourth grade reading proficiency</td>
<td>86.7%</td>
<td>2012-13</td>
<td></td>
<td>✓</td>
<td>9</td>
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<tr>
<td>On-time high school graduation rate</td>
<td>63.3%</td>
<td>2011-12</td>
<td></td>
<td>✓</td>
<td>10</td>
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<tr>
<td>Disengaged young adults (age 18-24)</td>
<td>14%</td>
<td>2005-07</td>
<td></td>
<td>✓</td>
<td>11</td>
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<tr>
<td>Out of school suspensions (percent of 12th graders)</td>
<td>18.7%</td>
<td>2011-12</td>
<td></td>
<td>✓</td>
<td>13</td>
</tr>
<tr>
<td>Teenage birth rate (per 1,000 female 15-19 year-olds)</td>
<td>40.3%</td>
<td>2010</td>
<td></td>
<td>✓</td>
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### Health and Wellness

<table>
<thead>
<tr>
<th>Indicator</th>
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<th>Year</th>
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<tbody>
<tr>
<td>Health insurance coverage rate (for those under 65)</td>
<td>76.7%</td>
<td>2011</td>
<td></td>
<td>✓</td>
<td>18</td>
</tr>
<tr>
<td>Non-emergency use of hospital ER (per 1,000 persons)</td>
<td>83.6</td>
<td>2012</td>
<td></td>
<td>NA</td>
<td>20</td>
</tr>
<tr>
<td>High school students with unhealthy weight</td>
<td>34.6%</td>
<td>2012</td>
<td></td>
<td>=</td>
<td>21</td>
</tr>
<tr>
<td>Healthy birth weight babies</td>
<td>89.8%</td>
<td>2011</td>
<td></td>
<td>x</td>
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### Economic Independence

<table>
<thead>
<tr>
<th>Indicator</th>
<th>Data</th>
<th>Year</th>
<th>Trend</th>
<th>vs.GA</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Working households that are low income</td>
<td>32.7%</td>
<td>2011</td>
<td></td>
<td>NA</td>
<td>26</td>
</tr>
<tr>
<td>Bank account ownership in low income households</td>
<td>72.7%</td>
<td>2012</td>
<td></td>
<td>NA</td>
<td>28</td>
</tr>
<tr>
<td>Homeownership rate in low income households</td>
<td>26.6%</td>
<td>2011</td>
<td></td>
<td>=</td>
<td>30</td>
</tr>
<tr>
<td>Housing costs in low income households</td>
<td>26.6%</td>
<td>2011</td>
<td></td>
<td>=</td>
<td>31</td>
</tr>
<tr>
<td>(% spending more than 30% of household income)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tbody>
</table>

### Regionalism

<table>
<thead>
<tr>
<th>Indicator</th>
<th>Data</th>
<th>Year</th>
<th>Trend</th>
<th>vs.GA</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coastal Empire Coincident Economic Index</td>
<td>158.0</td>
<td>2013</td>
<td></td>
<td>NA</td>
<td>37</td>
</tr>
<tr>
<td>Solid waste recycling (pounds per person)</td>
<td>99.4</td>
<td>2012</td>
<td></td>
<td>NA</td>
<td>39</td>
</tr>
<tr>
<td>Good air quality days (Percent)</td>
<td>62.3%</td>
<td>2012</td>
<td></td>
<td>✓</td>
<td>40</td>
</tr>
<tr>
<td>Use of alternative transportation (percent of total trans.)</td>
<td>15.0%</td>
<td>2011</td>
<td></td>
<td>✓</td>
<td>42</td>
</tr>
<tr>
<td>Public transportation ridership (per capita)</td>
<td>13.9</td>
<td>2011-12</td>
<td></td>
<td>NA</td>
<td>44</td>
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<tr>
<td>Average commute time (minutes)</td>
<td>22.1</td>
<td>2011</td>
<td></td>
<td>✓</td>
<td>46</td>
</tr>
</tbody>
</table>

Legend:
- **NO Trend**: no comparable past data
- **NA**: no comparable Georgia data
- **favorable trend**: out-performing Georgia
- **relative stability**: similar to Georgia
- **unfavorable trend**: under-performing Georgia
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Introduction

The Savannah::Chatham Community Indicators project provides data about 20 key indicators of well-being describing four major areas: education and youth development, health and wellness, economic independence and regionalism. These indicators may be used to establish a baseline for identifying priorities, developing solutions and monitoring progress toward an improved quality of life in our community.

