Listening to Experience and Revealing Community-Driven Solutions:
An Executive Summary of Two South Carolina Poverty Studies

Highlighting Work Led By:

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&

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Poverty Study Advisory Council

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Partners for the Mpowrd Study

- Recruitment Partners
  - Able SC
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  - Latino Community Development
  - South Carolina Commission for Minority Affairs
  - South Carolina Indian Affairs Commission
  - Upstate Warrior Solution
  - Vital Aging of Williamsburg County
- Focus Group Site Partners
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The Importance of Listening

Through action, advocacy, and leadership, the Sisters of Charity Foundation of South Carolina seeks to reduce poverty across our state.

In all its efforts, the Foundation prioritizes learning from and alongside individuals who are most impacted by poverty, those who are experiencing it. In 2024, seeking to learn more about the current state of poverty in South Carolina, the Foundation commissioned two research studies. By centering listening and elevating lived experiences, both studies sought to:

1. Go beyond the statistics and show what it is really like to experience poverty.
2. Illustrate that poverty is not just one issue. It is a system of structures and barriers.
3. Identify the program and policy solutions that people experiencing poverty say would make the biggest difference for them and their communities.

The purpose of this document is to provide an overview of these two studies, both of which provide rich context of the challenges and opportunities many in South Carolina face every day. By opening hearts and minds to the stories and lives reflected in this work, each finding across both studies signifies the dignity of a story and experience shared. For those wishing to dig deeper, both studies' final reports are available for review.

- *South Carolina Poverty Study: Understanding Experiences with Economic Hardship and Systemic Inequities (2024)*
- *Understanding Poverty in South Carolina: Lived Experiences and Community-Driven Solutions (2025)*

Defining Poverty

(pov-er-ty / noun)

Simply stated, poverty is a lack of adequate resources to fully engage in society. Yet research has shown that poverty is a complex, multifaceted, and systemic issue that disproportionately affects children, women, racial and ethnic minority groups, rural dwelling people, and those with a disability.[1,2,3,4] Recent data reflect that 13.9% of South Carolina's population experiences poverty, compared to the national average of 12.5%.[5] In addition, many people have incomes above official poverty thresholds but still struggle to meet their day-to-day needs.

Factors including structural racism and discrimination, as well as limited access to key resources including healthcare, housing, food, and safe neighborhoods are some of the key drivers of disparities.[6] These factors are shaped by intersecting and mutually reinforcing social, economic, and political forces.[7]

These forces have real-life consequences for people, and yet too often the expertise of people with lived experience of poverty is not considered when trying to understand poverty. Further, community-generated solutions to address poverty are often not identified or implemented. The research studies summarized here originated to address these gaps in knowledge for residents of South Carolina.

[1] O'Brien R, Neman T, Seltzer N, Evans L, Venkataramani A. Structural racism, economic opportunity and racial health disparities: Evidence from U.S. counties. SSM - Population Health. 2020 Aug 1;11:100564

[2] Rank MR, Hirschl TA. The Likelihood of Experiencing Relative Poverty over the Life Course. PLOS ONE. 2015 Jul 22;10(7):e0133513.

[3] Williams DR, Priest N, Anderson NB. Understanding associations among race, socioeconomic status, and health: Patterns and prospects. Health Psychology. 2016;35(4):407–11.

[4] Williams DR, Mohammed SA, Leavell J, Collins C. Race, socioeconomic status, and health: Complexities, ongoing challenges, and research opportunities.

[5] U.S. Census Bureau. South Carolina Profile. [Internet] 2024. Available from: https://data.census.gov/profile/South_Carolina?g=040XX00US45

[6] U.S. Census Bureau. S1701: Poverty Status in the Past 12 Months. Census Bureau Table [Internet]. 2022 [cited 2024 Jun 10]. Available from: https://data.census.gov/table/ACSST1Y2022.S1701g=040XX00US45.

[7] Desmond, Matthew. 2023. Poverty, by America. New York: Crown.

How Was Information Gathered?

Both studies primarily utilized a qualitative approach as a reflection of the intentional priority of elevating lived experiences of poverty as the primary sources of knowledge. Recognizing that poverty is not merely an income threshold or any singular data point, individuals were invited to share their experiences if they self-identified as currently living in poverty. Participants of both studies were compensated for sharing their stories and informing this body of work. A summary of each study's approach is below.

Individual Interviews:

Between December 2023 and May 2024, a series of interviews was conducted with people with current lived experience of poverty (n=24) and poverty reduction professionals (n=18).

