

2023

Financial Stability 2023

DATA COMPILATION

EDSTAR ANALYTICS



**Beaufort County
United Way**

Table of Contents	
Overall.....	2
Cost of Living.....	2
Income and Poverty.....	3
Housing	4
Transportation.....	4
Connectivity.....	4
Food Insecurity.....	5
Demographic Trends.....	5
Prosperity NOW Scorecard for Beaufort County.....	6
NC Data Card for Beaufort County 2023.....	11

Overall

Cost of Living

For context, the cost of living, and poverty levels in Beaufort County estimates are shown in the following tables. These wages are based on the assumption of full-time work (2080 hours). Minimum wage is \$7.25.

In analyzing our community's economic situation, we need to consider not only the 'poverty wage,' which represents the federal threshold for poverty, but also the 'living wage.' The latter provides a more realistic reflection of the income needed to meet basic needs in our specific geographical area.

It's essential to note that families earning between these two wage levels often face significant financial strain. While they may be technically above the federal poverty line, they may still struggle to afford necessities, often living paycheck to paycheck with little to no financial security.

As United Way works to support our community, understanding these distinctions can help us tailor our efforts and resources more effectively. We can strive to ensure that all individuals and families can not only survive but thrive, with sufficient income to cover all basic needs and maintain a decent quality of life.

Table 1

Living Wage Estimates for Beaufort County (Hourly)

	0 Children	1 Child	2 Children	3 Children
1 Adult	\$15.05	\$32.63	\$41.97	\$54.99
2 Adults (1 working)	\$24.98	\$31.49	\$36.47	\$40.26
2 Adults (2 working)	\$12.49	\$18.26	\$23.27	\$27.67

Source: <https://livingwage.mit.edu/counties/37013>

Table 2

Poverty Wage Estimates for Beaufort County (Hourly)

	0 Children	1 Child	2 Children	3 Children
1 Adult	\$6.53	\$8.80	\$11.07	\$13.34
2 Adults (1 working)	\$8.80	\$11.07	\$13.34	\$15.61
2 Adults (2 working)	\$4.40	\$5.54	\$6.67	\$7.81

Source: <https://livingwage.mit.edu/counties/37013>

These hourly rates translate into the following annual incomes based on working full-time.

Table 3

Living Wage Estimates for Beaufort County (Annual)

	0 Children	1 Child	2 Children	3 Children
1 Adult	\$31,304.00	\$67,870.40	\$87,297.60	\$114,379.20
2 Adults (1 working)	\$51,958.40	\$65,499.20	\$75,857.60	\$83,740.80
2 Adults (2 working)	\$25,979.20	\$37,980.80	\$48,401.60	\$57,553.60

Source: <https://livingwage.mit.edu/counties/37013>

Table 4

Poverty Wage Estimates for Beaufort County (Annual)

	0 Children	1 Child	2 Children	3 Children
1 Adult	\$13,582.40	\$18,304.00	\$23,025.60	\$27,747.20
2 Adults (1 working)	\$18,304.00	\$23,025.60	\$27,747.20	\$32,468.80
2 Adults (2 working)	\$9,152.00	\$11,523.20	\$13,873.60	\$16,244.80

Source: <https://livingwage.mit.edu/counties/37013>

Income and Poverty

In 2020, 51% of Beaufort County children lived in households that earned below a “living wage” and in 2021, 29% lived in poverty. This compares with a 17.2% rate of children living in poverty in North Carolina. The percentage of children living in food insecurity has dropped from 23.5% in 2019 to 19.9% in 2021 (ncchild.org).

