Poverty, Housing, & GDP in Alabama's Black Belt

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"The Black Belt has a storied history, and was once the bastion of the state's economy, as it produced vast wealth for selected families by forcibly extracting labor from enslaved Africans. The region failed to transition into a vibrant industrial economy following the abolition of slavery, and the mass migration of people following crop infestation and the draconian practices of Jim Crow exacerbated the problems that we continue to see the vestiges of today. However, looking forward, there is still a case to invest in the region as it still boasts rich soil and vast natural resources."[1]

- Dr. Nyesha C. Black, Director of Socioeconomic Analysis & Demographics

Poverty in the Black Belt is not a new phenomenon, with historical roots tracing back to the post-Civil War Reconstruction, and Jim Crow eras when newly emancipated, formerly enslaved people were left without any money, property, or other resources needed to be successful. Instead, Black Codes and Jim Crow laws forced the formerly enslaved into sharecropping arrangements that were essentially an extension of the previous system of chattel slavery. The consequences of slavery and sharecropping hindered the Black Belt and its majority African American population in the wake of the Civil War by preventing the accumulation and transfer of intergenerational wealth, which contributes to persistent poverty that continues today.

While technology and society have progressed exponentially since Reconstruction, the wealth of many Black Belt natives has changed far less. Poverty is a complex statistic to parse, especially given the rapid changes to

technology and society over the last century; given its complex nature, this brief will explore various aspects related to poverty, including poverty rates, access to capital, income inequality, households and the housing market, and poverty-reduction programs throughout the Black Belt.[2]

The Black Belt's Poverty Border

Charts 1 and 2 show the poverty rates within the Black Belt and across the entire state respectively. In the most recent census data, 6 of the 25 counties located in the Black Belt have at least 25% of their population below the poverty line, while the average for the region is 23.8%. Chart 1 shows just how much the Black Belt contributes to the statewide poverty rate of 17.6%.[3] *All 25 Black Belt counties lie in the top 35 counties with the highest poverty rate;* Bullock (30.8%), Perry (30.7%), and Sumter (29.2%) counties having the highest poverty rates in the Black Belt, and nearly double the rate in Crenshaw (16.8%), Washington (17.5%), and Bibb (17.8%), which have the lowest poverty rates in the region. Non-Black Belt counties have an average poverty rate of just 14.8%.

Poverty is an even greater challenge for Black people in Alabama. Black or African Americans make up 26.8% of the state's population but make up over 42% of people below the poverty level.[4] The eleven Majority-Minority counties in Alabama (all located in the Black Belt) have an average poverty rate of 25.3%, greater the Black Belt average of 23.8%. These eleven majority-minority counties also include the three counties with the highest poverty rates: Bullock, Perry, and Sumter.

Chart 1. Poverty Rates in the Black Belt

Chart 2. Alabama Poverty Rates
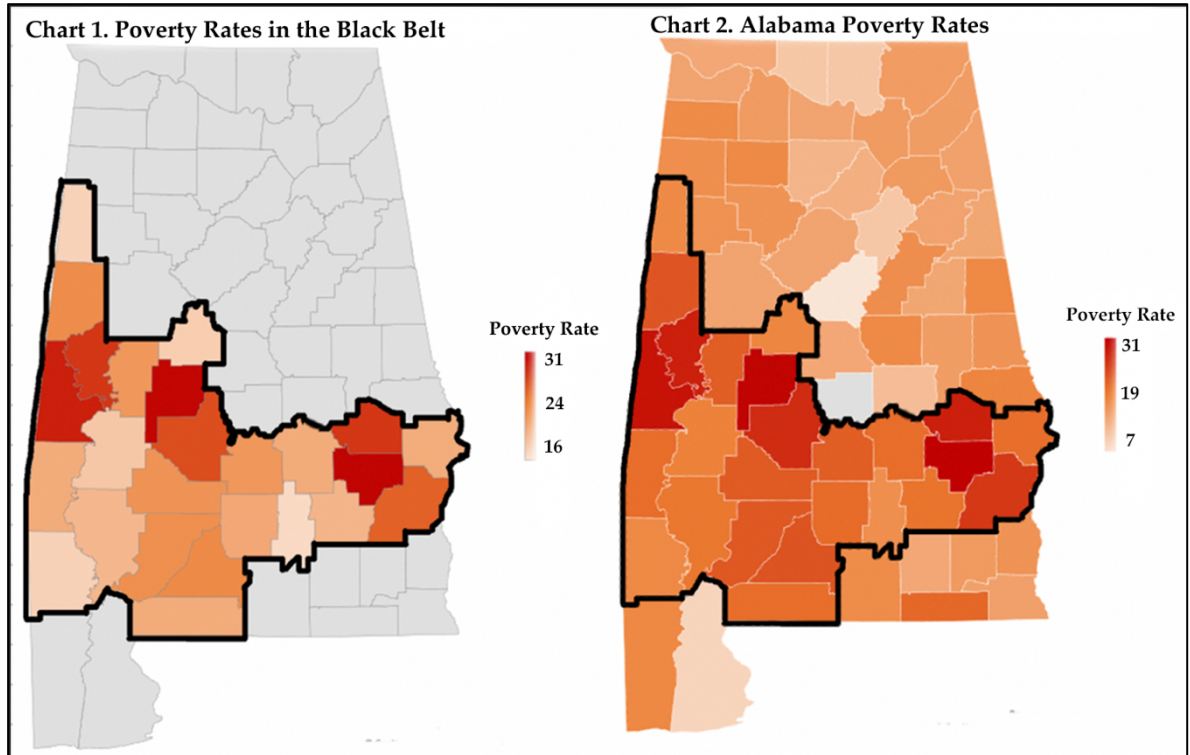
The Great Recession and the Black Belt

