

# Opportunity Profile:

## Housing Stability in Spartanburg, SC



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# Contents

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- I. Why Opportunity Matters
- II. The Benefits of Housing Stability
- III. Housing Stability in Spartanburg
- IV. The Demographics of Housing Stability
- V. The Housing Supply Gap



# Why Opportunity Matters



# Opportunity

Where you live affects the life you can have.

Living in an opportunity-rich neighborhood – one that has access to jobs, good schools, health care and transit, gives everyone a chance to succeed – no matter where they're starting from.



# Housing Stability

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**Safe and affordable homes are the foundation of opportunity and a springboard to a better future.**

Housing Stability refers to the ability of residents to live in their home as long as they choose, without being forced to move due to cost.

# Measuring Housing Stability

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A key measure of housing stability is **housing cost burden**, the share of income that a household spends on housing (including utilities).

A household paying more than **30 percent** of their income on housing is cost-burdened, and a household paying more than **half** of their income on housing is considered severely cost-burdened.

Other measures used to assess housing stability include:

- Homeownership Rate
- Households receiving housing vouchers or living in subsidized units
- Occupied units that are crowded or overcrowded
- “Doubled-up” households with multiple families or unrelated individuals
- Homelessness
- Eviction rates





# Nationally, Millions of Families Face Extreme Housing Instability

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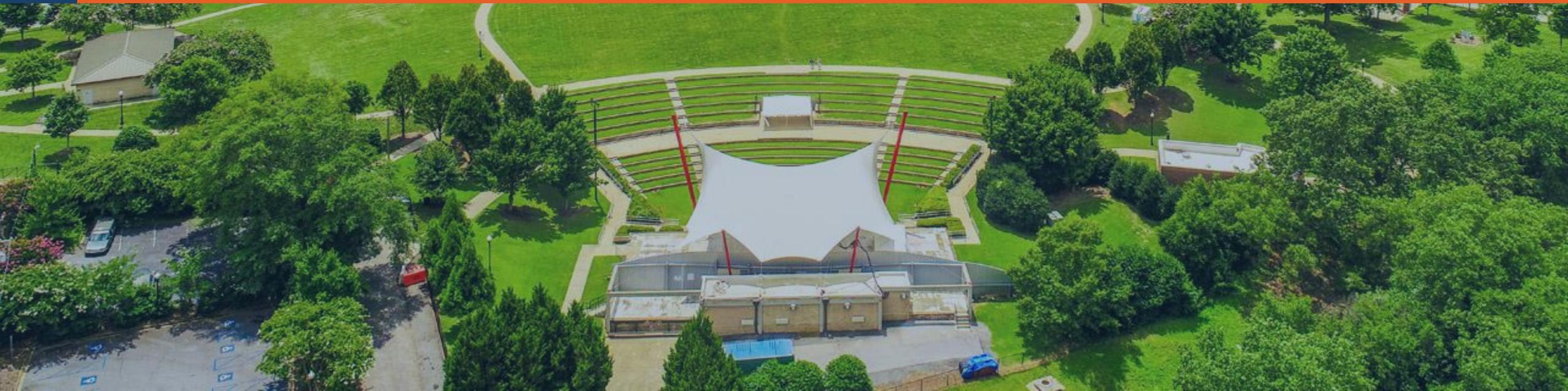
Across the U.S., nearly 18.6 million low-income households were one missed paycheck away from disaster in 2016.

- 549,928 people are homeless.
- 11.1 million renter households and 7.5 million homeowner households are low-income and paying more than half their earnings on housing.

Source: 2016 American Community Survey and the 2016 HUD Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations Report



# The Benefits of Housing Stability



# Stable Housing is a Foundation for Economic Security

**For most families, housing costs are their single biggest budget item.**

Harvard researchers find that when low-income families are affordably housed, they are better able to purchase household necessities.

Without stable, affordable housing, families must make painful cut-backs. For example, when low-income families with children spend more than 30 percent of their income on housing, they budget 75 percent less to health care and 60 percent less to food, compared to their stably housed peers.<sup>1</sup>



Source: *The State of the Nation's Housing 2017*. Joint Center for Housing Studies of Harvard University, 2017.



## Stable Homes Improve Family Well-Being

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**Housing stability has wide-ranging benefits, especially for children.**

Affordable housing improves health, mental health and performance in school – with especially large benefits for children.

One study found that stably housed low-income children were 35% more likely to be a “well child,”<sup>1</sup> had a 19% lower risk of being underweight, and a 28% lower risk of being food insecure, compared to unstable peers.

Source: March, Elizabeth. Rx for Hunger: Affordable Housing. Children’s Health-Watch; Medical-Legal Partnership, December 2009.

<sup>1</sup>A “well” child is defined by a composite measure indicating no developmental concerns or hospitalizations, at a healthy weight, and good or excellent health.

# Stable, Affordable Homes are Critical for Seniors

Housing stability impacts the health and safety of senior adults, their economic security, and their likelihood of moving into a nursing home.

For example, researchers have found that extremely poor, severely cost-burdened seniors cut back spending on health care to just \$99 a month, compared to \$263 spent by their affordably housed peers. These types of budget cutbacks, along with the physical safety risks of poor quality housing, can have serious health consequences.

Sources: Brisson, Amy, and Lindsay Duerr. "Impact of Affordable Housing on Families and Communities: A Review of the Evidence Base." Enterprise Community Partners, 2014.  
*The State of the Nation's Housing 2017*. Joint Center for Housing Studies of Harvard University, 2017.





## Stable Housing Means Safer and Healthier Homes

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In addition to being able to afford groceries and basic necessities, having affordable housing options can mean a safer, healthier environment for families.

When homes are affordable, families are less likely to “double up” with other households, move farther away from jobs, stay in low-quality, unhealthy apartments, or remain stuck in dangerous neighborhoods.



# Housing Stability in Spartanburg



# Overview

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## Significant numbers of families struggle with low incomes and housing instability in Spartanburg.

- **50% (7,700)** of households in Spartanburg are considered “low-income.” This is defined as earning below 80% of the Area Median Income (AMI), adjusted for family size. In real dollar terms, this equates to single adults with an income below \$29,650 a year, or a family of four with an income below \$42,300 a year.
- **36% (5,300)** of all households in Spartanburg pay more than 30 percent of their income on housing. Nationally, 34% of households are similarly “housing cost burdened.”



| Source: 2011-2015 CHAS; 2016 HUD Income Limits; 2012-2016 American Community Survey Table DP04.

# By the Numbers

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● There are **18,150** housing units in Spartanburg and **15,450** households.



● The median value of a home in Spartanburg is **\$115,900** compared to the national median value of \$184,700.



● The median gross rent in Spartanburg is **\$705** per month, compared to \$950 nationally.



● The median household income is **\$35,650** compared to a national median of \$55,300.

