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2021 SC Housing Needs Assessment finds systemic housing inequities predate pandemic

COLUMBIA, S.C. (March 30, 2021) – While concerns about a national eviction crisis are fueled by the impact of the COVID-19 pandemic, a new SC Housing report finds South Carolina’s vulnerable population was struggling to obtain affordable and sustainable housing even before the global crisis.

The newly released [2021 South Carolina Housing Needs Assessment](#), an update to an original 2019 report, finds that while the economy continued to expand for many in the late 2010s, hundreds of thousands of South Carolina residents struggled to find affordable housing as home prices and new construction grew.

“There are a lot of conversations about how the pandemic disrupted lives and affected so many people’s ability to make rent and mortgage payments,” said Bryan Grady, Ph.D., chief research officer at SC Housing and author of the report.

“But we can see from the data that too many South Carolina residents were spending more than they could afford on housing and utilities even before the pandemic. That is a systemic issue in our state and it is not sustainable. The pandemic has made that very clear.”

Details from the report’s executive summary include:

- Nearly a quarter of the state’s renters are considered “severely cost burdened,” meaning that they spend at least half of their income on housing and utilities, putting a substantial strain on household budgets.
- More broadly, a lack of affordable housing put a drag on the state’s economy of \$9.4 billion in 2019, placing a strain on public programs and private charities to provide necessary items like food and child care. Overall, 31 percent of households simply could not make ends meet due to housing costs.
- The alarm that sounded on evictions with the release of the Princeton University Eviction Lab report did not lead to substantial changes to the system or circumstances, with more than 150,000 eviction filings occurring in 2019 – one for every four renters statewide.
- While much attention has been placed on the affordable housing crisis along the coast and in major metropolitan areas, the problem is not isolated. The average South Carolina renter cannot afford a basic two-bedroom apartment in 40 of the state’s 46 counties.

- Roughly one in 60 K-12 public school students statewide (nearly 13,000 overall) do not have homes or permanent residences. These children are either on the streets, in a homeless shelter, couch-hopping with relatives or friends, or living in motels.

The pandemic has brought many of these problems and challenges into the spotlight. According to the U.S. Census, nearly one in nine South Carolina adults were housing insecure in February, meaning they were either behind on their rent or mortgage or unsure if they were going to be able to make their next payment. And while many jobs lost at the outset of the pandemic have returned, employment among working class South Carolinians (making under \$27,000 annually) remains down 23 percent from pre-pandemic levels, according to the Opportunity Insights Economic Tracker.

“The facts and figures in this report underscore the challenges facing our state as we begin to emerge from the pandemic and continue our economic recovery,” Dr. Grady said. “Even in good times, there were a lot of people in dire straits. It is up to all of us—the private sector, the non-profit community and the public sector—to work together to build communities across the Palmetto State where everyone can access safe, decent and affordable housing.”

About SC Housing

SC Housing is a self-sustaining housing finance agency committed to ensuring that South Carolinians have the opportunity to live in safe, decent and affordable housing. Agency operations are supported by a funding base that includes fees and other revenue earned through the administration of agency programs. For more information, visit [SCHousing.com](https://www.schousing.com).