During the recent Great Recession (2007–2009), the number of impoverished people in the Black Belt increased by roughly 51,000 across the 25 counties. During the recovery period (2015–2020), the Black Belt's population in poverty decreased by roughly 38,000 people; this would be equivalent to the entire population of Florence, Alabama living in poverty for ten years, and managing to financially recover in just five.

Chart 3 shows that, unlike the state and nation, the Black Belt experienced more rapid increases of poverty *prior* to the Great Recession—increasing by 5% from 2000-2005. The Black Belt's poverty levels remained elevated during and after the Great Recession, not returning to pre-recession levels until 2020. Alabama and the United States saw more gradual decreases over a longer period (from 2010–2020).

Chart 3. Poverty Rates 2000-2020
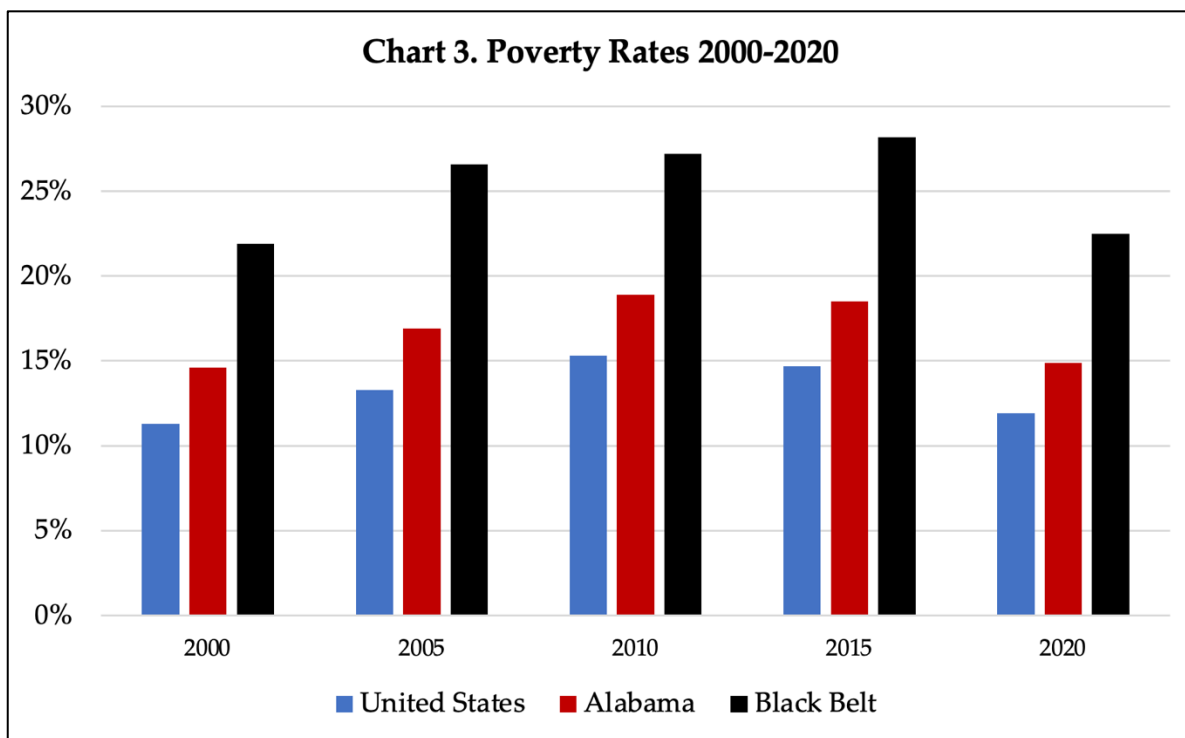
The Great Recession significantly impacted Americans across income levels, but the Black Belt—as Chart 3 shows—was experiencing an economic downturn of its own *prior* to the recession.[5] It wasn't until after 2015 that the Black Belt was able to recover from its climbing poverty rates, doubling the pace with which the state and nation recovered; from 2015-2020, the Black Belt reduced its poverty rate by 6%, compared to less than 3% for Alabama and the entire U.S., though the Black Belt still faces significantly higher poverty rates than the state and nation.