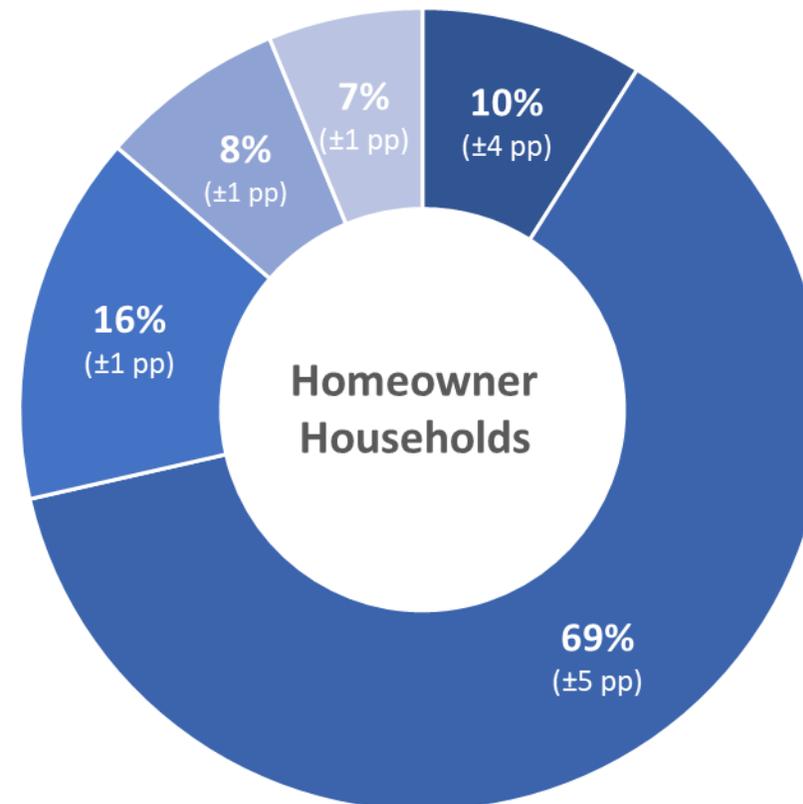
| Source: 2012-2016 5-year American Community Survey Tables DP04, B25077, DP03.

# Homeownership by Income

**46% of households (7,200) own homes in Spartanburg.**

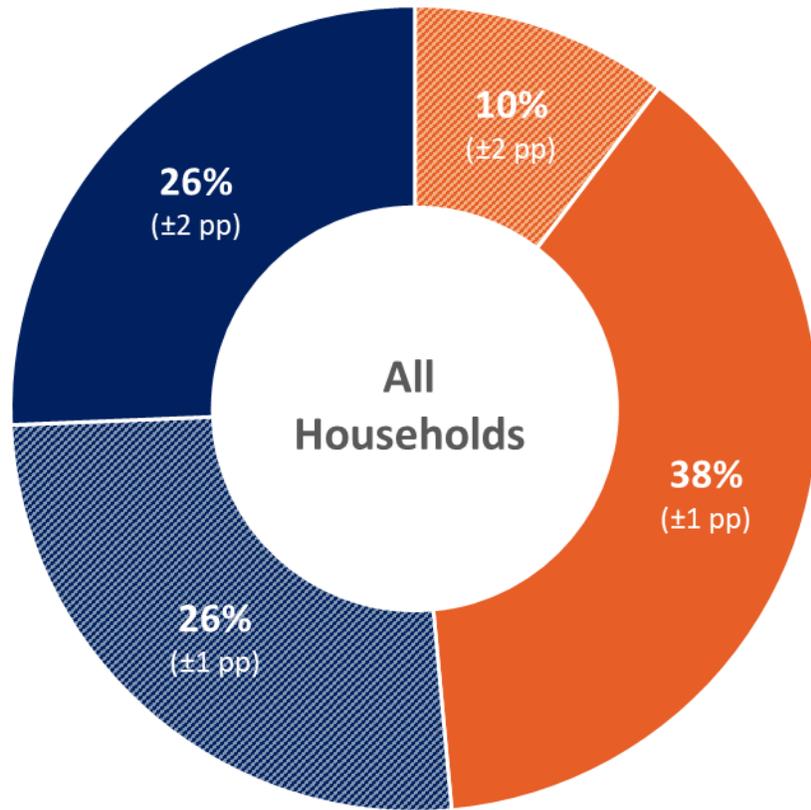
But homeownership is exclusive. Low-income households – those with incomes below 80% of the area median income – make up only 31% of owners (2,350). By contrast, 68% of all renters are low-income.

Nationally, 28% of all owners and 56% of renters are low-income.



- High Income (>100% AMI)
- Moderate Income (81%-100% AMI)
- Low Income (51%-80% AMI)
- Very Low Income (31%-50% AMI)
- Extremely Low Income (<30% AMI)

Note: Numbers in parentheses are margins of error, in percentage points, at a 90% confidence level.  
Source: 2012-2016 American Community Survey Table DP04; 2011-2015 CHAS.



- Cost Burdened Homeowner
- Affordably Housed Homeowner
- Cost Burdened Renter
- Affordably Housed Renter

# Homeowners and Stability

**Homeowners are more likely to be affordably and stably housed.**

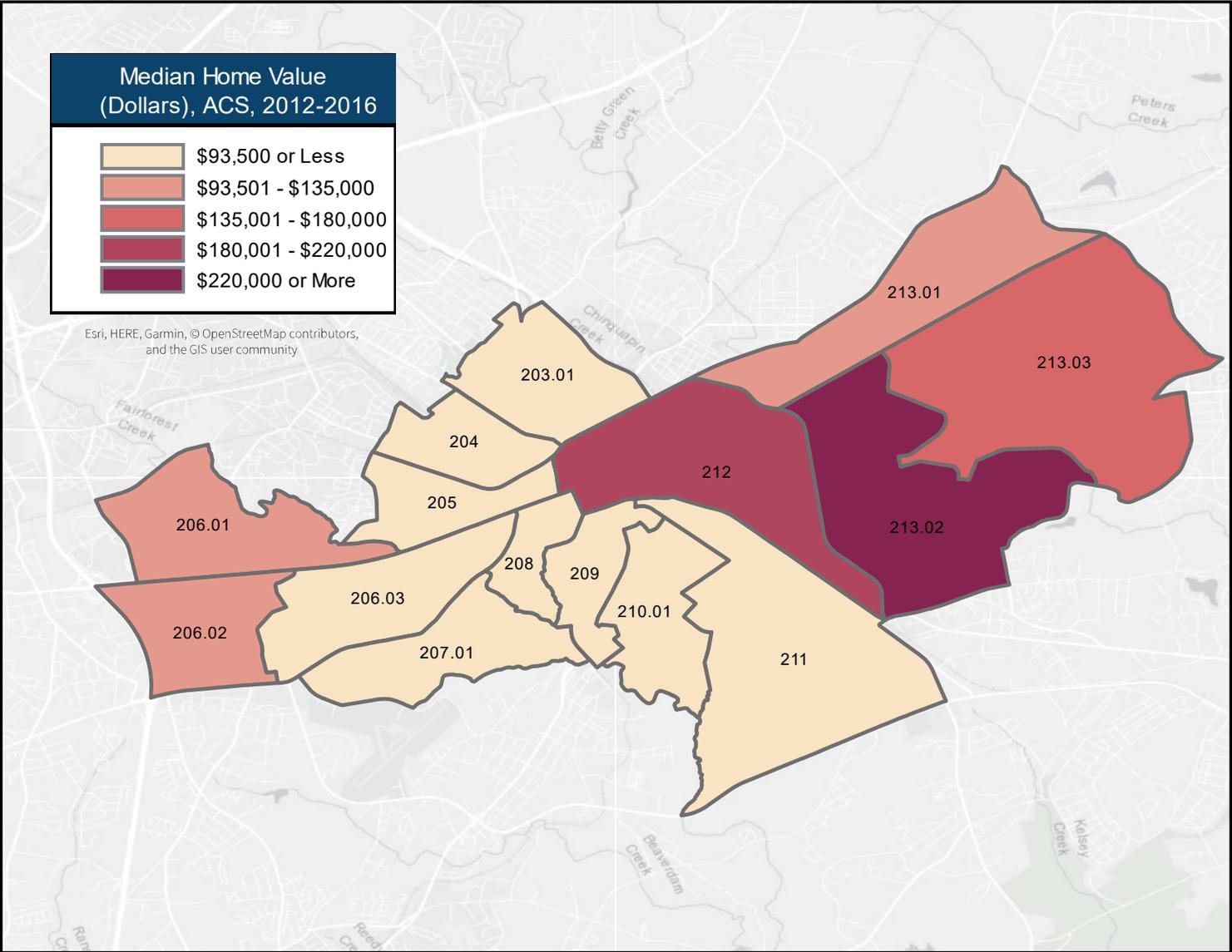
Housing cost burden disproportionately affects renters. Half of renters pay more than 30% of their income for housing, compared to 21% of homeowners.