The sample of people with lived experience was diverse in racial and ethnic identity, age, and educational background. Among people with lived experience, participants were mostly female (79%) and represented a range of racial/ethnic identities (46% African American/Black, 25% White/Caucasian, 17% Hispanic/Latino, 8% more than one race, and 4% Native American). Participants represented a range of ages (20-69), and more than a third were between 30-39 (38%). Nearly half were working full time (42%) and most had some sort of health insurance coverage (71%).

Professionals represented a range of sectors, including public health and healthcare, social work and social services, education and youth services, and economic development. Nearly half of these poverty reduction professional participants (n=8, 44%) indicated they had lived experiences of poverty.

Focus Groups:

In fall of 2024, five different focus groups were held to explore lived experiences among those identifying as veterans, Native Americans, individuals with disabilities, Hispanics/Latinos, and residents of a representative rural area. The groups targeted for this study were selected because they have been historically absent from conventional studies of poverty, are persistently underrepresented in policy decisions, and face structural barriers that limit economic mobility.

Structured focus group discussions followed a three-phase design: 1) Discussion of personal experiences with poverty. 2) Identifying and ranking potential policy solutions. 3) Reflection on ranking activity to identify priorities.

A total of **54 individuals** were selected to participate based on their self-identification as both experiencing poverty and belonging to one of the study's target populations, as determined through collection of survey data. The sessions were held in collaboration with organization partners with established trust and deep-rooted relationships with target groups.

What Did We Learning From Listening?

The following pages include a summary of key themes that emerged from interviews and focus groups, alongside quotes from participants of each study.

Both studies used the Social Determinants of Health (SDOH) as the primary framework to guide their analyses. The themes in the pages that follow are categorized using each determinant (Figure 1). While these results are organized in this way, it is difficult to fully untangle the complexity of poverty. Thus, several factors may be represented across a single concept or quote, as poverty is often caused (and solved) by an interaction of multiple forces.
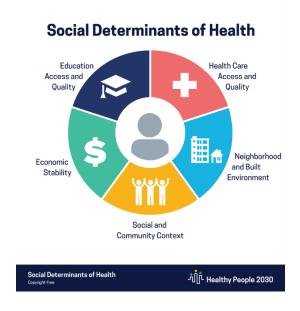

Figure 1. Healthy People 2030 Social Determinants of Health Framework

Available from: https://odphp.health.gov/healthypeople/priority-areas/social-determinants-health

"It's almost like you'd have to go back in time and say, 'let's erase all of this and let that not happen. And then we wouldn't get here…' But it's so many things that made this issue, it's hard to find a solution."

– Participant, CARE Report

Economic Stability

Economic Stability refers to an individual's access to stable employment, fair wages, and financial security. A living wage for a family with one parent and two children in South Carolina is calculated at $43.23 per hour, which stands in stark contrast to the state minimum wage of $7.25 per hour.[8]

Recent increases in cost of living have hit families with low incomes hard. Participants described the struggle of getting by, living paycheck to paycheck, and finding it tough to meet basic needs like food, housing, healthcare, and childcare.

Individual Interviewees Highlighted:

- Limited resources available to people experiencing poverty
- Persistent cycles of poverty
- Challenges with low wages and a high cost of living
- Unique challenges and experiences of single mothers

Focus Groups Highlighted:

- Insufficient wages
- Limited job opportunities
- Employment barriers

"The first step out of poverty is usually an entry-level job, but if those jobs don't pay enough to live on, then people can't move forward. It just keeps people stuck in poverty."

– Participant from rural focus group, Mpowrd Report

"So even though [her husband, a truck driver] is employed, they're not working… So he's looking for something else, which leaves us without a second income. So, we are living in poverty because we are barely making ends meet."

– Married mom of five, CARE Report

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[8] Glasmeier AK. Living Wage Calculation for South Carolina [Internet]. 2024 [cited 2024 May 14]. Available from: https://livingwage.mit.edu/states/45.

Education Access and Quality

Educational attainment shapes employment prospects and social mobility. In 2022, more than 10% of South Carolina's population ages 25 and older did not have a high school diploma, 26.1% had a high school diploma or equivalent, and 21.6% had a Bachelor's degree. Median annual earnings for these groups were $30,788, $37,290, and $64,911, respectively.[9]

Participants from both studies recognized the value of education for themselves and their families but discussed barriers in attaining quality educational opportunities. They spoke about the need to increase access to education as a means to access more jobs with higher wages.

Individual Interviewees Highlighted:

- Employment and the relationship with educational attainment*
- Lack of childcare prevents people from working*
  *Reflected in CARE report within the Economic Stability theme only. As this issue is positioned between Economic Stability and Education Access and Quality, the authors approved inclusion in this theme for clarity of comparison.