Income Inequality

In recent years, there has been increasing media attention paid to America's income and wealth gap. The Federal Reserve Bank of St. Louis found that, "median Black/White income gaps vary considerably, but in all states White median household income is greater than Black median household

income." This is true in Alabama, where every $1 per White household median income, equated to $0.58 in Black household median income.[6] The median household income of Majority-Minority counties ($33,075) is nearly $7,000 less than that of Majority-White ($39,852). Given all the Majority-Minority counties are in the Black Belt, it is unsurprising that the Black Belt suffers worse income and wealth inequality than the rest of the state.[7]

Chart 4. Income Inequality Rations, 2020

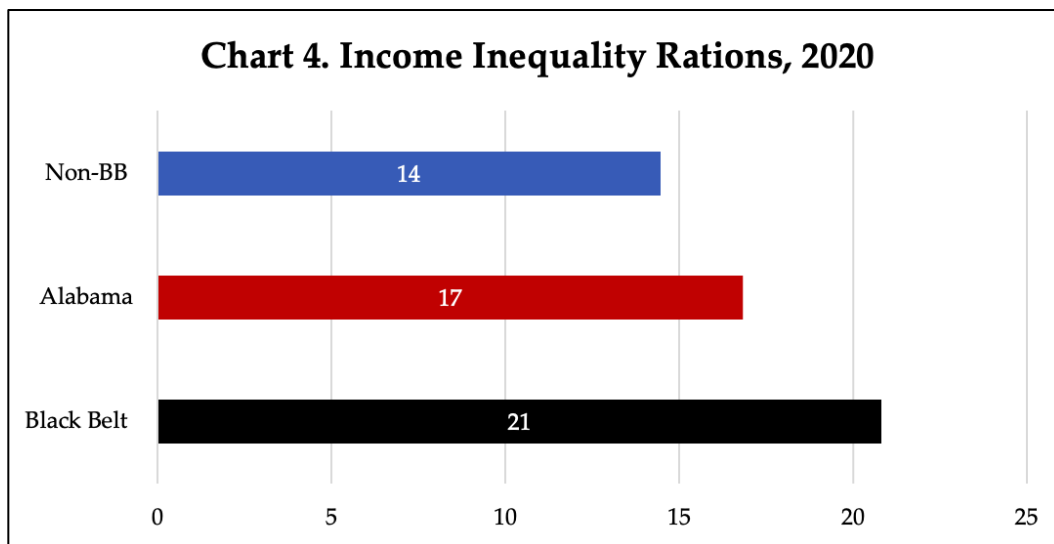| Category	Ratio
Non-BB	14
Alabama	17
Black Belt	21

Chart 4 shows that, in 2020, the top 20% of the highest incomes in Alabama make 17 times more than that of the bottom 20%, an instant indicator of financial disparities across the state. And despite there being no significant gap between per capita income amongst Black Belt and non-Black Belt counties, non-Black Belt counties have a smaller gap between the richest and the poorest, with the top 20% of earners making only 14 times more than that of the bottom 20%.[8,9]

Comparatively, the top 20% of earners in the Black Belt make 21 times more than the bottom 20%, with the greatest income inequality existing Monroe and Clarke counties. The top 20% of those two counties make $49 and $34

for every single dollar made by the bottom 20%, respectively. Greater income inequality within the Black Belt is less a measure of high wealth concentration, and more an indicator of significantly lower income for its lowest-earning residents.
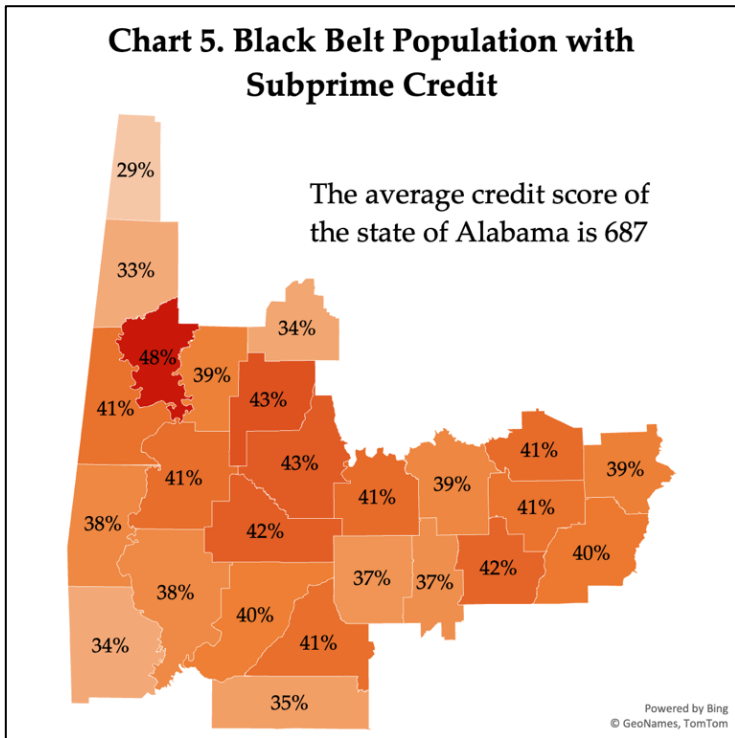
Federal Aid