Renters also tend to have lower incomes: 68% are low income, compared to 31% of homeowners.

Source: 2012-2016 American Community Survey Table DP04, 2011-2015 CHAS.  
 Note: Numbers in parentheses are margins of error, in percentage points, at a 90% confidence level.

# High Value Homes are Concentrated

Median home values are significantly higher in the eastern and western portions of the city. Home values are the most depressed in high-poverty neighborhoods like Northside (census tract 204), which has a median home value of \$50,600 – less than half of the median value of the city as a whole (\$115,900).

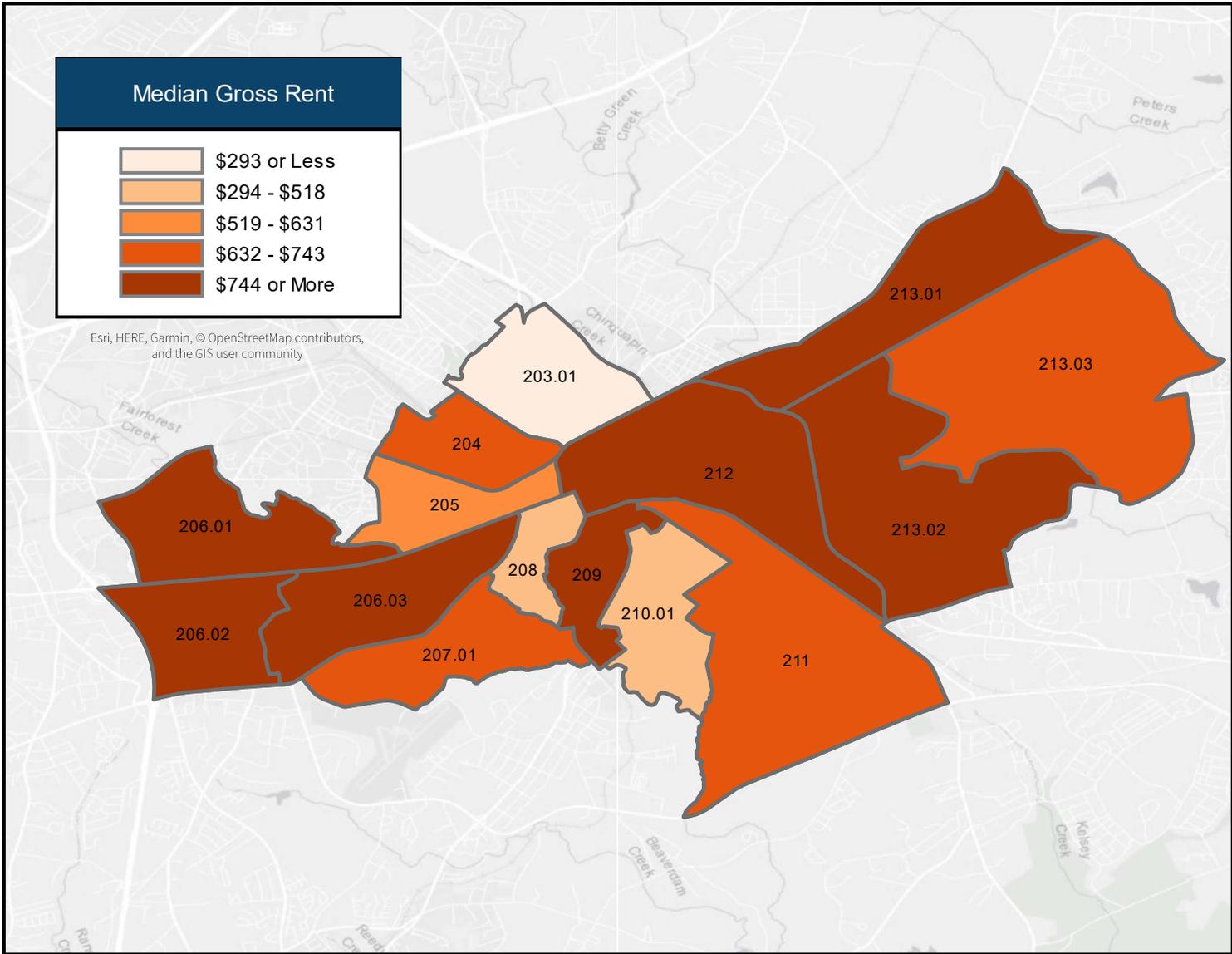


Source: 2012-2016 5-year American Community Survey Table B25077

# Rent Costs Vary Widely Across Spartanburg

Rental costs are relatively high throughout the east, west and center of Spartanburg.

Median gross rents range from areas like Pierpont Neighborhood (\$293/month in census tract 203.1) to neighborhoods like Woodland Heights (\$856/month in census tract 206.03)