Many community stakeholders were involved in a strategic planning process that identified priority areas of interest covered by the indicators. This process included surveys of community and business leaders, a survey of the population, and focus group sessions with community and business leaders. The process was completed between late 2007 and 2009. The Savannah::Chatham Community Indicators database and this report emerged from that process.

The primary purposes of developing and updating the database are:

- **Describe emerging trends, opportunities and challenges** that can be prioritized and addressed by the people, governments and institutions of the region.

- **Serve as a catalyst for conversation** among people and policy-makers to monitor the effectiveness of strategies and to assess the deployment of public and private resources in addressing matters of community interest.

- **Inform the citizenry** of Chatham County and the region in providing information about the community on matters that are important to them.

In each category, the selection criteria for the indicators included the following:

- **Meaningful.** The indicator measures a specific condition of interest to the public, government or agencies. It characterizes a matter that spans community-wide interests.

- **Valid.** The indicator is obtained from a consistently reliable source. It is timely, readily available, accurate and measurable.

- **Understandable.** The indicator is easy to interpret and communicate to various constituencies.

- **Applicable.** The indicator facilitates the establishment of priorities, development of policy and evaluation of outcomes.

Although great care was exercised in compiling the indicators, an occasional practical problem such as initial collection or recent availability of new and relevant data resulted in minor variances in applying the selection criteria to the indicators. The project is a living work-in-progress capable of adjusting to the changing needs and preferences of the community. It is anticipated that the list of indicators will change through time.
Economic Independence

According to the U.S. Census Bureau, the national poverty rate slightly decreased to 15.0% in 2011 from 15.1% in 2010. This is significantly lower than the poverty rate in Georgia and Chatham County, which were 19.2% at the state level and 22.5% locally. In Chatham County, the poverty rate was 16.3% in 2009 and 19.7% in 2010. (Data from the U.S. Census Bureau, Small Area Income and Poverty Estimates program.) The state poverty rate was 16.6% in 2009.

These figures indicate that many individuals and families increasingly struggle to address their basic needs. Persons living in poverty are generally unable to save for college, a home, or retirement and do not have the means to handle unexpected expenses.

Poverty affects the quality of life in a community by undermining its long-term potential for economic growth and development. Research by the Brookings Institute (2004) on the interdependence of central core cities and their surrounding metropolitan areas reveals a link between the long-term economic health of the core and periphery. Further, the reduction of poverty rates and income disparity in the central city was found to increase income growth in the surrounding and larger metropolitan area.

Central city poverty tends to exacerbate problems associated with educational outcomes, health and crime rates, all of which undermine the long run vitality of the economy. An effective way to mitigate poverty in the long-run is to increase financial stability through income growth, to build personal savings, and to gain and sustain assets. Ultimately, this will enhance the financial independence of low income families and will foster a more economically vibrant community. Addressing the root causes of poverty, discussing them directly and creating meaningful lasting solutions are important to the long-run economic growth and health of our community.

Research highlights

With respect to economic self-sufficiency and independence fostered by income development, asset-building and home ownership, the indicators shed light on significant challenges continuing to face the community.

The economic independence indicators are the percent of working households that are low income, bank account ownership in low income households, the homeownership rate in low income households and housing costs in low income households. These indicators characterizing financial self-sufficiency and economic independence are important in monitoring progress in reducing the proportion of persons living in poverty in our area and increasing the long-term economic vitality of the community.