Poverty in Alabama is nothing new, and government agencies have made efforts to address the consequences of poverty. The Federal USDA Supplemental Nutrition Assistance Program (SNAP) has aided over 755,000 Alabama residents in 2020, accounting for 96% of the total number of Alabama residents in poverty.[10] As of 2019, 16% of the households in the congressional districts serving mostly Black Belt counties (districts 1, 2, and 7) are enrolled in SNAP.[11] To further address poverty in Alabama, those enrolled in the Federal Pandemic Electronic Benefit Transfer (P-EBT) Program will receive an additional $375 coronavirus stimulus check. The P-EBT program is intended to serve families with children enrolled in SNAP, indicating that by the end of 2021, over $65 million will be available to mitigate the impact of poverty on families across the Black Belt region.[12]

Compared to the high level of participation and general success of the SNAP program, the Federally-funded Temporary Assistance for Needy Families (TANF)—formerly Aid to Families for Dependent Children (AFDC)—has extremely low participation levels and provides limited help for those who do participate.[13] Since AFDC has transitioned to TANF in 1996, the number of families in Alabama receiving TANF cash assistance per 100 families with children in poverty ("TANF-to-poverty-ratio") has fallen by 24 points, with just 8 families per 100 with children in poverty

receiving cash assistance in 2019.[14] The decline in TANF participation is not an indicator of the program's success, though, because poverty remains high in the Black Belt—where all 19 of Alabama's persistent poverty counties are located.[15]

Access to Capital

Chart 5 examines the Black Belt's population with a subprime credit score according to Equifax.[16] In over half of the Black Belt counties, more than four of every ten residents have subprime credit scores. With a credit score

Chart 5. Black Belt Population with Subprime Credit

The average credit score of the state of Alabama is 687

29%
33%
34%
48%
39%
41%
43%
43%
41%
41%
39%
41%
39%
38%
42%
41%
40%
37%
37%
42%
38%
40%
34%
41%
35%

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below 660, these residents are typically denied access to capital and opportunities which reduce or mitigate poverty, like obtaining personal, business, or student loans, as well as paying off surprise expenses and bills.

While a 660-credit score is considered average, having that score does not guarantee access to a loan. One of the most important uses of credit scores is the ability to purchase a vehicle. While our upcoming brief on infrastructure in the Black Belt will further elaborate on the importance of obtaining a car, the hours needed to travel between sprawling towns and

jobs, exacerbated by the general lack of public transportation, has created a car-dependent environment, and many residents cannot easily afford to get to work.[17]

Homeownership in the Black Belt

In addition to purchasing a car, good credit scores are important for purchasing a home. Although it is possible to obtain a mortgage with a lower credit score, it typically means the homeowner will pay higher interest rates, another example of how poverty is institutionally persisted.[18] Homeownership rates are therefore closely related to subprime credit populations. In Dallas County (where the city of Selma is located), for example, where 43% of the population have a credit score below 660, only 58% of people live in homes they personally own or co-own—over 10 percentage points below the state average, and 20 percentage points below the county with the highest homeownership rate.[19] There are only two Black Belt counties (Washington and Choctaw) among the State's top ten for highest homeownership rates, but half of the bottom 20 are in the Black Belt.[20]

Not surprisingly, a gap exists in homeownership rates between Black and White households. Despite efforts to prohibit discriminatory mortgage lending, selling, and renting practices—following the passage of the Fair Housing Act of 1968—the gap between White and Black homeownership has widened, and today is the largest it's been in 100 years.[21] Nationally, at the end of 2021, Black households had a homeownership rate of about 44%, more than 20 percentage points below the national average (65%) and 30 percentage points below the homeownership rate of White households

(74%).[22] In Montgomery, the Black homeownership gap is slightly lower (about 28 percentage points), with a Black homeownership rate of about 49% and a White homeownership rate of about 77%. The legacy of slavery and legally sanctioned racial discrimination in the Black Belt has exacerbated the large gap between Black and White homeownership, and the inability for Black people to own a home has prevented the accumulation and transfer of intergenerational wealth for decades.