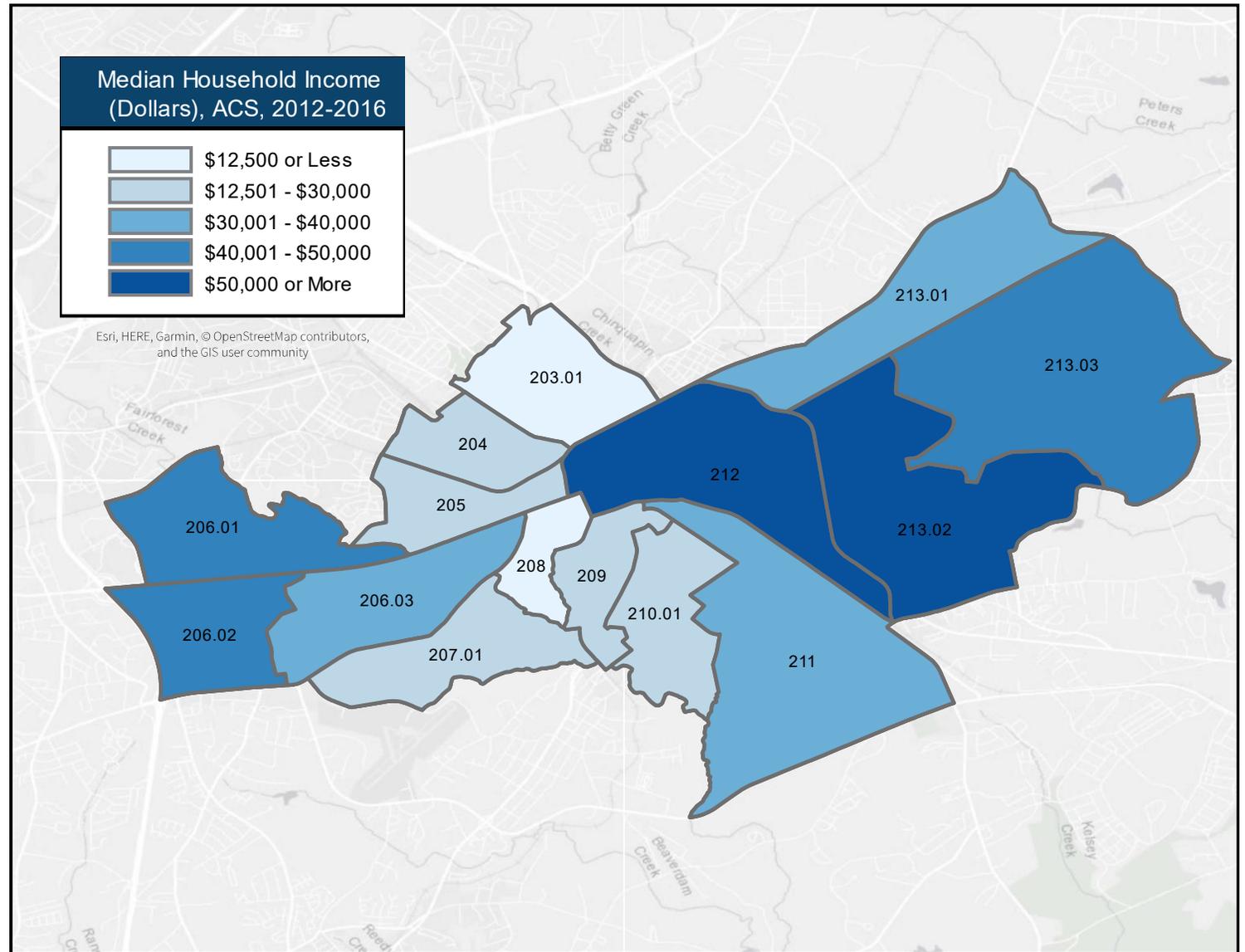


Source: 2012-2016 5-year American Community Survey Table B25064

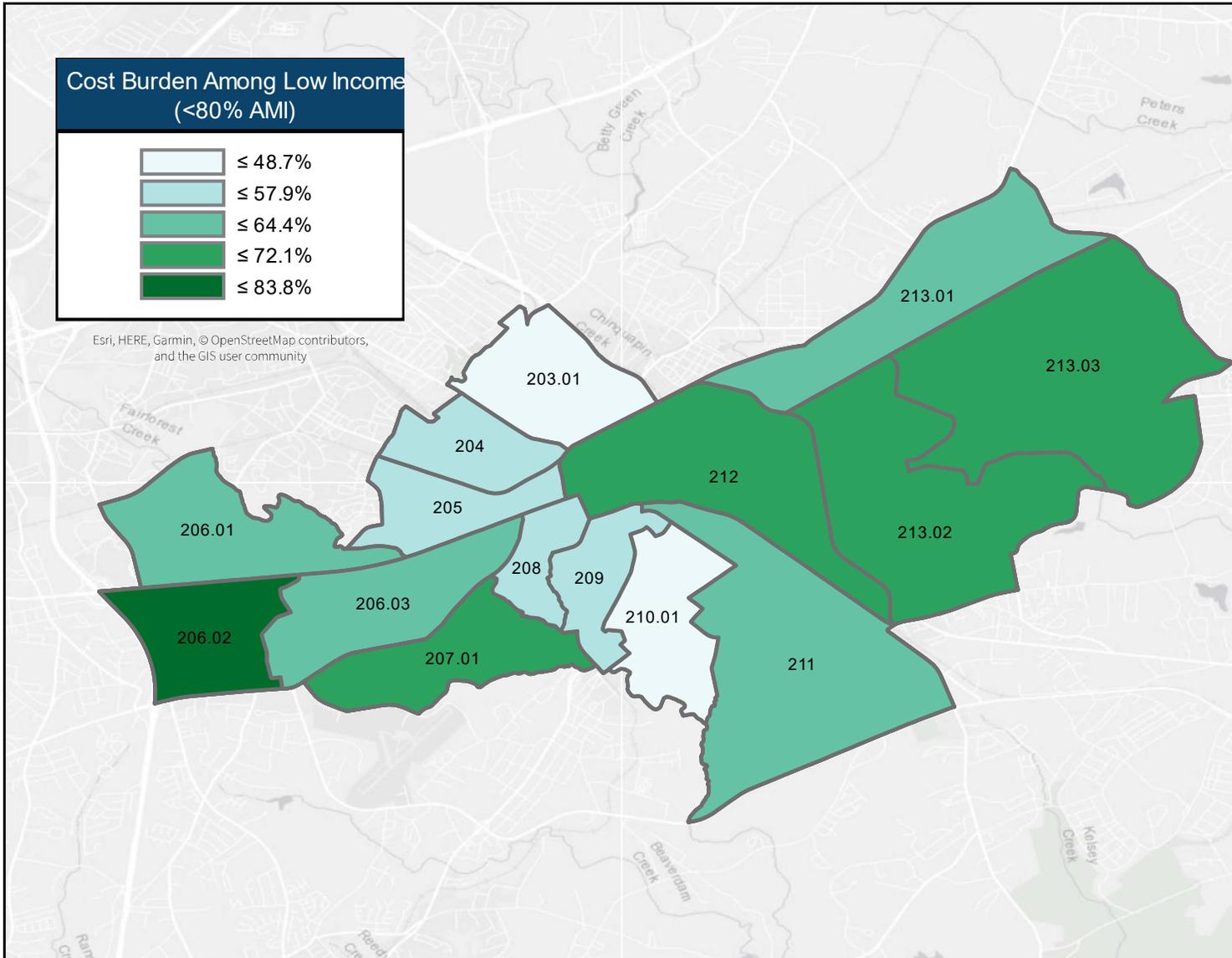
# Disparities in Household Income, by Neighborhood

There are significant disparities in household income across census tracts, with pockets of concentrated poverty in neighborhoods like Highland.

Median household income ranges from \$9,895 (census tract 208) to \$76,908 (census tract 213.02)



Source: 2012-2016 5-year American Community Survey Tables B19013.