In Chatham County, the proportion of working households that were low income increased from 27% to 32.7% from 2009 to 2011. Nearly three-quarters of low income households had a checking and/or saving account, but there was slight decline from
2010 to 2012. The proportion of low income working households that were able to continuously maintain a combined balance of $300 in an account increased modestly to just over half of these households.

The remaining two economic independence indicators are related to homeownership and housing costs in low income households. The low income homeownership rate in Chatham County increased significantly from 2010 to 2011, and essentially equals the rate for similar households in Georgia. The financial stress placed on low income household finances from housing costs diminished slightly in Chatham County, and remains slightly above the financial stress level for similar households in Georgia.

The following statistics are for Chatham County, unless otherwise noted for state level data.

- The proportion of working households that were low income increased from 27% in 2009 to 32.7% in 2011.

- The incidence of checking or saving account ownership in low income working households was 72.7% in 2012, down slightly from 73.5% in 2010.

- In 2012, the incidence of checking or saving account ownership in fully employed low income households was 75.7%, as compared to 69.6% of low income working households that were not fully employed. The latter percentage is up from 63.7% in 2010.

- Among low income working households, the proportion that were able to continuously maintain a combined balance of $300 in checking or savings accounts was 50.4% in 2012, an increase from 48.1% in 2010.

- The homeownership rate among low income households increased substantially to 26.6% in 2011 from 22.8% in 2010.

- Low income homeownership rates in Chatham County increased to essentially eliminate the ownership gap as compared to state level data.

- In 2011, the housing cost burden on low income households was equal to or greater than 30% of household income for 75.6% of those households, a slight decline from 2010. The comparable rate for Georgia was 75.0%.
Income Development and Asset Building
The long-term goal of achieving economic independence depends on individuals and families earning increasing income, building savings, attaining and sustaining assets, and achieving financial stability. Effective community support programs help low income households provide for their families and increase opportunities to achieve economic independence in the long run. The following indicators related to financial self-sufficiency and economic independence are important benchmarks for monitoring progress in reducing the proportion of persons living in poverty in our area and increasing the long-term economic vitality of the community. The indicators were derived from a survey of Chatham County residents conducted by the Armstrong Public Service Center or obtained from the U.S. Census Bureau.

<table>
<thead>
<tr>
<th>Trend</th>
<th>INDICATOR 1: Working households that are low income</th>
<th>NA vs. GA</th>
</tr>
</thead>
</table>

What does it measure?
The indicator measures the percentage of fully employed working households in Chatham County that are low income. This includes households where one or two persons work 50 weeks per year or more, combined, and the total household income is less than 250 percent of the federal poverty income level for a one parent, two child household. In 2011, that income level was $45,308. The indicator is a measure of the standard of living in these households and provides insight about the flow of financial resources through these households in Chatham County.

Why is it important?
The financial stability and well-being of families is an important reflection of a community’s vitality and is related to the long run economic growth and development of the metropolitan area. Financial stability provides sufficient resources and income to support households and overcome short-term financial emergencies associated with short-term job loss, health concerns, unexpected automobile expenses, and emergency expenses required for the upkeep of the home or household. Low income workers generally have little, if any, financial reserves, and face a higher risk of poverty in the event the household faces a challenging financial crisis.

How are we doing?
The percentage of fully employed households increased from 68% to 75% between 2009 and 2011; however, a greater proportion of these households reported lower income. In Chatham County in 2011, 32.7% of fully employed working households were low income compared to 27% in 2009. In Chatham County's white households, 21.2% of those fully employed were low income, while 54.5% of African American fully employed households were low income. The incidence of full-time employed low income households increased more significantly for African-American residents, 2009 to 2011. Not surprisingly, where part-time work was the norm, a much higher percentage of households were low income. The figure was 30 percentage points higher in African American households than white households.
PERCENT OF WORKING HOUSEHOLDS IN CHATHAM COUNTY THAT ARE LOW INCOME,
BY EMPLOYMENT STATUS: 2009, 2011
Source: AASU Public Service Center

PERCENT OF WORKING HOUSEHOLDS IN CHATHAM COUNTY THAT ARE LOW INCOME,
BY EMPLOYMENT STATUS AND ETHNICITY: 2009, 2011
Source: AASU Public Service Center
INDICATOR 2: Bank account ownership in low income households

What does it measure?
This indicator is the percentage of low income households in Chatham County that had a checking or savings account with a minimum balance of $300 at any given time during the past year. Low income households are defined as those where one or two persons work 50 weeks per year or more, combined, and the total household income is less than 250% of the federal poverty income level for a one parent, two child household ($45,308 in 2011).