The Wealth Divide

Homeownership is a key tool for building personal wealth, which in turn generally improves quality of life for the homeowner and their children.[23] The gap between Black and White homeownership, combined with discriminatory practices, have compounded the widening wealth gap between Black and White families.[24] Nationally, in 2016, the typical Black family had a wealth of $16,000, about ten times less than that of the typical White family's wealth of $163,000.

A typical homeowner's net worth is hundreds of thousands of dollars greater than a renter's net worth, which can help insulate homeowners from surprise expenses or periods of unemployment, as well as build the family's generational wealth.[25,26] Conversely, renters are more vulnerable to surprise expenses or bouts of unemployment because they have fewer assets to fall back on; the lack of financial insulation from emergencies can result in families falling into poverty for brief or extended periods of time— In 2019, even before the COVID-19 pandemic, forty percent of households in America were one missed paycheck or financial shock from poverty.[27,28] In the Black Belt, the lower rate of homeownership, lower median household

income, and lower median home values likely depress intergenerational wealth transfers, exacerbate the growing racial wealth divide, and contribute to the region's persistent poverty.[29]
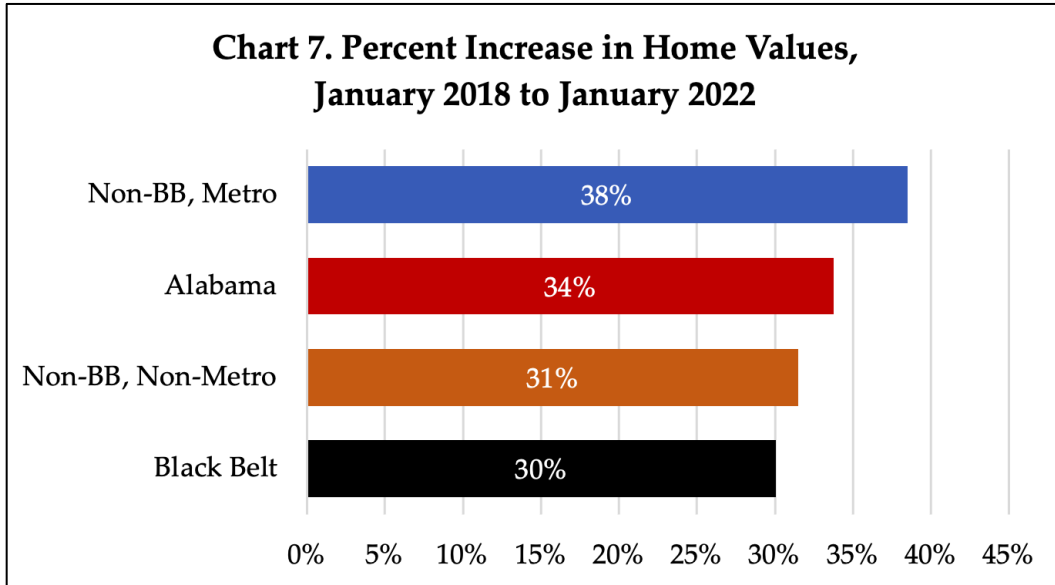

Chart 6. 2022 Zillow Home Value Index

Zillow Home Value
$310,000
$185,000
$65,000
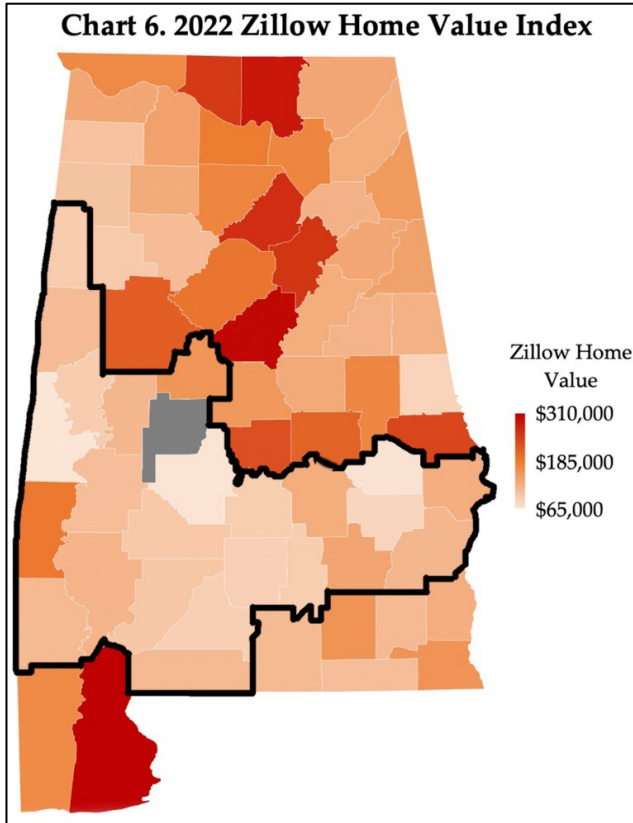
Median Home Values