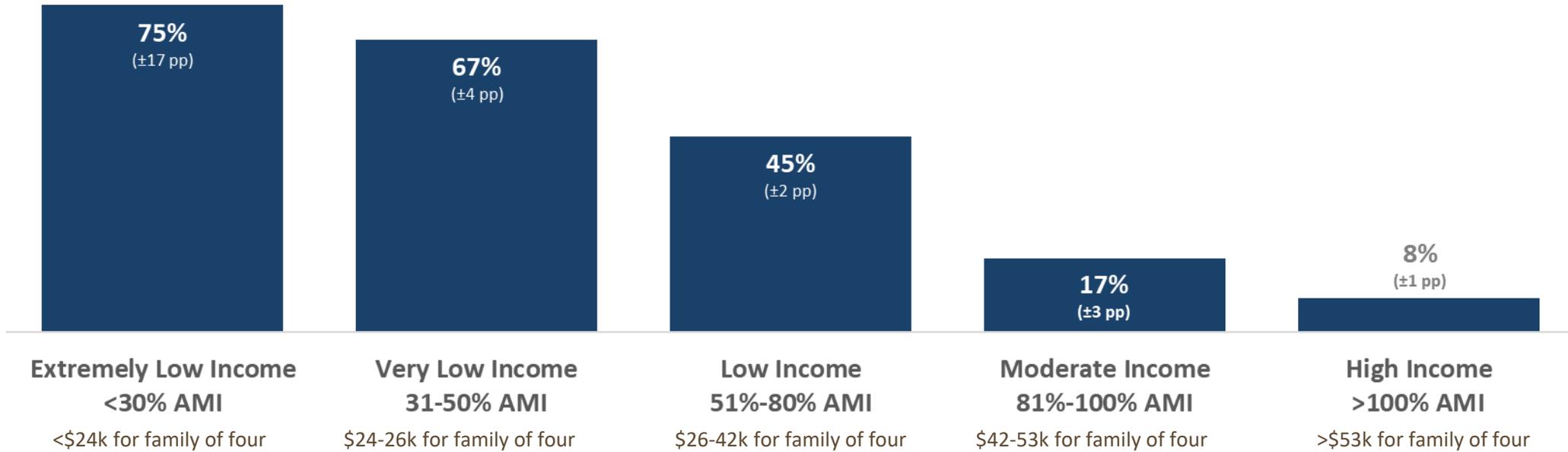


# Housing Costs Dominate the Budgets of Low-Income Households Throughout the City

Across the city, low-income households (<80%AMI) are cost-burdened, paying over 30% of their income on housing. In neighborhoods like Camelot, 83.8% of low-income households are stretched beyond their means (census tract 206.02).

Source: 2012-2016 5-year American Community Survey Table B25064

# Housing Cost Burden Hits the Poorest Households



**The lower your income, the less likely that an affordable home is in reach.**

The majority (75%) of extremely low-income households in Spartanburg spent more than 30 percent of income on housing in 2011-2015.

Note: Numbers in parentheses are margins of error, in percentage points, at a 90% confidence level.  
Source: 2011-2015 CHAS.

# Extreme Instability

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**In Spartanburg, 2,250 low-income households faced extreme conditions of housing instability in the latest year data is available (2011-2015).**

- Of all renter households in Spartanburg, 22 percent (1,700) were both low-income and paying more than half their income on housing.
- Of all homeowner households, 7 percent (550) were both low-income and paying more than half their income on housing.

**In the 13-county Upstate Continuum of Care region, which includes Spartanburg, 1,317 people were experiencing homeless on a single night in 2017.**

Source: 2011-2015 CHAS; 2017 HUD Point-in-Time Homeless Persons Count (PIT) for the Upstate SC Continuum of Care service area





## Crowding

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**When costs are high, some households “double-up” with other families or crowd into small spaces – conditions that can negatively affect health in both children and adults.**

2% of Spartanburg households are living in crowded or overcrowded conditions (more than one person per room).

| Source: 2012-2016 American Community Survey Table B25014.

# Evictions

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**2016 eviction rates for Spartanburg are unavailable, but nationally, 1 in 40 renter households receive an eviction judgment every year.**

Evictions occur when a landlord forces a tenant out of their home, usually precipitated by a missed rent payment. Evictions can result in job loss, a court record, loss of personal possessions, and can have mental health impacts.

Research shows that low-income women are at the highest risk of eviction, as are domestic violence victims and their families.

Source: The Eviction Lab at Princeton University, a project directed by Matthew Desmond and designed by Ashley Gromis, Lavar Edmonds, James Hendrickson, Katie Krywokulski, Lillian Leung, and Adam Porton. The Eviction Lab is funded by the JPB, Gates, and Ford Foundations as well as the Chan Zuckerberg Initiative. More information is found at [evictionlab.org](http://evictionlab.org).





# Homelessness

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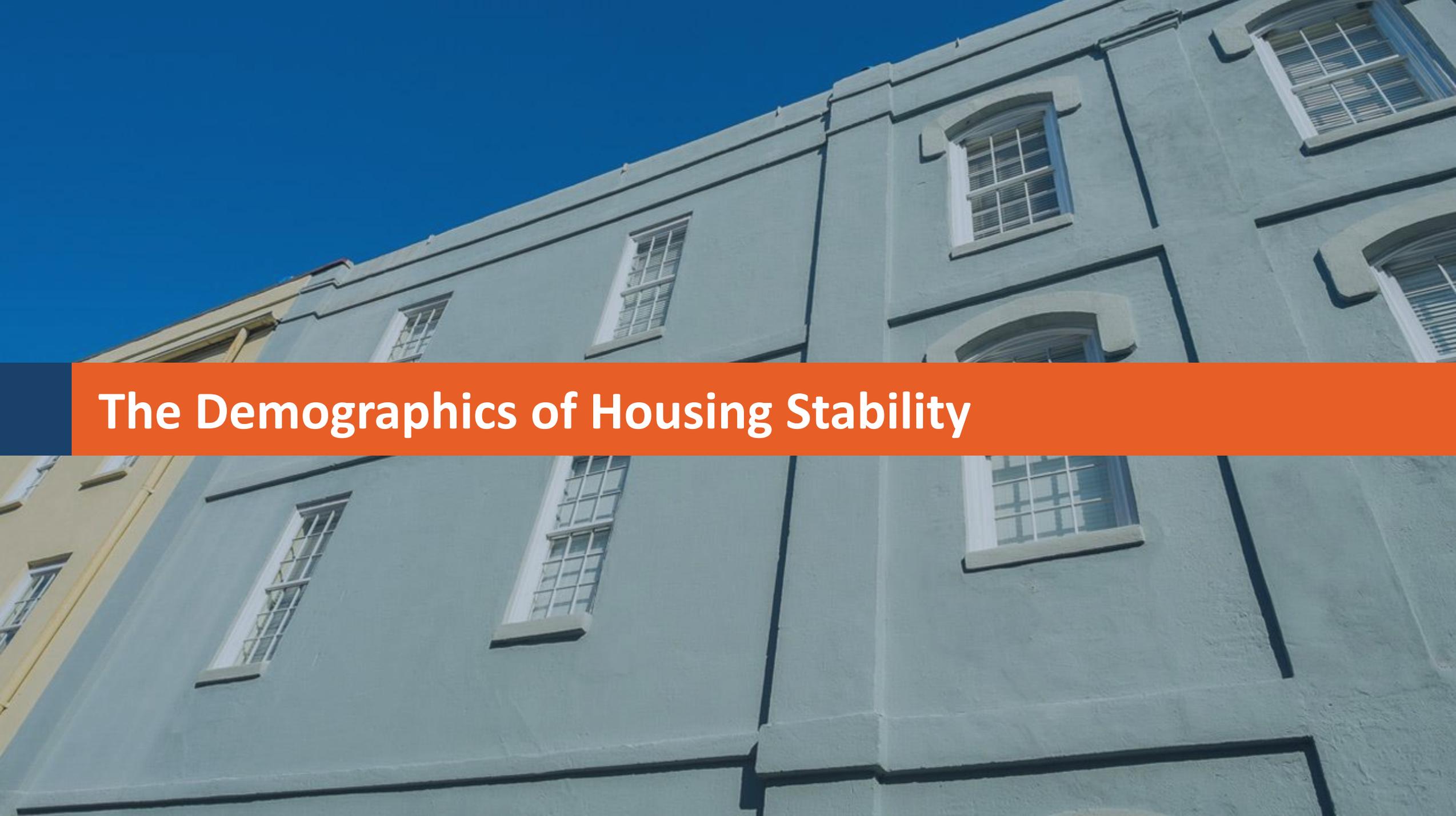
**On a single night in 2017, 125 people were homeless in the 13-county Upstate Continuum of Care area, which includes Spartanburg.<sup>1</sup>**

