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FOR ECONOMIC AND POLICY STUDIES

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COLLEGE OF COASTAL GEORGIA

## Who Are Our Poor?

### South Georgia Coast Poverty by Selected Characteristics

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## South Georgia Coast Poverty by Selected Characteristics

In November 2016, the Reg Murphy Center published *Poverty in the South Georgia Coast*, the first in a series of reports on local poverty. *Who Are our Poor?* is the second in the series.

### Poverty Rates, 2015

Since the publication of *Poverty in the South Georgia Coast*, the U.S. Census Bureau has released its estimates of poverty for the U.S., states, and counties in 2015. An area's poverty rate is the percentage of the area's population living in families with money incomes that fall below the poverty thresholds calculated by the Census Bureau. An area's child poverty rate is the percentage of an area's population under the age of 18 living in families with money incomes that fall below the Census Bureau's poverty thresholds. Table 1 below lists poverty rates in 2015 in the U.S., Georgia, and the six counties of the South Georgia Coast: Brantley, Camden, Charlton, Glynn, McIntosh, and Wayne.

**Table 1: Poverty Rates, 2015**

Area	Poverty Rate	Child Poverty Rate
Brantley	21.6	34.3
Camden	13.6	20.4
Charlton	32.5	37.7
Glynn	18.2	30.0
McIntosh	24.0	39.3
Wayne	20.8	32.8
Georgia	17.2	24.7
U.S.	13.5	19.7

Source: U.S. Census Bureau, Small Area Income and Poverty Estimates (SAIPE) Program. U.S. data from the Census publication, *Income and Poverty in the United States: 2015*.

Of the six counties of the South Georgia Coast, all but Camden had overall poverty rates well above the U.S. poverty rate of 13.5 percent and the Georgia poverty rate of 17.2 percent in 2015. Charlton’s poverty rate of 32.5 percent was almost two and one-half times the U.S. poverty rate and almost twice Georgia’s poverty rate.

While Camden’s child poverty rate of 20.4 percent was only slightly greater than the U.S. child poverty rate of 19.7 percent and well below Georgia’s child poverty rate of 24.7 percent, child poverty rates in Brantley, Charlton, Glynn, McIntosh, and Wayne were significantly greater than those of the U.S. and Georgia. Of the six counties, all but Camden had child poverty rates of at least 30 percent. In Charlton and McIntosh, almost four of ten children lived in poverty in 2015.

### Poverty by Age, 2015

Table 1 also shows that in 2015 child poverty rates were significantly greater than overall poverty rates in the U.S., Georgia, and the six counties of the South Georgia Coast, meaning that poverty is more common among children than adults. Table 2 below shows a further breakdown of poverty by age group.

**Table 2: Poverty Rates by Age Group, 2015**

Area	Child (Under 18 years)	18 to 34 years	35 to 64 years	65 years and over
Brantley	34.3	25.7	18.7	14.9
Camden	20.4	10.7	11.0	11.8
Charlton	37.7	28.9	11.9	12.3
Glynn	30.0	26.7	13.6	7.8
McIntosh	39.3	24.8	16.4	15.5
Wayne	32.8	25.9	18.9	10.0
Georgia	24.7	22.3	13.7	10.6
U.S.	19.7	17.5	9.6	7.4

Source: U.S. Census Bureau, Small Area Income and Poverty Estimates (SAIPE) Program and American Community Survey 2011-2015 Estimates. U.S. data from the Census publication, *Income and Poverty in the United States: 2015* and Small Area Income and Poverty Estimates (SAIPE) Program.

Table 2 indicates that, with few exceptions, poverty rates decreased with age in the South Georgia Coast, Georgia, and the U.S. in 2015. In all eight areas, poverty rates were greatest among children and, with the exception of Camden and Charlton, least among people age 65 years and over.

### Poverty Rates by Sex, 2015

Table 3 below shows poverty rates by sex in the U.S., Georgia, and the six counties of the South Georgia Coast.

**Table 3: Poverty Rates by Sex, 2015**

Area	Male	Female
Brantley	17.8	25.4
Camden	11.9	15.4
Charlton	37.4	27.8
Glynn	16.3	19.9
McIntosh	21.5	26.3
Wayne	17.7	23.7
Georgia	15.7	18.6
U.S.	12.2	14.8

Source: U.S. Census Bureau, Small Area Income and Poverty Estimates (SAIPE) Program and American Community Survey 2011-2015 Estimates. U.S. data from the Census publication, *Income and Poverty in the United States: 2015* and Small Area Income and Poverty Estimates (SAIPE) Program.

With the exception of Charlton, poverty rates for females were significantly greater than poverty rates for males in 2015.

### Poverty Rates by Educational Attainment, 2015

The more education and training workers receive, the more productive they tend to be; and the more productive workers are, the greater the wages and salaries they earn. Thus, we would expect poverty rates to be higher among less educated adults than more educated adults.

And indeed they are. Table 4 below shows poverty rates for people age 25 years or older by level of educational attainment in the U.S., Georgia, and the six counties of the South Georgia Coast in 2015.

**Table 4: Poverty Rates by Educational Attainment, 2015**

Area	Less than high school graduate	High school graduate	Some college	Bachelor's degree or higher
Brantley	32.7	15.6	17.6	1.8
Camden	28.8	12.1	8.0	5.4
Charlton	38.6	15.1	14.6	5.4
Glynn	32.2	18.6	11.8	4.4
McIntosh	35.7	16.2	13.3	5.6
Wayne	31.2	18.5	14.1	6.6
Georgia	31.1	17.2	12.1	5.0
U.S.	26.3	12.9	9.6	4.5

Source: U.S. Census Bureau, Small Area Income and Poverty Estimates (SAIPE) Program and American Community Survey 2011-2015 Estimates. U.S. data from the Census publication, *Income and Poverty in the United States: 2015*.