Why is it important?
Building savings is essential for establishing an emergency reserve of financial assets to mitigate the adverse effects of unexpected financial emergencies such as job loss, health problems or for critical vehicle or home repair expenses. The establishment of a savings asset also provides a basis for long-term asset building for a home, higher education and retirement. Savings are especially important for individuals and families of lower income levels who have fewer assets and are much less likely to have access to credit from financial institutions.

The sum of $300 is the amount typically needed for a single, uncomplicated emergency. It reflects the average loan amount obtained through payday loan services. By maintaining a saving or checking account with $300, families can avoid high-fee check-cashing or payday loan services while enhancing the household's creditworthiness.

How are we doing?
Among low income households in Chatham County in 2012, 72.7% had a checking or saving account, virtually the same as in 2010 (73.5%). Among those fully employed low income households, however, those with accounts fell to 75.7% from 84.7%. Among those households where individuals were not fully employed, the incidence of bank account ownership increased to 69.6% in 2012 from 63.7% in 2010.

In 2012, 50.4% of low income households in Chatham County were able to maintain a continuous combined balance of $300 in checking and saving accounts, up from 48.1% in 2010. Among fully employed households, 44.3% were able to maintain a balance of $300 in their bank accounts, a decline from 57.3% in 2010. But in households where individuals were not fully employed, the incidence of those who could maintain a balance of $300 increased to 57.1% in 2012 from 40.2% in 2010.
LOW INCOME HOUSEHOLDS WITH A SAVING OR CHECKING ACCOUNT: 2010, 2012
Source: AASU Public Service Center

LOW INCOME HOUSEHOLDS WITH CONTINUOUS COMBINED BALANCE OF $300 IN SAVING OR CHECKING ACCOUNT: 2010, 2012
Source: AASU Public Service Center
**INDICATOR 3: Homeownership rate in low income households**

**What does it measure?**
This indicator is the homeownership rate for low income (less than $50,000) households in Chatham County.

**Why is it important?**
Gaining and sustaining assets provides a pathway for families to overcome poverty. Owning a house is considered to be the most significant asset for a family. Since housing costs are typically a household’s largest expense, the development of affordable housing is an effective way to improve the home ownership rate. Other programs supporting home ownership such as financial education, access to credit, and revolving loan funds, among others, enhance the financial stability of the family and increase the financial health and vitality of a community.

**How are we doing?**
The homeownership rate among low income households in Chatham County increased substantially to 26.6% in 2011 from 22.8% in 2010. This returns the rate to comparable levels experienced in 2009. The rate for Georgia was 26.7% in 2011, and is down from 27.5% in 2010. Chatham County closed the homeownership gap with the state in 2011.
INDICATOR 4: Housing costs in low income households

What does it measure?
This indicator is the percentage of low income (less than $50,000) households in Chatham County where housing costs are equal to or greater than 30% of household income. Housing costs include debt service on mortgages or rent, insurance, utilities, neighborhood association fees, or other rental or leasing fees. The indicator is computed for owner occupied units with a mortgage and renter occupied units.

Why is it important?
Families who spend 30% or more of their income on housing are under great financial stress. They must cope with the unrelenting pressure of prioritizing the allocation of household income among housing costs and basic needs such as food, clothing, health care, child care or other necessities. For these families, income increasing strategies and affordable housing are essential to survive, especially for families who live in urban areas with higher costs of living. According to the U.S. Department of Housing and Urban Development, the definition of affordable housing is housing costs that are less than 30% of annual household income.