**Of those:**

- 20.0% lacked even temporary shelter
- 21.6% were chronically homeless
- 7.2% were homeless veterans

Source: 2017 HUD Point-in-Time Homeless Persons Count (PIT) for the matched Continuum of Care service area.

<sup>1</sup>Homeless services are coordinated through regional Continuum of Care (CoC) Programs, and data on homeless populations are measured and reported for entire CoC coverage areas, rather than specific municipalities.



# The Demographics of Housing Stability



## Overview

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Families of all shapes and types can experience housing instability.

But the issue disproportionately affects renters, racial minorities, and households with lower levels of educational attainment.

Particularly vulnerable groups, like low-income families with children and low-income seniors, are also more likely to pay a very large portion of their income towards housing.

# By the Numbers

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—● **30%** of households in Spartanburg have children, compared to 32% of households nationally.



—● **46%** of children are in families with incomes below the federal poverty level, compared to 2% nationally. High housing costs have significant impacts on children, affecting everything from health and well-being to performance at school.



—● **26%** of households are headed by an adult over the age of 65, compared to 24% nationally. Poor seniors tend to have high rates of housing-cost burden, and are further squeezed by fixed low incomes.



—● **83%** of Spartanburg households are headed by an adult with a high school degree or higher level of educational attainment, compared to 89% nationally. Households with lower levels of educational attainment are more likely to be housing cost-burdened.

| Source: 2012-2016 American Community Survey Tables S1101, B19037, B25013, S0901.

# Population and Income by Race



**50%** of households in Spartanburg are headed by a white resident. **47%** of households are headed by a black resident, 1% are headed by an Asian resident, and 2% are headed by someone of another race or more than one race. Hispanic residents (of any race) head 3% of households in Spartanburg.



The City of Spartanburg is more racially diverse than the surrounding county, of which 75% of households are headed by a white resident, and 22% are headed by a black resident.

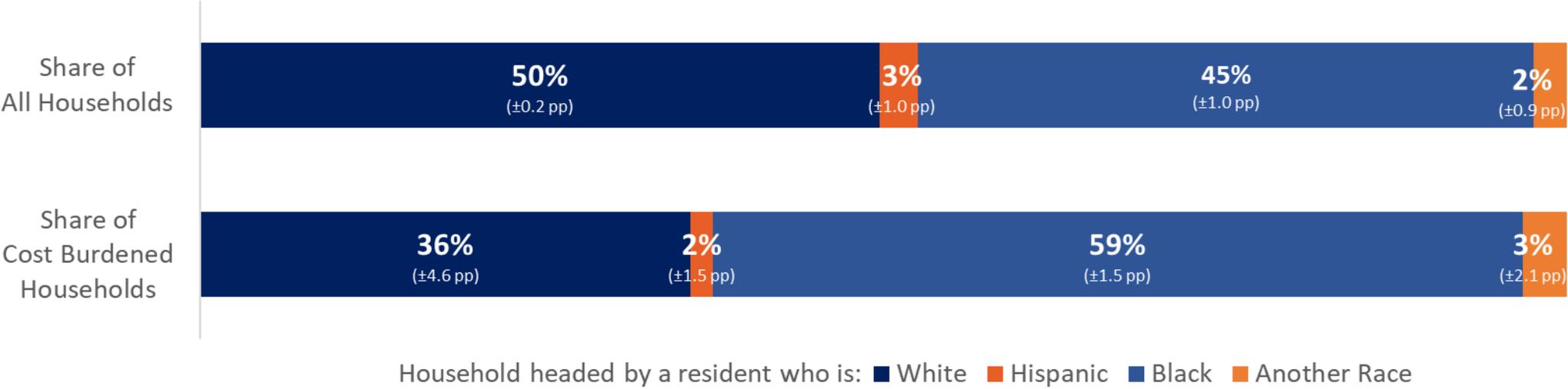


Stark racial inequities in income, wages and employment persist across Spartanburg County. A recent study found that while black and Hispanic households have made gains in median income over a five-year period from 2011 to 2016, they continue to lag behind white households. Black household income remains only 63% of white household income and Hispanic household income remains 72% of white household income in Spartanburg County in 2016.<sup>1</sup>

Source: 2012-2016 American Community Survey Tables DP04, B25006, DP05.

<sup>1</sup>Brady, Kathleen. Spartanburg Racial Equity Index: A Review of Predictors and Outcomes. Metropolitan Studies Institute at USC Upstate, 2018.

# Housing Stability and Race



## Black households are disproportionately likely to face housing instability.

In 2011-2015, 45% of all Spartanburg households were headed by a black resident, yet such households made up 59% of all cost-burdened households.

Note: Numbers in parentheses are margins of error, in percentage points, at a 90% confidence level. All households refers to those for whom cost burden can be computed. Another race refers to those who identify as Asian, Native Hawaiian or Pacific Islander, Native American or Alaska Native, some other race, or more than one race. Hispanic refers to Hispanic of any race; black, white, and another race categories exclude those identifying as Hispanic.  
Source: 2011-2015 CHAS.