Focus Groups Highlighted:

- Underfunded K-12 schools
- Inaccessible learning environments

"Education should be accessible to everyone, no matter where they live or how much money their family has."

– Participant from disability focus group, Mpowrd Report

"Childcare is expensive…I recently left work within the last five to six months because we couldn't afford childcare. So, it's cheaper for me to stay home."

– Mom of two living with fiancé, CARE Report

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[9] U.S. Census Bureau. S1501: Educational Attainment - Census Bureau Table [Internet]. [cited 2024 Jun 5]. Available from: https://data.census.gov/table/ACSST1Y2022.S1501?q=Table%20S1501

Social and Community Context

Social and Community Context is the influence of social networks, discrimination, and civic engagement on economic opportunities. Research suggests that people of low income are subject to systematic and interpersonal exclusion, treated with less empathy, and perceived as having 'thicker skin' in the face of negative experiences.[10]

Participants from both studies expressed challenges with how others judged their circumstances, which often led to feelings of shame for accessing benefits or frustration for not being able to break out of the cycle of poverty. People shared how hard it can be to access resources for a short period of time to change their circumstances.

Individual Interviewees Highlighted:

- Misunderstandings, judgment, and stigmatization about people experiencing poverty
- Challenges rising out of poverty related to barriers accessing benefits and the benefits cliff*
  When a small increase in income causes someone to lose government assistance, leaving them financially worse off overall

Focus Groups Highlighted:

- Stigma
- Exclusion
- Barriers to participation

"There is a significant amount of stress and shame, and often these feelings are made worse by stigmas we face from society, living in poverty, or because of our identities."

– Participant from Hispanic/Latino focus group, Mpowrd Report

"I feel as if society has made us feel like we're ashamed to be impoverished and that we don't really want to talk about it. I think we should be talking about this."

– Young woman from rural community, CARE Report

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[10] Cheek NN, Shafir E. The thick skin bias in judgments about people in poverty. Behavioural Public Policy. 2024 Apr;8(2):238–63.

Neighborhood and Built Environment

Neighborhood and Built Environment includes housing affordability, transportation, and infrastructure that shape access to jobs, healthcare, and education. Around 50% of renters and 25% of homeowners are housing cost-burdened in South Carolina, which means they pay more than 30% of their income towards housing.[11] In 2018, eviction filings totaled 152,000, or a rate of 23.3%, well above the national average.[12]

Participants in both studies reflected their experiences of not being able to access housing that is safe, maintained, and affordable. Individuals spoke about the stress of wanting to provide a home for themselves and their families but then having to choose between paying rent or buying food.

Individual Interviewees Highlighted:

- Communities in a collective state of poverty
- High cost of inadequate housing
- Challenges accessing resources and information

Focus Groups Highlighted:

- Housing instability
- Inadequate infrastructure

"Without stable housing, everything else—employment, healthcare, mental health— becomes even harder."

– Participant from veteran focus group, Mpowrd Report

"The hardest part is just the environment. It's emotionally, mentally…I'm constantly waking up in the middle of the night just to make sure that my kids are alright."

– Mother renting her home, CARE Report

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[11] Von Nessen JC. Palmetto State Housing Study [Internet]. Columbia, SC: Darla Moore School of Business, University of South Carolina; 2023 [cited 2024 May 7]. Available from: https://www.schousing.com/home/Palmetto-State-Housing-Study

[12] Eviction Lab. Eviction Lab 2018 [cited 2024 Jun 5]. Eviction Map & Data (Version 2.0). Available from: https://evictionlab.org/map/

Health Care Access and Quality

Health Care Access and Quality is the availability of necessary medical care, insurance coverage, and preventive health services. In 2021, 11.7% of South Carolina adults reported delaying medical care due to cost, higher than the national average of 8.7% and the 6th highest rate in the nation.[13]

Participants noted the reality of cost barriers to accessing basic medical care. They highlighted challenges that untreated health conditions pose in being able to engage in other areas of their lives like employment. Participants shared the overall impact of the stress of not feeling healthy or being able to navigate the healthcare system.

Individual Interviewees Highlighted:

- Access to health care and preventative services are out of reach for many
- Stress, anxiety, shame, and embarrassment contribute to the mental toll of poverty

Focus Groups Highlighted:

- Barriers to affordable and culturally competent care

"If you don't have a car and you live far from a clinic, how are you supposed to get medical care?"

– Participant from Native American focus group, Mpowrd Report

"Medicaid has been a big help, because with the income from work, it's all toward deductibles…if I did not have that Medicaid, then I would wind up paying possibly $200 or $300 every time I go to the doctor. So, that has been a huge help."

