

CARTERET  
COMMUNITY FOUNDATION



*an affiliate of*  
NORTH CAROLINA COMMUNITY FOUNDATION

# Community Needs Assessment

2024

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# About the Carteret Community Foundation

Founded in 2005, the Carteret Community Foundation is an affiliate of the North Carolina Community Foundation. It is led by a local volunteer advisory board that helps build community assets by creating permanent endowments, making grants, and leveraging leadership and partnerships – all for the benefit of Carteret County.

One of the key roles of affiliate foundation advisory boards is that of a grantmaker. Each year, CCF holds a competitive grants program using dollars from a community grantmaking fund and other board-advised funds. Learn more at [nccommunityfoundation.org/Carteret](http://nccommunityfoundation.org/Carteret).

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## About the North Carolina Community Foundation

The North Carolina Community Foundation brings together generous people and connects them to causes and organizations they care about, with a focus on inspiring lasting and meaningful philanthropy in the state's rural communities.

With \$400 million in assets, NCCF sustains over 1,200 endowments and partners with donors and a network of affiliates in 60 counties to strengthen our state. By stewarding and growing donors' gifts, NCCF makes a powerful impact through a robust grants and scholarships program, awarding over \$270 million since 1988.

For more information, visit [nccommunityfoundation.org](http://nccommunityfoundation.org).

## About the 2024 Community Needs Assessment

The North Carolina Community Foundation works with the 53 affiliate foundations within our network to implement a strong grants program that serves each community.

NCCF strives to develop boards that are representative of the local communities they serve. A diversity of perspectives enhances the ability to assess community needs and distribute grants.

This Community Needs Assessment is intended to supplement board members' first-hand knowledge of their community with county-specific data. **NCCF does not conduct the research for the Community Needs Assessment.** Rather, we rely upon the expertise of other organizations who have gathered data that are relevant to carrying out an effective community grant program.

## Where Does the Information Come From?

The assessment is a compilation of recent, reliable county-level data provided by respected nonpartisan sources and trusted community partners. The data are focused on education, economic well-being, health, and child and youth development, and are not inclusive of all subject areas or all community needs.

However, review of the data by our boards can reveal strengths, priority issues and challenges facing the county's residents. Our boards can also turn to other local data sources in determining community needs.

Below is information about the organizations and data sources included in the Community Needs Assessment:

- The **North Carolina Association of County Commissioners** highlights key statistics, including demographics, health and well-being, education and broadband access. More at [ncacc.org](https://ncacc.org).
- The **Carolina Across 100 from the Carolina Population Center at UNC-Chapel Hill** highlights areas of opportunity and resiliency. More at [carolinaacross100.unc.edu](https://carolinaacross100.unc.edu).
- **myFutureNC**, a cross-sector nonprofit focused on educational attainment, shows North Carolina's progress toward the state's 2030 goal for postsecondary educational attainment as well as 18 educational performance indicators. More at [myfuturenc.org](https://myfuturenc.org).
- **NC Child** county data cards provide local snapshots of child well-being by county and compare county data to children in the state as a whole. More at [ncchild.org](https://ncchild.org).
- The **North Carolina Housing Coalition** snapshots provide an overview of housing needs for each of North Carolina's 100 counties. More at [nchousing.org](https://nchousing.org).

*Note: Information shared from this assessment should be sourced to the organization that provided the data, not NCCF.*

# Carteret County

## Highlights from the 2023 NCACC Map Book



### Demographics

2023 population	69,296
New residents since 2013	1,095
Percentage increase since 2013	2%

2023 Population Facts	County	NC	Rank <sup>1</sup>
Median Age	48.9	39.8	9
Population Under 18	16%	21%	93
Population Age 65+	27%	18%	13
Veterans	12%	6%	4



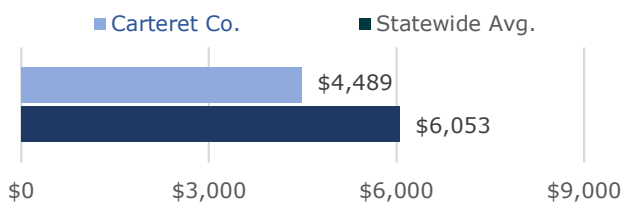
### Health & Wellbeing

<b>22%</b>	<b>12%</b>	<b>12%</b>
of residents are covered by Medicaid.	of residents under 65 are uninsured.	of households are food insecure.
<b>34</b>	<b>573</b>	
residents died from reported overdose in 2021.	residents served in 2021 via LME/MCO Opioid Use treatment programs (uninsured & Medicaid only).	