Chart 6 displays the 2022 Zillow Home Value Index for each county (except Perry, which was not reported).[30] The Zillow Home Value Index captures the level and appreciation of home values across geographies and housing types; it can also be interpreted as the dollar value of a typical home in a given area.[31] The Black Belt has a median home value of roughly $107,400, a full 25% lower than the state median home value of $144,800. Compared to the non-Black Belt median home value ($167,200), the Black Belt median is over 35% lower.

Since owning a home is a primary tool to build personal wealth, the lower home values in the Black Belt relative to the rest of the state automatically puts residents at a long-term disadvantage to accumulate wealth. In the four *least* impoverished Black Belt counties (Bibb, Crenshaw, Marengo, and Washington), the median home price is over 50% greater than the median

price of the four *most* impoverished Black Belt counties (Bullock, Greene, Macon, and Sumter).

Chart 7. Percent Increase in Home Values, January 2018 to January 2022

| Category	Percent Increase
Non-BB, Metro	38%
Alabama	34%
Non-BB, Non-Metro	31%
Black Belt	30%

Over the last two years, as the housing market has experienced a boom in sales and sharp increase in prices, median home values have increased at similar rates in the Black Belt and non-Black Belt areas alike. However, over a four-year period, Chart 7 shows that home values have increased more slowly in the Black Belt than the rest of the state. Black Belt and non-Black Belt, non-metro counties have experienced similar rates of growth in home values during this period, but because non-Black Belt, non-metro counties have a higher median home value ($134,600 in 2022, over $27,000 greater than the Black Belt median home value), residents of these counties are at less of a disadvantage for wealth-building personal wealth than relative to Black Belt residents.

New Building Permits

Additionally, as our report in *Black Belt 2020* found, the Black Belt is losing residents.[32] New building permits, as reported by the U.S. Census Bureau,

Chart 8. New Building Permits, 2020

BB	181	
Non-BB	453	
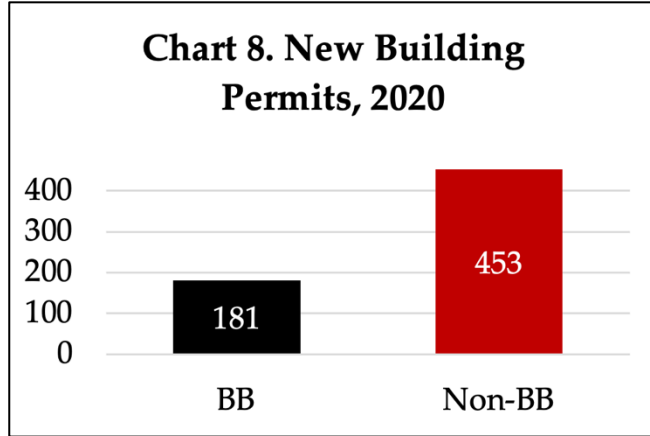
provide a general indicator of construction activity in the local real estate market—though it does not represent total new construction—and therefore demand for new housing units.[33] Chart 8 shows that there were significantly fewer new building permits in Black Belt counties than in non-Black Belt counties; by extension, we can conclude there is much lower demand for new housing in the Black Belt. The slower rate of increases in home value combined with the lower number of new building permit requests in the Black Belt indicates less investment as well as less interest in moving to the region, worsening the region's declining population.

Chart 9. Median Rent

BB	$614
Non-BB	$705
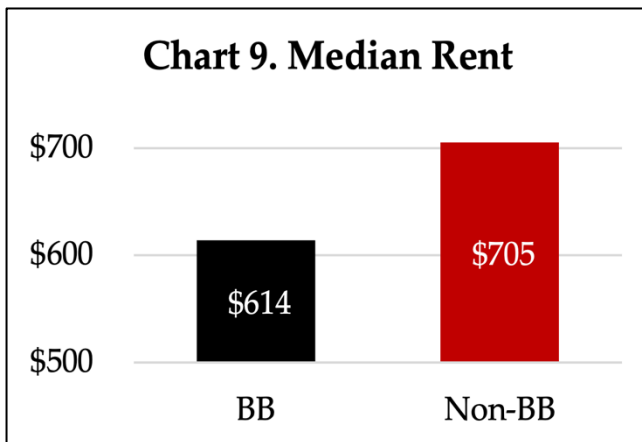
Median Rent

Median rent in the Black Belt, shown in Chart 9, indicates, at face value, that Black Belt renters pay about $100 less per month in rent than do non-Black Belt renters. However, when evaluating median rent relative to median household income, it becomes clear that rent is a greater financial burden for those in the Black