Table 5

Income and Poverty: Beaufort County vs North Carolina

Category	Beaufort County	North Carolina
Median Household Income (2021)	\$51,894	\$67,481
Percent Below Poverty Level (2021)	18.7%	12.8%
Employment Rate	50.4%	59.2%

Source: https://data.census.gov/profile/Beaufort_County,_North_Carolina?g=050XX00US37013

Category	Beaufort County	North Carolina
Percent of Children Below Poverty Level (2021)	29.0%	17.2%

Source: https://data.census.gov/table/ACSST1Y2022.S1701?q=poverty&t=Income+and+Poverty&g=040XX00US37_050XX00US37013

Housing

Table 6

Category	Beaufort County	North Carolina
Median Gross Rent (2021)	\$770	\$1,131
Homeownership Rate (2021)	72%	66.7%

Source: https://data.census.gov/profile/Beaufort_County,_North_Carolina?q=050XX00US37013

Transportation

Table 7

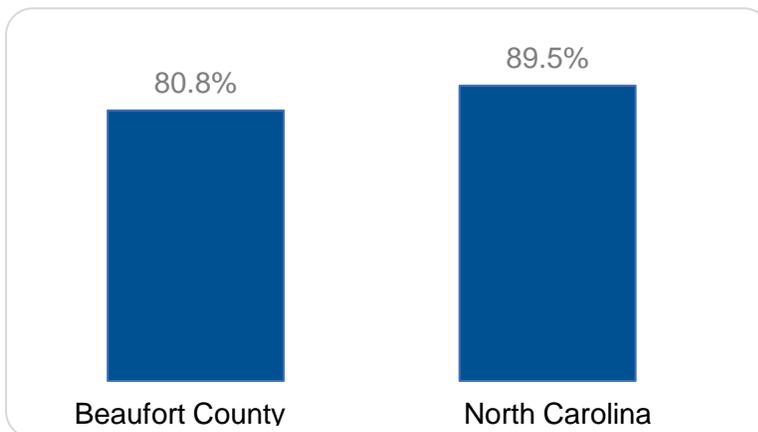
Category	Beaufort County	North Carolina
Households with no vehicle available	7.2%	5.5%

Source: <https://data.census.gov>

Connectivity

Figure 1

Households With Broadband (2022)



Source: https://data.census.gov/table?q=broadband+access&g=040XX00US37_050XX00US37013

Food Insecurity

Table 8

Food insecurity is defined by the United States Department of Agriculture as the lack of access, at times, to enough food for an active, healthy life. Food insecurity is associated with numerous adverse social and health outcomes and is increasingly considered a critical public health issue.

Category	Beaufort County	North Carolina
Food Insecurity Rate	13.2%	11.8%
Average Meal Cost	\$3.46	\$3.51
Estimated Percentage of Food Insecure People Eligible for SNAP and		

Other Nutrition Programs (below 200% poverty)		
https://map.feedingamerica.org/	72%	59%

Source: <https://map.feedingamerica.org/>

Beaufort County Demographic Trends (Sources: US Census Bureau, NC LINC)

Table 9

Pop. 2010	Pop. 2020	% change 2010-2020	Pop. 2050 (projected)	% change 2010-2050	Births 2010-2020	Deaths 2010-2020	Net Migration
47784	44689	-6.5%	40088	-16%	4780	6059	-1836

Median age 2010	Median Age 2020	Median Age W 2020	Median Age B 2020	Median Age H 2020	% Racial/Ethnic Composition 2010			% Racial/Ethnic Composition 2020		
					W	B	H	W	B	H
43.5	46.7	42	42	21.8	66.4	25.3	6.6	66	22.8	7.7

Demographic Shifts in Working Age Population (ages 15-64)

Working age pop 2010	Working age pop 2020	% change	Working age pop 2010		Working age pop 2020		% Change	
			W	B	W	B	W	B
30235	28301	-6.4	20136	7905	17225	6728	-14.5	-14.9

H/L working age 2010	H/L 2020 working age	% change
1729	2418	39.8



The *Prosperity Now Scorecard* equips advocates, policymakers, practitioners and others with data on how residents in states, counties and cities are faring when it comes to their financial health and whether opportunities to prosper are equitable. These data jump-start a conversation about solutions and policies to put all households on stronger financial footing.