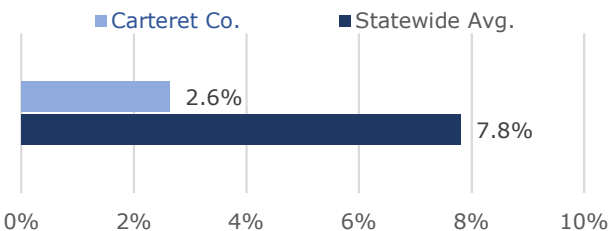


### Education

#### Average Teacher Salary Supplement, 2022-23



#### Share of Students in Charter Schools, 2021-22



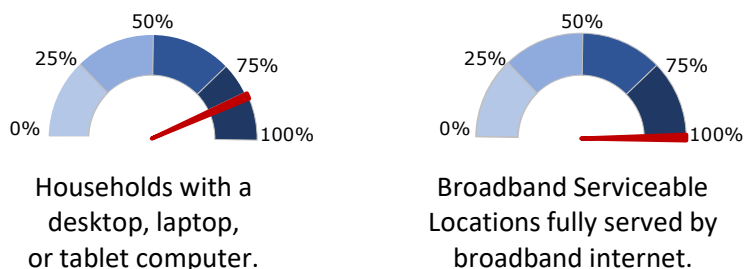
### Economy & Taxes

Income & Jobs	County	NC	Rank <sup>1</sup>
Average Weekly Wage	\$816	\$1,215	82
Per Capita Income	\$60,741	\$56,173	9
Children in Poverty	18%	18%	25
May 2023 Unemployment	3.2%	3.4%	27
Employed residents whose job is within the county	73%	72%	28

Local Taxes	County	NC	Rank <sup>1</sup>
Property Tax Rate, FY23-24	0.3400	0.6257	4
Taxable property per capita in \$1,000s, FY 22-23	\$249.6	\$136.3	6
Property tax levy per capita	\$824	\$854	41
Sales tax rate (state + local)	6.75%		



### Broadband Access



To support counties in addressing North Carolinians' broadband needs, the NCACC released the Connecting Counties playbook, an online resource developed by the Connecting Counties Task Force under the leadership of NCACC President Tracey Johnson.

To access the playbook, use this QR code or visit <https://www.ncacc.org/connecting-counties>.

(1) A rank of 1 indicates the "best" or preferred value for each measure (i.e., the highest income, the lowest unemployment rate). For full notes, explanations of each indicator, and sources, or to download the Map Book or this fact sheet, visit [www.ncacc.org/mapbook](http://www.ncacc.org/mapbook).

# CARTERET COUNTY

NORTH CAROLINA COUNTY RESILIENCE PROFILES

The COVID-19 pandemic has created significant changes in employment, education, and measures of health and well-being across North Carolina. Below are some categories and indicators that highlight areas of opportunity and resiliency.

## GENERAL POPULATION DEMOGRAPHICS



### POPULATION GROWTH, 2020

2010 Census: 66,469  
2020 Census: 67,686  
Change: +1,217

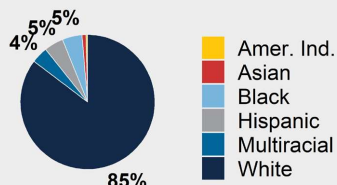
### Growth Rate, 2010-2020

**2%** Carteret  
**9%** State



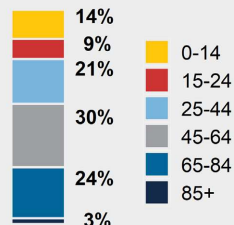
56% of county residents born in NC (vs. 56% statewide)

### RACE AND ETHNICITY, 2020



Note: Values under 3% not labeled

### AGE BREAKDOWN, 2020



### POPULATION PROJECTIONS

By 2040: 71,870  
Change: +4,184

### Growth Rate, 2020-2040

**6%** Carteret  
**21%** State

## BUSINESS AND ECONOMY



### UNEMPLOYMENT RATE

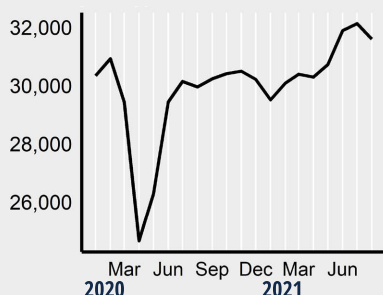
**4.0%** Aug 2019  
**3.6%** Aug 2021



### MEDIAN EARNED INCOME, 2019

**\$24,930** Women  
**\$35,994** Men

### MONTHLY NUMBER EMPLOYED, 2020 - 2021



### TOP SECTORS BY EMPLOYMENT, 2021 Q1 (% Employed)

	County	State
Retail Trade	20.5%	11.6%
Accommodation and Food Services	17.8%	8.4%
Health Care and Social Assistance	16.0%	14.2%
Public Administration	8.9%	5.6%
Construction	7.5%	5.3%