# The Housing Supply Gap





## Why Are So Many Families Struggling to Keep a Roof Over Their Heads?

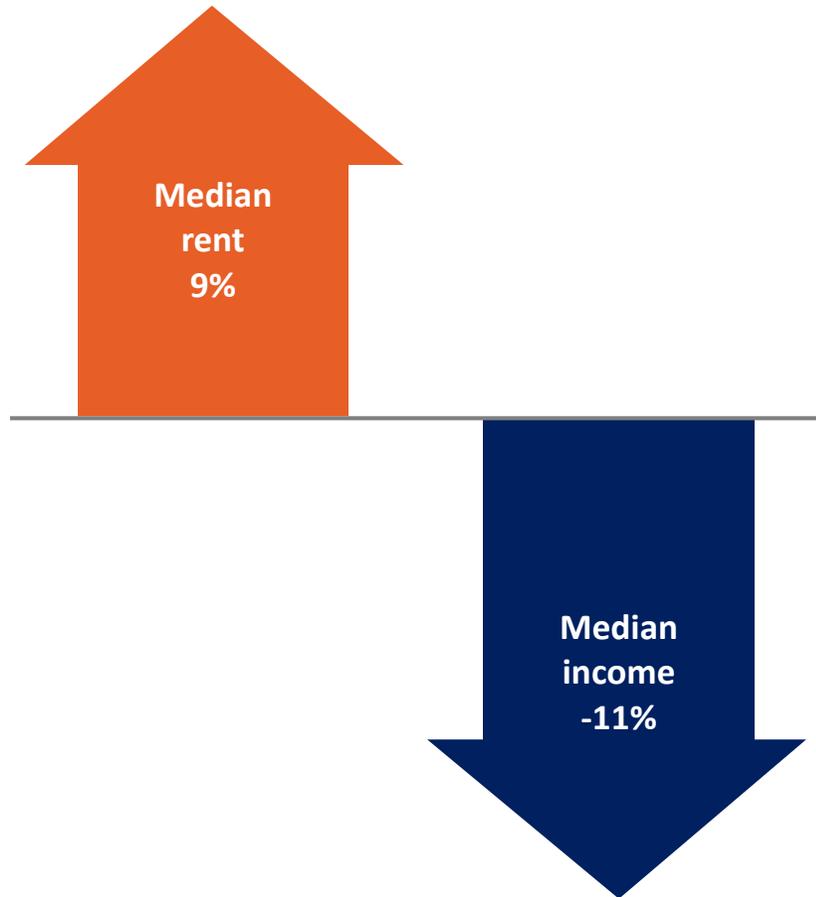
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**They are caught between declining wages, rising rents and a shortage of low-cost homes.**

In fact, the National Low-Income Housing Coalition found that there is no state in America where the estimated average wage of a renter (\$16.38 an hour), working full-time, covers the cost of an average two-bedroom apartment.

Source: National Low-Income Housing Coalition, Out of Reach 2017. <http://nlihc.org/oor>

Change, 2000 to 2012-2016



## Rents are Rising Relative to Incomes

**Rising rents have outpaced incomes in cities across the country, and Spartanburg is no exception.**

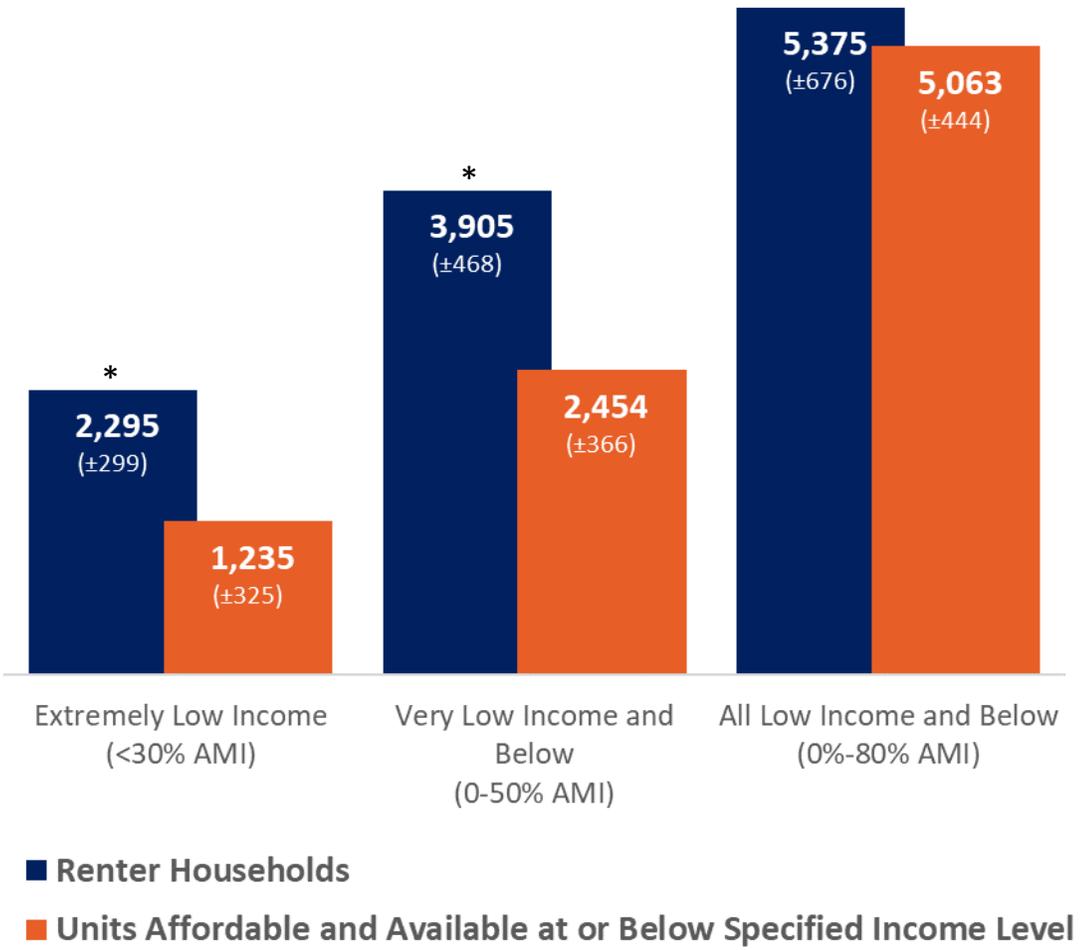
While the median rent has risen 9% since 2000, after adjusting for inflation, median income actually declined by 11%.

Note: Change is after adjusting for inflation. Both median income and median rent changes are statistically significant at a 90% confidence level.  
Source: 2000 Decennial Census Tables H063 and P053; 2012-2016 American Community Survey 5-Year Estimates Tables S1903 and B25064; Bureau of Labor Statistics CPI-U data series CUUR0000SA0 and CUUR0000SA0L2.

# High Demand, Short Supply

**In Spartanburg, renters at the lowest end of the market face the biggest squeeze.**

For Spartanburg's approximately 2,300 extremely low-income renters (with incomes below 30 percent of the area median income), there are only about 1,200 rental units they can afford.



Note: Numbers in parentheses are margins of error, in percentage points, at a 90% confidence level.  
\* Indicates the difference between renters and units available is statistically significant.  
Source: 2011-2015 CHAS.