Financial Assets & Income

OUTCOME MEASURE	PLACE DATA	STATE DATA	US DATA
Asset Poverty Rate	25% ± 10	19% ± 10	19% ± 10
Households with Zero Net Worth	12% ⁰	13% %	13% %
Income Inequality <small>top income quintile : bottom income</small>	5.4x ± 10	4.8x ± 10	5x ± 10
Income Poverty Rate	18.7% ± 2.6% ± 0.5	13.4% ± 0.4% ± 0.1	12.8% ± 0.1%
Liquid Asset Poverty Rate	33% ± 10%	30% ± 10%	27% ± 10%
Median Household Income	\$51,894 ± \$2,948	\$61,972 ± \$541	\$69,717 ± \$134
Unbanked	8% ± 10%	3% ± 10%	5% ± 10%
Underbanked	15% ± 10%	14% ± 10%	14% ± 10%

Businesses & Jobs

OUTCOME MEASURE	PLACE DATA	STATE DATA	US DATA
Unemployment Rate	6.7% ± 1.6%	5.8% ± 0.2%	6.3% ± 0.1%

Homeownership & Housing

OUTCOME MEASURE	PLACE DATA	STATE DATA	US DATA
Affordability of Homes <small>median housing value : median household income</small>	2.8x ± 0.1	3.8x ± 0	4x ± 0
Homeownership Rate	72.0% ± 1.9%	66.9% ± 0.3%	65.4% ± 0.1%

Health Care

OUTCOME MEASURE	PLACE DATA	STATE DATA	US DATA
Uninsured Rate	12.3% ± 1.5%	10.4% ± 0.2%	8.6% ± 0.1%

Education

OUTCOME MEASURE	PLACE DATA	STATE DATA	US DATA
Early Childhood Education Enrollment	44.9% ± 16.6	38.4% ± 2.3	40.2% ± 0.4
Four-Year College Degree	20.4% ⁰	%	%
High School Graduation Rate	87.7% ± 1.9% ± 1.4%	34.9% ± 0.4 %	35.0% ± 0.1 %
		89.7% ± 0.2 %	89.4% ± 0.1 %

See the final pages of this report for notes on the data.

BEAUFORT COUNTY, NC

OUTCOMES BY RACE & ETHNICITY

Racial economic inequality limits a household's ability to achieve prosperity, and it is important to explore the impact that race and ethnicity have on outcomes. See the table below for the available data by race and ethnicity on key Scorecard outcomes in your community. The acknowledgement of disparities between populations and their origins make our data clearer and our policy and programmatic solutions stronger.

Financial Assets & Income

OUTCOME MEASURE	WHITE	BLACK	NATIVE	ASIAN	NH/PI**	OTHER	MULTI-RACIAL	HISPANIC LATINX
Asset Poverty Rate	-	-	-	-	-	-	-	-
Households with Zero Net Worth	-	-	-	-	-	-	-	-
Income Poverty Rate	13.3% ± 2.5%	31.9% ± 6.3%	95.0% ± 14.1%	28.8% ± 71.2%	-2.0%	36.4% ± 28.4%	28.6% ± 14.1%	36.4% ± 14.8%
Liquid Asset Poverty Rate	-	-	-	-	-	-	-	-
Median Household Income	\$59,763 ± \$3,697	\$32,397 ± \$3,738	\$-2	\$-2	\$-2	\$-2	\$29,524 ± \$8,134	\$28,821 ± \$6,137
Unbanked	-	-	-	-	-	-	-	-
Underbanked	-	-	-	-	-	-	-	-

Businesses & Jobs

OUTCOME MEASURE	WHITE	BLACK	NATIVE	ASIAN	NH/PI**	OTHER	MULTI-RACIAL	HISPANIC LATINX
Unemployment Rate	5.3% ± 1.5%	12.9% ± 4.7%	-2.0%	0 ± 39.6%	-2.0%	0 ± 10.5%	0 ± 9.6%	2.3% ± 2.6%

Homeownership & Housing

OUTCOME MEASURE	WHITE	BLACK	NATIVE	ASIAN	NH/PI**	OTHER	MULTI-RACIAL	HISPANIC LATINX
Affordability of Homes <small>median housing value: median household income</small>	2.4x ± 0.1	4.4x ± 0.4	-2x	-2x	-2x	-2x	4.8x ± 1.3	5x ± 1.0
Homeownership Rate	79.6% ± 1.9%	51.3% ± 4.5%	0 ± 400.0%	100.0%	-3.0%	44.1% ± 28.0%	42.8% ± 25.9%	37.3% ± 13.3%