## COST BURDENS AND FINANCIAL RESILIENCE



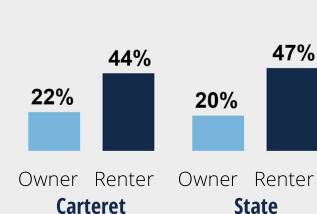
### HOME OWNERSHIP

**72.6%** 2019



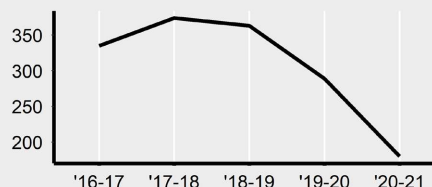
**40.7%** 2019

### OWNER/RENTER COST BURDENED, 2019



Note: Cost burdened means spending 30% or more of income on housing costs. Costs include rent or mortgage, taxes, insurance, condo fees, and utilities.

### EVICTIONS, FY 2016-17 TO 2020-21



Note: These represent the number of evictions granted in whole or in part in Civil Magistrate court. There were eviction moratoriums in place for the end of FY19-20 and much of FY20-21.

### DEBT HOLDINGS

Carteret vs State, 2020

**Medical Debt**  
**19% vs 21%**

**Student Loan**  
**12% vs 16%**

**Auto Loan**  
**34% vs 33%**

**Any Debt in Collections**  
**28% vs 21%**

## BUILT ENVIRONMENT



### WATER QUALITY

Water Violations

**YES**

[follow link for more information](#)



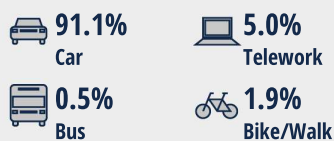
### AIR QUALITY

**GOOD (6.6)**

Note: Concentrations of PM2.5 that are less than 15 µg/m3 are classified as "good" by the EPA.

### TRANSPORTATION AND COMMUTING, 2019

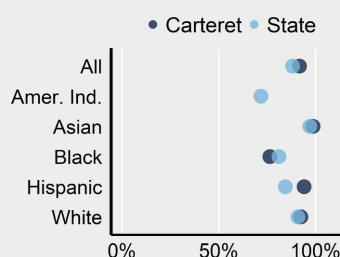
#### Means of Transportation



#### Average Commute Times

**23.4 MINUTES**

### ACCESS TO BROADBAND, 2019



### ACCESS TO CHILDCARE, 2018

#### Infant-Toddler Population

**1,638**

#### Infant-Toddler Enrollment

**267**

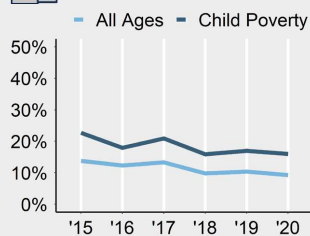
#### Infant-Toddler Per Available Slot

**6**

## SOCIAL DRIVERS OF HEALTH



### POVERTY RATES, 2015-2020



### FOOD ACCESS AND SECURITY

**11,010**

individuals were food insecure in 2020 (15.9%), an increase of 1,180 since 2019.

Note: Food insecurity means a lack of consistent access to enough food to live an active, healthy life.

### ACCESS TO CARE AND INSURANCE

Patients : Physician

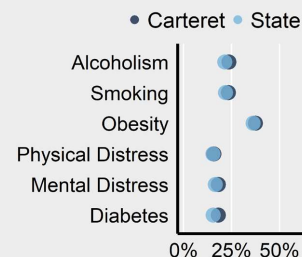
**1,312:1**

Uninsurance Rate, Adults (19-64)