# The Gap is Projected to Widen

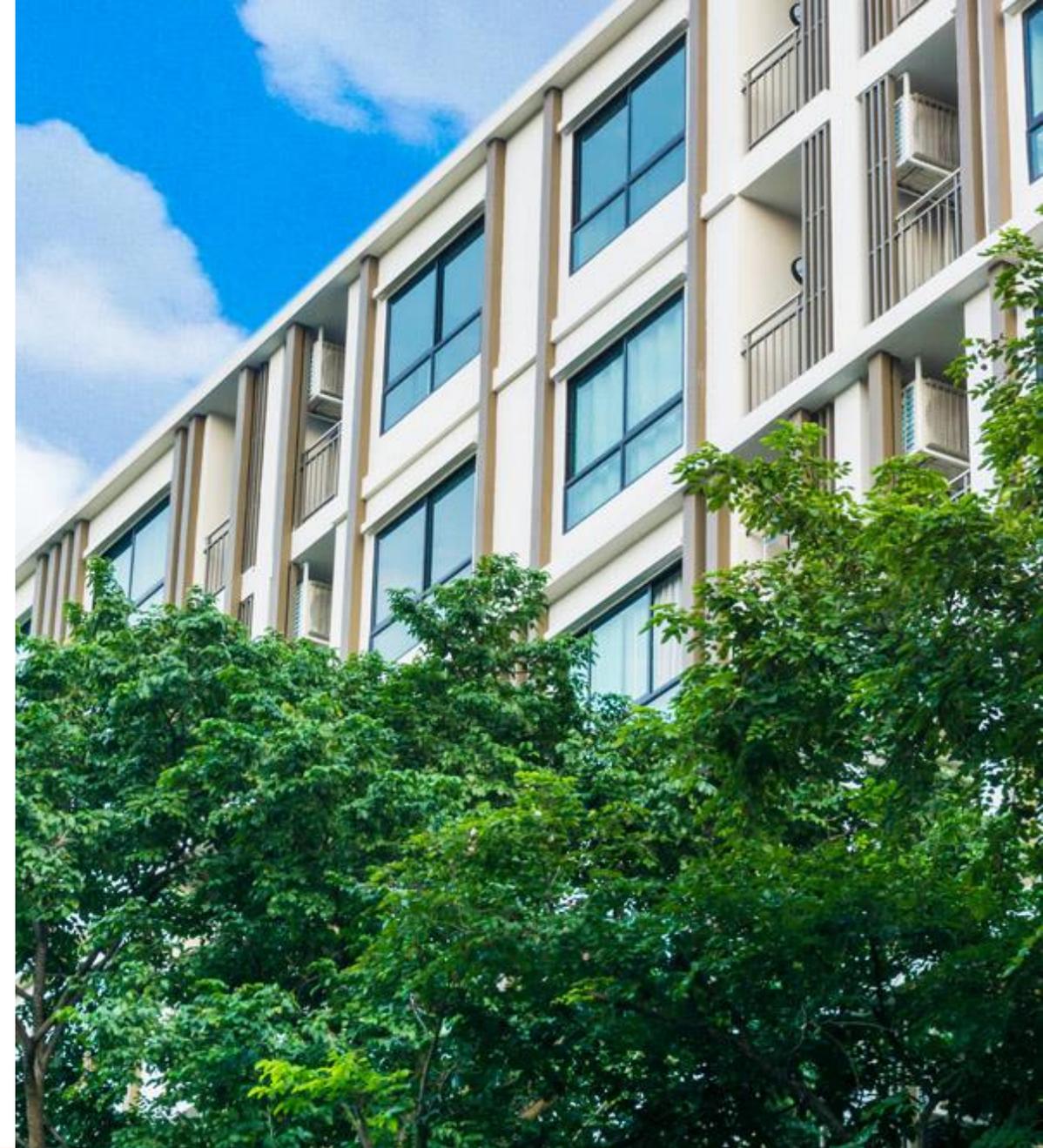
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**Over the next decade, the number of renter households is expected to continue growing nationwide.** Yet there is little sign of turnaround in either income or rent trends.

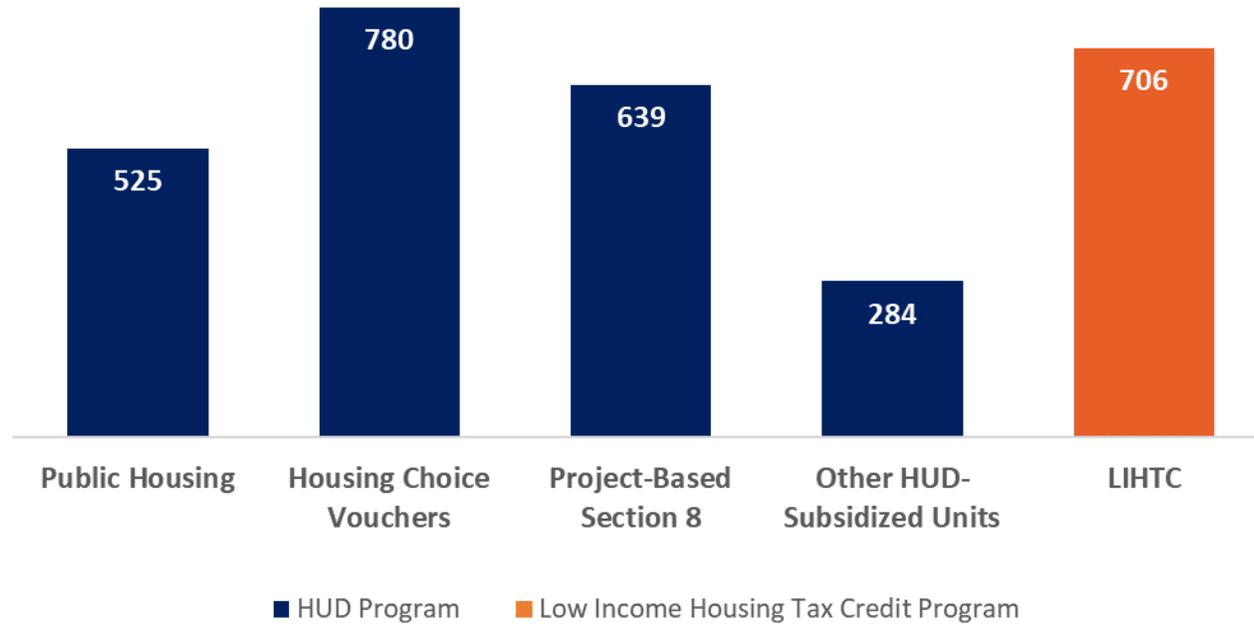
Even using conservative assumptions, the number of renter households spending half or more of their income on rent is projected to rise at least **11 percent nationally, from 11.8 million to 13.1 million by 2025.**

Source: *Projecting Trends in Severely Cost-Burdened Renters*. Enterprise Community Partners, Harvard Joint Center for Housing Studies, 2015.

<http://www.enterprisecommunity.com/resources/ResourceDetails?ID=0100886#>



# Federally Subsidized Homes



## Subsidies provide critical support to a small number of low-income families.

In 2017, 2,228 units in Spartanburg were subsidized by HUD and available for occupancy by low-income families. Of these, the majority were subsidized by the Housing Choice Voucher program. The LIHTC program supported 706 units affordable to low-income households.

Note: \* LIHTC-subsidized and HUD-subsidized unit counts are not mutually exclusive.  
Source: HUD Picture of Subsidized Households (2017) and HUD LIHTC Database Access.

# Method Notes

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## Data Sources

The data in this report come primarily from the U.S. Census Bureau American Community Survey (ACS) 5-year data (2011 to 2015) and the Comprehensive Housing Affordability Strategy (CHAS) 5-year data (2012 to 2016), which are custom tabulations of the ACS distributed by The Department of Housing and Urban Development (HUD). Best available data were selected based on timeliness and accuracy, with some limitations due to the size of the jurisdiction and small population samples when tabulating by area median income (AMI).

## Accuracy

All estimates in this report come from survey data and therefore are subject to error. Margins of error at a 90% confidence level are included for many estimates in this report. Detailed documentation and margins of error for all estimates (where possible) are available upon request.

## Rounding

All figures have been rounded: whole numbers to the nearest 50 and percentages to the nearest percentage point.



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