Health Care

OUTCOME MEASURE	WHITE	BLACK	NATIVE	ASIAN	NH/PI**	OTHER	MULTI-RACIAL	HISPANIC LATINX
Uninsured Rate	11.9% ± 1.8%	12.5% ± 2.8%	5.0% ± 14.1%	0 ± 23.6%	-2.0%	22.9% ± 10.4%	14.2% ± 11.7%	37.0% ± 5.9%

Education

OUTCOME MEASURE	WHITE	BLACK	NATIVE	ASIAN	NH/PI**	OTHER	MULTI-RACIAL	HISPANIC LATINX
Four-Year College Degree	25.9% ± 2.4%	4.1% ± 1.9%	0 ± 73.6%	0 ± 23.6%	-2.0%	14.5% ± 17.7%	9.6% ± 11.4%	10.9% ± 6.8%
High School Graduation Rate	89.9% ± 1.6%	84.1% ± 3.4%	35.0% ± 50.8%	67.1% ± 67.1%	-2.0%	55.1% ± 26.0%	65.3% ± 19.9%	44.4% ± 14.3%

See the final pages of this report for notes on the data.

BEAUFORT COUNTY



POPULATION
44,898



HOUSEHOLDS
18,579

HOUSEHOLD INCOME QUINTILES

Lowest Quintile	\$0 to \$19,431 ± \$1,884
2nd Quintile	\$19,432 to \$37,891 ± \$3,141
3rd Quintile	\$37,892 to \$63,275 ± \$3,193
4th Quintile	Over \$103,961 ± \$4,505
Highest Quintile	

MEDIAN HOUSEHOLD INCOME **\$51,894** ± \$2,948

White		\$59,763 ± \$3,697
Black		\$32,397 ± \$3,738
Native		n/a
Asian		n/a
NH/PI		n/a
Multiracial		\$29,524 ± \$8,134
Other		n/a
Hispanic/Latinx		\$28,821 ± \$6,137

RACE AND ETHNICITY (% OF POPULATION)

White		70.7% ± 0.8%
Black		24.3% ± 0.3%
Native		0.0% ± 0.1%
Asian		0.3% ± 0.5%
NH/PI		0.0% ± 0.1%
Multiracial		2.8% ± 0.8%
Other		1.8% ± 0.7%
Hispanic/Latinx		8.3% ± 0.0%

AGE (% OF THE POPULATION)

Under 18		20.0% ± 0.1%
18 to 24		7.2% ± 0.3%
25 to 44		20.5% ± 0.8%
45 to 64		28.6% ± 1.2%
65 and Over		23.7% ± 0.2%

GENDER (% OF THE POPULATION)

Female		52.3% ± 0.4%
Male		47.7% ± 0.4%

PEOPLE WITH A DISABILITY **1,720.0%** ± 130.0%

PROSPERITY NOW COMMUNITY

Prosperity Now is committed to continuing our support of and partnerships with our movement of committed advocates and practitioners seeking to create a clear path to financial stability, wealth and prosperity. The Prosperity Now Community expands our reach, creates strong connections between those in our community and mobilizes advocates to create lasting social change.

The Prosperity Now Community facilitates learning, creates connections and inspires action to create and improve programs and policies that foster opportunity, especially for those who have not had it before. Our unwavering commitment to creating prosperity includes efforts on a wide range of issues, such as consumer protections, equity in the tax code, increasing affordable housing and removing barriers to saving and building wealth.

To Join the Community, visit prosperitynow.org/get-involved

ABOUT PROSPERITY NOW

PROSPERITY NOW

Prosperity Now (formerly CFED) believes that everyone deserves a chance to prosper. Since 1979, we have helped make it possible for millions of people, especially people of color and those of limited incomes, to achieve financial security, stability and, ultimately, prosperity. We offer a unique combination of scalable practical solutions, in-depth research and proven policy solutions, all aimed at building wealth for those who need it most.