Belt. On average, rent is a higher share of median household income in the Black Belt (19.2%) compared to non-Black Belt counties (17.5%). All of the top ten counties with the highest rent as share of median income are in the Black Belt, where the average rent was about thirty dollars more than the bottom ten counties. The median income in the top ten counties with the highest rent as a share of median income is nearly $20,000 lower than the bottom ten counties, requiring more household income to be used on rent, resulting in burdened households.

The statistic of "burdened households," represents the percentage of the population whose rent is 30-34.9% or more of their household income. As of 2019, the burdened household rate across the Black Belt was 29%, falling below the national average of 30%. Households in Perry County, AL has the highest share of burdened households, with 43.6% of households in the county considered burdened. To put this into perspective, homeowners in the Black Belt have a 1-in-3 chance of spending over 30% of their household income to a mortgage and related expenses; homeowners in Perry County have over a 2-in-5 chance of spending over 30% of household income to a mortgage.

Industry Reliance in the Black Belt

There is a distinct lack of manufacturing jobs in the Black Belt region. As such, residents rely heavily on often lower-paid service sector employment. Recruiting manufacturers has been difficult in the region for several reasons and represents an area that needs further attention. A majority of the Black Belt population in poverty work in the service industry[34] In 2019, Choctaw, Crenshaw, and Washington counties, had greater manufacturing GDPs than service, contrary to the rest of the Black Belt counties; however, since the COVID-19 pandemic, there has been a transition in counties relying on service GDP over manufacturing GDP. GDP by county is a measure of the market value of final goods and services produced within the county area in a particular period

Table 1. Changes in GDP by Sector over Time

Federal Reserve Economic Data analyzed by the Education Policy Center at the University of Alabama, February 2022	2019	
Location	Manufacturing	Service
Bullock County	$93,534	$128,375
Conecuh County	$147,927	$216,156
Crenshaw County	$209,327	$205,258
Greene County	$80,336	$136,563
	2020	
Bullock County	$105,204	$106,735
Conecuh County	$208,027	$158,170
Crenshaw County	$185,928	$147,724
Greene County	$84,224	$85,288

In Table 1 on the previous page, data drawn from four counties within the Black Belt shows changes in GDP indicating a greater reliance on service industries than manufacturing industries.[35] While this trend is almost solely blamed on the restrictions of the pandemic, we want to look at potential future predictors of this data. Following current trends in Table 1, manufacturing GDP is predicted to surpass service GDP as soon as 2025. At the current trends shown in Table 1, the Manufacturing Industry GDP is predicted to surpass the Service Industry GDP by 2025-2026. Chart 10, below, offers a birds-eye-view of the data in Table 1, examining GDP by industry throughout the Black Belt, showing that the service industry of the Black Belt is hurting substanitally more than the manufacturing industry, emphasizing its resilience throughout the first year of the pandemic.
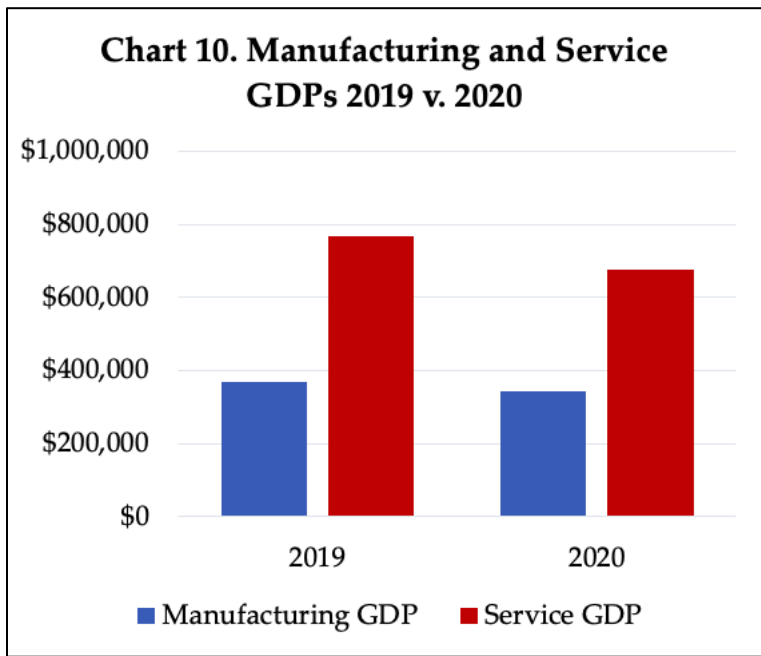
Chart 10. Manufacturing and Service GDPs 2019 v. 2020