The difference in poverty rates between people who did not graduate from high school and people who did is quite large: poverty rates for high school dropouts ranged from 26.3 percent in the U.S. to 38.6 in Charlton; poverty rates for high school graduates (with no college) ranged from 12.1 percent in Camden to 18.6 percent in Glynn. The difference in poverty rates between people with some college (including an associate's degree) and people with bachelor's degrees or higher is also quite large: poverty rates for people with some college ranged from 8.0 percent in Camden to 17.6 in Brantley; poverty rates for people with bachelor's degrees or higher ranged from 1.8 percent in Brantley to 6.6 percent in Wayne. The difference in poverty rates between high school graduates and people with some college was generally not nearly as large.

### **Poverty Rates by Work Status, 2015**

Most adults receive the bulk of their money incomes from employment in the labor market. Thus, because poverty is measured according to money income, we would expect poverty to be much less among people who work full-time year-round than among people who work less than full-time year-round.

Table 5 below shows poverty rates for people age 16 years or older by work status in the U.S., Georgia, and the six counties of the South Georgia Coast in 2015.

**Table 5: Poverty Rates by Work Status, 2015**

<b>Area</b>	<b>Worked full-time year-round</b>	<b>Worked part-time or part-year</b>	<b>Did not work</b>
Brantley	4.2	17.0	32.1
Camden	2.3	18.5	19.5
Charlton	5.2	27.6	38.8
Glynn	4.7	23.3	25.8
McIntosh	2.7	24.0	28.6
Wayne	5.2	28.0	30.2
Georgia	4.0	21.7	26.5
U.S.	2.4	15.5	31.8

Source: U.S. Census Bureau, Small Area Income and Poverty Estimates (SAIPE) Program and American Community Survey 2011-2015 Estimates. U.S. data from the Census publication, *Income and Poverty in the United States: 2015*.

Care must be taken in interpreting the poverty rates in Table 5, particularly the poverty rates for people who worked part-time or part-year. Part-time or part-year includes workers with many different sets of circumstances, for example: full-time workers who had a spell of unemployment, full-time workers who dropped out of the labor market of a spell; part-time workers who wanted full-time jobs, etc. The Census data also do not indicate whether people who did not work received unemployment compensation. Nevertheless, Table 5 makes it quite clear that poverty rates among full-time year-round workers were much lower than among part-time or part year workers and adults who did not work.

### **Poverty Rates by Family Type, 2015**

Poverty is also related to family structure or family type. Specifically, poverty rates among married-couple families with children are dramatically lower than poverty rates among female householder (with no husband present) families with children. Table 6 on the next page shows poverty rates for families with children by family type in the U.S., Georgia, and the six counties of the South Georgia Coast in 2015.

**Table 6: Poverty Rates by Family Type, 2015**

<b>Area</b>	<b>Married couple with children</b>	<b>Female householder, no husband present, with children</b>
Brantley	5.0	54.3
Camden	4.2	54.0
Charlton	11.9	56.7
Glynn	7.6	43.0
McIntosh	6.8	54.1
Wayne	9.1	48.6
Georgia	9.8	43.7
U.S.	8.1	38.1

Source: U.S. Census Bureau, Small Area Income and Poverty Estimates (SAIPE) Program and American Community Survey 2011-2015 Estimates. U.S. data from the Census publication, *Income and Poverty in the United States: 2015* and Small Area Income and Poverty Estimates (SAIPE) Program.

In 2015, poverty rates among married-couple families with children ranged from 4.2 percent in Camden to 11.9 percent in Charlton, while poverty rates among female householder (with no husband present) families with children ranged from 38.1 percent in the U.S. to 56.7 percent in Charlton.

### **Perspective**

Poverty in 2015 in the U.S. Georgia, and the six counties of the South Georgia Coast was quite consistent with a number of long-standing poverty trends:

1. Poverty rates are significantly greater in the South Georgia Coast than in the U.S.
2. With the exception of Camden, poverty rates are greater in the South Georgia Coast than in Georgia.
3. Poverty rates are much greater among children than adults.
4. Poverty rates are greater among females than males.
5. Poverty rates decrease significantly with educational attainment.

6. Poverty rates are much lower among full-time, year round workers than among part-time and part-year workers and those who do not work.
7. Poverty rates are much lower among married-couple families with children than among female householder families with children.

These long-standing trends help us better understand who the poor are in our country, our state, and our area.

Poverty rates and poverty trends should be interpreted with care. Poverty is a complex problem in which cause and effect are much less straightforward than they might seem. Behavioral and public policy prescriptions formulated on the basis of poverty rates and trends should be advanced with particular care. For example, on the basis of the strong inverse relationship between educational attainment and poverty, one might assert that poverty would be reduced if people made sure they received college education or career training. But college education and career training require time and money. Does a lack of education cause poverty, or does poverty cause a lack of education? Or both?

There is much more to the problem of poverty than poverty rates that we would like to understand. For instance, how long do spells of poverty typically last? How vulnerable are people to a spell of poverty? When in a spell of poverty, how do people manage? We will be exploring these elements of poverty in future reports, with special focus on the poverty experience in the South Georgia Coast.