Notes on the Data

Missing Data

Data that is unavailable for certain populations is either represented by a '-' or an 'n/a'.

Margins of Error

Margins of error are included where available. See the Methodology section for more detail.

Limitations of Scorecard Data by Race & Ethnicity

Where possible, the Scorecard disaggregates measures for racial and ethnic groups within communities, but as our sources are primarily national surveys, there are limitations to the data we publish. For each population, we use the data for people identifying only as that racial or ethnic group and have a minimum threshold for the number of observations available to produce an estimate. The result is significant amount of missing data for populations of color, particularly outside of states and the largest local areas. In addition, we use aggregate definitions of populations (e.g., "Asian," "Latino") which group people with ancestry from a variety of countries and varying backgrounds, concealing diversity and economic disparity within groups.

The Scorecard data offer a starting place for understanding financial health in your community, but you may want to dig deeper. More detailed data may exist in state or local data sources not included in the Scorecard, or you may want to collection information directly from community members.

Outcome Measure: Affordability of Homes

White=White alone and any ethnicity; Black=Black or African American alone and any ethnicity; Native=American Indian or Alaska Native alone and any ethnicity; Asian=Asian alone and any ethnicity; NH/PI=Native Hawaiian or Other Pacific Islander alone and any ethnicity; Other=Other single race and any ethnicity; Multiracial=Two or more races and any ethnicity; Hispanic/Latinx=Hispanic or Latinx and any race. Note that a single individual, family, or household may fall under multiple categories (i.e., be counted in multiple columns) since the race and ethnicity subgroups are not mutually exclusive.

Race and ethnicity categories for families and households are defined by the race and ethnicity of the primary householder. For example, families counted in the Black column have a primary householder who is Black or African American alone and of any ethnicity. Similarly, families counted in the Hispanic/Latinx column have a primary householder who is Hispanic or Latinx and of any race.

Outcome Measure: Asset Poverty Rate

White=White alone and non-Hispanic/Latinx; Black=Black or African American alone and non-Hispanic/Latinx; Native=American Indian or Alaska Native alone and non-Hispanic/Latinx; Asian=Asian alone and non-Hispanic/Latinx; Other=Other race(s) and non-Hispanic/Latinx; Hispanic/Latinx=Hispanic or Latinx and any race. Note that categories are mutually exclusive so each household will only fall into one of these categories.

These measures are estimates with no real margins of error. Placeholders have been added as a reminder that caution should be used when making comparisons between areas or subgroups.

Outcome Measure: Early Childhood Education Enrollment

White=White alone and any ethnicity; Black=Black or African American alone and any ethnicity; Native=American Indian or Alaska Native alone and any ethnicity; Asian=Asian alone and any ethnicity; NH/PI=Native Hawaiian or Other Pacific Islander alone and any ethnicity; Other=Other single race and any ethnicity; Multiracial=Two or more races and any ethnicity; Hispanic/Latinx=Hispanic or Latinx and any race. Note that a single individual, family, or household may fall under multiple categories (i.e., be counted in multiple columns) since the race and ethnicity subgroups are not mutually exclusive.

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Outcome Measure: Four-Year College Degree

White=White alone and any ethnicity; Black=Black or African American alone and any ethnicity; Native=American Indian or Alaska Native alone and any ethnicity; Asian=Asian alone and any ethnicity; NH/PI=Native Hawaiian or Other Pacific Islander alone and any ethnicity; Other=Other single race and any ethnicity; Multiracial=Two or more races and any ethnicity; Hispanic/Latinx=Hispanic or Latinx and any race. Note that a single individual, family, or household may fall under multiple categories (i.e., be counted in multiple columns) since the race and ethnicity subgroups are not mutually exclusive.

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Outcome Measure: High School Graduation Rate

White=White alone and any ethnicity; Black=Black or African American alone and any ethnicity; Native=American Indian or Alaska Native alone and any ethnicity; Asian=Asian alone and any ethnicity; NH/PI=Native Hawaiian or Other Pacific Islander alone and any ethnicity; Other=Other single race and any ethnicity; Multiracial=Two or more races and any ethnicity; Hispanic/Latinx=Hispanic or Latinx and any race. Note that a single individual, family, or household may fall under multiple categories (i.e., be counted in multiple columns) since the race and ethnicity subgroups are not mutually exclusive.