With the pandemic continuing to expose the many faults of service industry jobs (long hours, low-wages, burnout, mismanagement, etc.…) experts at McKinsey (one of the oldest and largest management consultancies) see the service industry becoming stronger, post-pandemic as businesses continue to apply lessons learned during the pandemic. "Through the coronavirus

crisis, few industries have escaped sudden and significant demand shock,"
a Senior Partner at McKinsey & Company wrote, "For example, today's
downtime can be used to pull forward scheduled maintenance, inspections,
and repairs—all steps that can help reduce future downtime as customer
demand increases."[36]

Policy Recommendations and Implications

Given the complex factors that contribute to poverty, it is impractical to
assume any single solution will miraculously solve persistent poverty in the
Black Belt. There are, however, certain systematic steps that can be taken to
reduce poverty and its negative effects. Systematic "barriers to economic
self-sufficiency" created by the structure of government assistance
programs, like TANF, are known as benefits cliffs. Reducing benefits cliffs
can have a real-world impact on poverty alleviation. For example, they can
reduce incentives for those in poverty to pursue more sustainable economic
opportunities, or simply leave them vulnerable to falling back into poverty
when housing, transportation, childcare, or Medicaid assistance is removed
before an individual is fully self-sufficient, such as when that individual has
started working but is not producing sufficient income to fulfill their
economic needs yet it exceeds the program's income requirements.

The new "DAVID"—Dashboard for Alabamians to Visualize Income
Determinations—tool, developed by the Federal Reserve Bank of Atlanta in
coordination with Governor Kay Ivey's Office of Education and Workforce
Transformation, is designed to help individuals understand which in-
demand career paths will help them achieve self-sufficiency and overcome
benefits cliffs.[37] Additional steps should be taken to mitigate the impacts of

benefits cliffs across all poverty-related programs, including legislation to smooth the transition for people transitioning off government assistance programs, and is a policy goal well worth pursuing.

To address the lower median incomes—which undoubtedly contribute to the higher levels of poverty—and the economic reliance on the service industry in the Black Belt, steps should be taken to better prepare for, connect, and incentivize people with the better-paying jobs, such as in Alabama's growing advanced manufacturing sector in Alabama. The new electric vehicle sub-sector is ramping up in Alabama's auto manufacturing industry, and there are growing opportunities to connect new and existing workers to well-paying jobs at one of the many EV Original Equipment Manufacturers (OEMs) and their suppliers located in or on the periphery of the Black Belt. Hyundai, based near Montgomery, has been working with the Mayor of Montgomery and the Chamber of Commerce to bring new jobs to the area. But the workforce pool isn't growing, and is in fact shrinking. Reversing that trend is critical for Hyundai's labor pool, and that of other OEMs and their suppliers; this explains the focus of policymakers to address benefits cliffs, to help more workers get off the sidelines and back into the labor force.

Innovative approaches to expose young people to the on-ramps to available workforce opportunities, including attaining a post-secondary degree or credential, are especially important. Efforts to dramatically expand counseling services for rising middle and high school youths that connect new tech-based tools that empower students—such as the Alabama Office of Apprenticeships' dashboards linking high school and community college

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careers and technical education programs to industry-supported apprenticeships—should be expanded in the Black Belt. Curricular efforts for high schools, such as West Alabama Works' Modern Manufacturing curriculum deserves consideration and expansion in the Black Belt as well. High-wage, high-skill jobs in Alabama's expanding manufacturing industries have the potential to be truly transformative in Alabama's fight against poverty. These require sustaining and expanding the connections between education, workforce, and industry that Governor Kay Ivey's administration has started.

Other briefs in the *Black Belt 2022* series have noted the impact of poverty on various issues in the region, highlighting the significance of swiftly and effectively addressing it now. Poverty is a "wicked problem" that cannot be solved over night, but inaction is not an option. The scope of poverty in the Black Belt, combined with the educational system challenges, healthcare access inequities, and infrastructure challenges will require a comprehensive and multifaceted approach to truly uplift the Black Belt and its people. It is the hope of the authors that the policy recommendations contained in this brief and broader *Black Belt 2022* and *2020* issue brief series will spur discussions that expand forward-thinking policies and programs to address persistent poverty in Alabama's Black Belt.

NOTE: The University of Alabama strives to remain neutral on public policy issues. The Education Policy Center may facilitate interviews or share opinions expressed by faculty, staff, students, or other individuals regarding policy matters. However, those opinions do not necessarily reflect the views of the University or its leadership, and do not constitute a statement on behalf of the University.

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