– Woman who works full time to support her family, CARE Report

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[13] South Carolina Department of Health and Environmental Control. 2023. State Health Assessment: South Carolina. Columbia, SC: South Carolina Department of Health and Environmental Control. Available at https://livehealthy.sc.gov.

Defining Solutions

In both studies, participants were explicitly asked to define and prioritize solutions that they thought would reduce poverty in South Carolina. The solutions identified are summarized by theme and study below and in the pages that follow. Overall, these solutions reflect unique priorities among individuals and identity groups, yet many commonalities exist as well, as indicated by the solutions highlighted by both studies.

Economic Stability

Both

- Increase SC's minimum wage
- Higher paying jobs that reflect a living wage

Individual Interviewees

- Support people in building skills and gaining education to increase their economic self-sufficiency
- Increase social support systems

Focus Groups

- Modernize the supplemental security insurance program

"I'm not somebody that's afraid of work. I actually like to work...So a living wage for sure...and livable rent expenses."

– Mother with a single income and children, CARE Report

Education Access & Quality

Both

- High-quality, affordable, and accessible childcare
- Increase access and investment in innovative skill-building programs and work-based learning
- Increase and equalize funding for public education

Individual Interviewees

- Diversity amongst educational professionals*
- Programs that support entrepreneurs
- Criminal record expungement
  Refer to p7 for explanation of inclusion with this theme.

Focus Groups

- Increase access to formal and free adult education and skills training

"We don't have a program right now where it says, 'You come to school to learn this higher trade skill and I'll make sure your rent gets paid.' So, it's very hard to get out [of poverty] because you have to have time and space to make those progressions."

–Public library social worker, CARE Report

Social and Community Context

Individual Interviewees

- Electing policymakers who have lived experiences with the issue
- Efforts to remove the sense of stigma/ shame around poverty

Both

- Increase access, uptake, and tiered approaches of existing benefit programs to support individuals experiencing poverty

Focus Groups

- Invest in legal aid for immigrant and refugee supports
- Reform the criminal justice system and enact policies that support successful re-entry

"There are programs that exist, but they are so hard to access that people give up before they get the help they need."

– Participant from disability focus group, Mpowrd Report

Neighborhood and Built Environment

Both

- Invest in building affordable, accessible housing
- Make public transportation broadly accessible
- Housing and rental assistance policies and programs, including eviction prevention and emergency shelters

Individual Interviewees

- Investment for economic development
- Investments for corporate social responsibility programs

Focus Groups

- Implement rent-to-own housing ownership programs

> *"We need protections that stop families from losing their homes."*
>
> *– Participant from Hispanic/Latino focus group, Mpowrd Report*

Health Care Access & Quality

Both

- Expand access to Medicaid and supportive services
- Increase access to mental health services
- Increase access and affordability of prescription medications

Individual Interviewees

- Culturally relevant mentoring, coaching, and support programs to help people re-envision their future
- Mobile health units
- Health care personnel to help people navigate the health system

Focus Groups

- Provide paid medical and family leave for all employees

> *"We diagnosed them with diabetes, but if they can't afford to go get the prescription filled...we haven't provided a solution. They have to choose...feed my family over getting my medications."*
>
> *– Rural hospital executive, CARE Report*

Reaffirming Why Community Must Be Centered

Findings from both studies highlighted in this executive summary reinforce the distinct need to center the lived experiences of individuals experiencing poverty to best understand the daily realities of the challenges they face as well as the opportunities for creating and implementing solutions to reduce poverty. Through listening to their voices, both studies affirmed that:

- Poverty is complex. Participants illuminated the need to frame poverty beyond a singular issue or determinant. While individuals elevated issue-specific barriers and solutions, their experiences also reflected the inter-connected nature of poverty and its systemic causes.
- Solutions should be developed within the context of multiple sectors and should address systemic issues. These studies and stories confirm previous research and what is becoming clear—that to truly reduce poverty, the focus must be on opportunities for change that exist in the multi-faceted systems that communities interact with and depend on regularly.
- The reflections of these groups illustrate that it remains critical to continue to evaluate opportunities to address systemic change through a lens of equity, recognizing that sustainably reducing poverty will require intentional, individualized approaches led by community members. Unique communities may require unique solutions to poverty.

Forging ahead, it is critical to not only reflect on the findings of these studies but also to continue to listen to and learn from individuals who are directly impacted by systems and policies that perpetuate poverty. Through ongoing learning and partnership with communities, a deeper understanding of the implications of the systems and policies affecting people experiencing poverty will be realized. This learning provides an opportunity for communities, advocates, funders, and policymakers to work together to develop more effective solutions that allow everyone in South Carolina to have the resources they need to thrive.