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Outcome Measure: Homeownership Rate

White=White alone and any ethnicity; Black=Black or African American alone and any ethnicity; Native=American Indian or Alaska Native alone and any ethnicity; Asian=Asian alone and any ethnicity; NH/PI=Native Hawaiian or Other Pacific Islander alone and any ethnicity; Other=Other single race and any ethnicity; Multiracial=Two or more races and any ethnicity; Hispanic/Latinx=Hispanic or Latinx and any race. Note that a single individual, family, or household may fall under multiple categories (i.e., be counted in multiple columns) since the race and ethnicity subgroups are not mutually exclusive.

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Outcome Measure: Households with Zero Net Worth

White=White alone and non-Hispanic/Latinx; Black=Black or African American alone and non-Hispanic/Latinx; Native=American Indian or Alaska Native alone and non-Hispanic/Latinx; Asian=Asian alone and non-Hispanic/Latinx; Other=Other race(s) and non-Hispanic/Latinx; Hispanic/Latinx=Hispanic or Latinx and any race. Note that categories are mutually exclusive so each household will only fall into one of these categories.

These measures are estimates with no real margins of error. Placeholders have been added as a reminder that caution should be used when making comparisons between areas or subgroups.

Outcome Measure: Income Inequality

White=White alone and any ethnicity; Black=Black or African American alone and any ethnicity; Native=American Indian or Alaska Native alone and any ethnicity; Asian=Asian alone and any ethnicity; NH/PI=Native Hawaiian or Other Pacific Islander alone and any ethnicity; Other=Other single race and any ethnicity; Multiracial=Two or more races and any ethnicity; Hispanic/Latinx=Hispanic or Latinx and any race. Note that a single individual, family, or household may fall under multiple categories (i.e., be counted in multiple columns) since the race and ethnicity subgroups are not mutually exclusive.

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Outcome Measure: Income Poverty Rate

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Outcome Measure: Liquid Asset Poverty Rate

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Outcome Measure: Median Household Income

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Outcome Measure: Unbanked

White=White alone and non-Hispanic/Latinx; Black=Black or African American alone and non-Hispanic/Latinx; Native=American Indian or Alaska Native alone and non-Hispanic/Latinx; Asian=Asian alone and non-Hispanic/Latinx; Other=Other race(s) and non-Hispanic/Latinx; Hispanic/Latinx=Hispanic or Latinx and any race. Note that categories are mutually exclusive so each household will only fall into one of these categories.

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Outcome Measure: Underbanked

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Outcome Measure: Unemployment Rate

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Outcome Measure: Uninsured Rate