How are we doing?
The housing cost burden on low income owner and renter households in Chatham County dropped from 2010 to 2011. However, the rate in Georgia continued its upward trend in 2011, with 75.0% of these households spending more than 30% of household income on housing. This marks a 10% increase since 2005 for Georgia. In contrast, the housing cost burden on low income households in Chatham County fell since 2005.

LOW INCOME HOUSEHOLDS SPENDING
MORE THAN 30% OF INCOME ON HOUSING COSTS,
OWNER OCCUPIED UNITS WITH A MORTGAGE AND RENTER OCCUPIED UNITS
Source: U.S. Census Bureau (American Community Survey, Table B25106 and B25101)

Georgia | Chatham
--- | ---
2005 | 54.9% | 77.6%
2006 | 61.8% | 77.6%
2007 | 68.8% | 76.5%
2008 | 70.2% | 76.5%
2009 | 71.6% | 76.7%
2010 | 74.5% | 76.8%
2011 | 75.0% | 75.6%
The housing cost burden in low income, *reenter occupied* housing in Chatham County increased from 2010 to 2011. Among these households in 2011, 75.2% spent more than 30% of household income on housing costs, up from 73.0% in 2010. For Georgia, the figure continued its upward trend, rising to 72.2% from 71.3% in 2011. Since 2005, the rate for Georgia increased by nearly ten percentage points.

**LOW INCOME HOUSEHOLDS SPENDING MORE THAN 30% OF INCOME ON HOUSING COSTS, RENTER OCCUPIED UNITS**

*Source: U.S. Census Bureau (American Community Survey, Table B25106)*

The housing cost burden in low income, *owner occupied* housing units with a mortgage in Chatham County decreased substantially from 2010 to 2011. In these households, 76.2% spent more than 30% of household income on housing costs in 2011, down from 85.6% in 2010. For Georgia, the figure increased slightly to 79.5% from 79.2%.

**LOW INCOME HOUSEHOLDS SPENDING MORE THAN 30% OF INCOME ON HOUSING COSTS, OWNER OCCUPIED UNITS WITH A MORTGAGE**

*Source: U.S. Census Bureau (American Community Survey, Table B25101)*
Links and Resources

Indicator 1: Working households that are low income

Basic Family Budget Calculator, from the Economic Policy Institute
http://www.epi.org/content/budget_calculator/

“Wealth Building and Financial Understanding,” from Step Up Savannah

"Financial Coaching: A New Approach for Asset Building?" from Policy Lab
http://www.armstrong.edu/images/community_indicators/AECasey_AssetBuilding.pdf

Indicator 2: Bank account ownership in low income households

"Asset Accumulation Among Low-Income Households,” from the Brookings Institute

"Asset Poverty and Debt Among Families with Children,” from the National Center for
Children in Poverty
http://www.armstrong.edu/images/community_indicators/AECasey_AssetPoverty.pdf

“Building Family Economic Success: Financial Services,” from Family Economic Success

“Bank the un-banked,” from Step Up Savannah
http://stepupsavannah.org/category/tags/bank-unbanked

Indicator 3: Homeownership rate in low income households

"Homeownership: Georgia," from US Department of Housing and Urban Development

"The Financial Returns to Low-Income Homeownership," from the Joint Center for
Housing Studies

“Assets and Opportunity Profile: Savannah,” from Step Up Savannah
Indicator 4: Housing costs in low income households


Percent of Renter-Occupied Units Spending 30% or More of Household Income on Rent and Utilities
http://factfinder2.census.gov/faces/nav/jsf/pages/searchresults.xhtml?refresh=t
(select “Advanced Search” and type B25106 in for “Table Name” and Chatham County, GA” into the geography block)

Percent of Owner-Occupied Units Spending 30% or More of Household Income on Selected Monthly Ownership Costs
http://factfinder2.census.gov/faces/nav/jsf/pages/searchresults.xhtml?refresh=t
(select “Advanced Search” and type B25106 in for “Table Name” and Chatham County, GA” into the geography block)