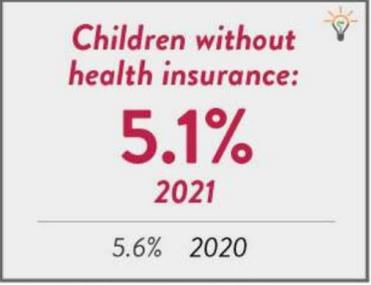
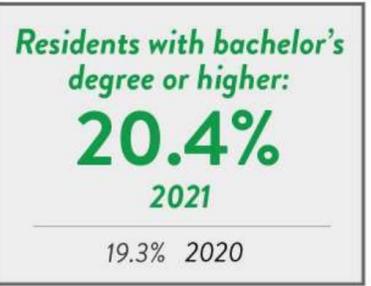
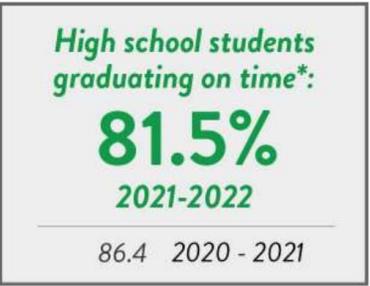
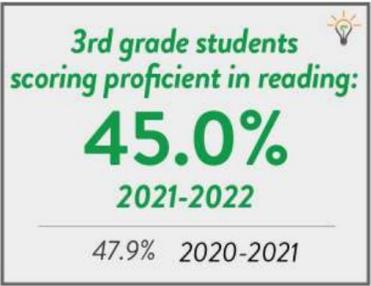
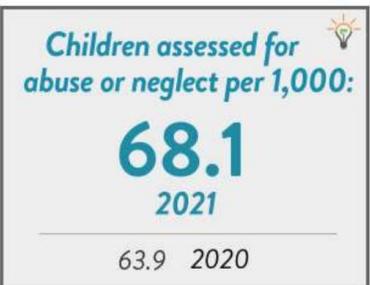
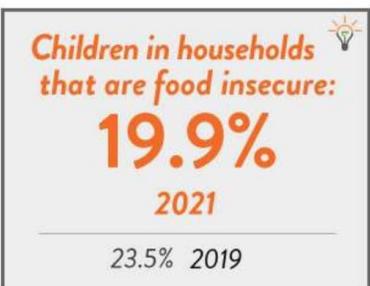
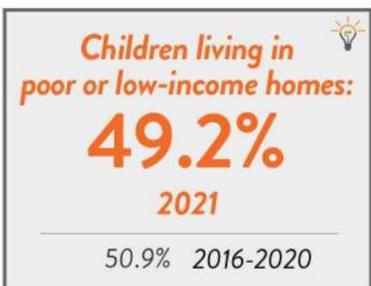
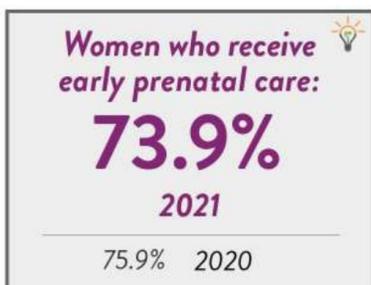
White=White alone and any ethnicity; Black=Black or African American alone and any ethnicity; Native=American Indian or Alaska Native alone and any ethnicity; Asian=Asian alone and any ethnicity; NH/PI=Native Hawaiian or Other Pacific Islander alone and any ethnicity; Other=Other single race and any ethnicity; Multiracial=Two or more races and any ethnicity; Hispanic/Latinx=Hispanic or Latinx and any race. Note that a single individual, family, or household may fall under multiple categories (i.e., be counted in multiple columns) since the race and ethnicity subgroups are not mutually exclusive.

Race and ethnicity categories for families and households are defined by the race and ethnicity of the primary householder. For example, families counted in the Black column have a primary householder who is Black or African American alone and of any ethnicity. Similarly, families counted in the Hispanic/Latinx column have a primary householder who is Hispanic or Latinx and of any race.

Beaufort COUNTY

2023 NC DATA CARD

NORTH CAROLINA		BEAUFORT	
Child population:	2,850,460	Child population:	10834
Percent under age six:	24%	Percent under age six:	23%
Number of live births:	120,501	Number of live births:	456



NC Pathways to Grade-Level Reading Measures of Success.
Learn more at:
buildthefoundation.org/pathways



*Percentage is not reported if it is greater than 95% or less than 5%

For complete data notes and sources, visit ncchild.org
Contact Luna Homsy at luna@ncchild.org with any questions.

Beaufort CONDADO

2023 NC TARJETA DE DATOS

CAROLINA DEL NORTE

Población infantil: 2,850,460
 Porcentaje de niños
 menores de seis años: 24%
 Número de niños
 nacidos vivos: 120,501

BEAUFORT

Población infantil: 10834
 Porcentaje de niños
 menores de seis años: 23%
 Número de niños
 nacidos vivos: 456



Criterios de éxito de NC Pathways para alcanzar un nivel de lectura correspondiente con su grado. Más información: buildthefoundation.org/pathways



*El porcentaje no se reporta si es superior al 95% o inferior al 5%

Para consultar todos los datos y fuentes, visite www.ncchild.org.

Para cualquier pregunta, comuníquese con Luna Homsí: luna@ncchild.org