**13.3%** Carteret

**12.7%** State

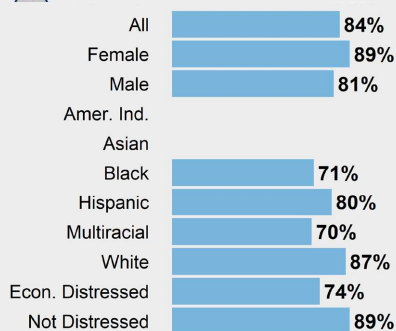
### ADULT HEALTH INDICATOR RATES



## TALENT DEVELOPMENT

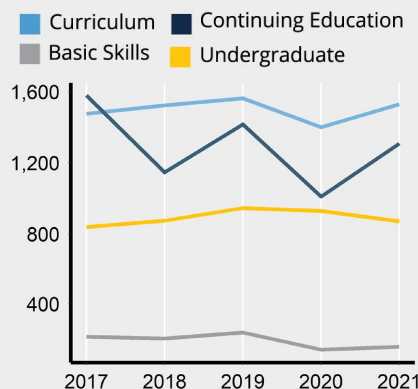


### HIGH SCHOOL GRADUATION RATES, 2021

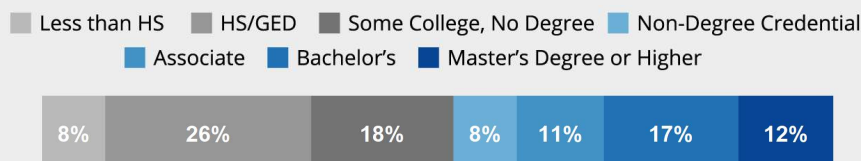


Note: Bars not shown indicate that the data is suppressed by NC DPI due to small sample size.

### FALL ENROLLMENTS IN PUBLIC POSTSECONDARY



### ADULT (25-64) EDUCATIONAL ATTAINMENT, 2019



## CIVIC ENGAGEMENT



### NUMBER OF REGISTERED VOTERS, 11/3/2020

**52,401**

### VOTER TURNOUT RATE

**81.6%** Carteret

**75.1%** State

Note: Turnout rate is the share of registered voters who cast a ballot in the 2020 presidential election.



### COMMUNITY CONNECTIONS

**1,279**

### NON-PROFIT ORGANIZATIONS PER 10,000 RESIDENTS

**18.9** Carteret

**13.7** State

## OUR STATE, OUR WORK

Carolina Across 100's first program, **Our State, Our Work: Connecting Young Adults with Their Future**, will focus on expanding employment and education pathways for Opportunity Youth. These are young people aged 16-24 who are not connected to school or the workforce.

## OPPORTUNITY YOUTH



**12.7%**

of young adults (16-24) not in school and not working (2019).

## ABOUT CAROLINA ACROSS 100 INITIATIVE

UNC-Chapel Hill's Carolina Across 100 initiative is a five-year program which will partner with communities in all North Carolina's 100 counties to aid in pandemic recovery and help build resiliency. Carolina Across 100 is charged by Chancellor Kevin Guskiewicz and led by Anita Brown-Graham and her team at the UNC School of Government's nclMPACT Initiative. nclMPACT supports policy innovations through key insights and data-informed opportunities, striving to be the go-to place in North Carolina for trusted tools that bridge policy and practice in response to complex challenges. Visit [carolinaacross100.unc.edu](https://carolinaacross100.unc.edu) to learn more and share pressing challenges facing your community.

## ABOUT CAROLINA DEMOGRAPHY

Located within the Carolina Population Center at UNC-Chapel Hill, we use data and other available research to help you put a face or a story on the population-level changes facing your community. Our analysts provide a full array of demographic data and research services to inform decision making, evaluation, and policy across North Carolina, where we serve organizations and people in all 100 counties.

[HTTPS://WWW.NCDEMOGRAPHY.ORG](https://www.ncdemography.org)



LEARN MORE AT: [HTTPS://CAROLINAACROSS100.UNC.EDU](https://carolinaacross100.unc.edu)

CAROLINA  
DEMOGRAPHY



# Carteret County

2030 NC Degree Attainment Goal: 2 million (67%)

2030 Proposed Carteret County Attainment Goal: 11,750 (68%)



Jacksonville-New Bern  
Prosperity Zone Sub-Region  
Peer County Type: Rural Non-Metro  
Local Education Agencies: 1  
Charter Schools: 1

## Population Spotlight

2010 Census: 66,469  
2020 Census: 67,686  
Change: 1,217

## Growth Rate

1.8% County vs. 9.5% State

\$63,475  
Median Household Income (2020)

13.3%  
Child Poverty Rate (2020)

92%  
Households with Broadband (2020)

73%  
Home Owners (2020)

79%  
Voter Registration Rate (2021)

4.1%  
Unemployment Rate (2021)

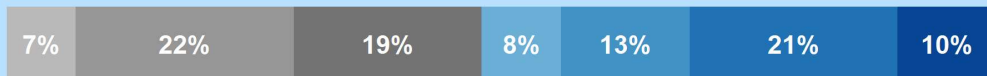
## Educational Attainment

Carteret County residents ages 25-44, 2021

Less than high school High school graduate (including GED) Some college, no credential Short-term credential Associate degree Bachelor's degree Graduate or professional degree

No Degree  
48.2%  
6,786

Have Degree or Credential  
51.8%  
7,284



Note: Numbers may add to more than 100% due to rounding

## Top Opportunities for Growth

These three areas represent the biggest opportunities for Carteret County to improve future attainment outcomes.



### Chronic Absenteeism

38% of Carteret County students are chronically absent from school, above the rural non-metro county average of 29%.



### Adult Learners

20% of Carteret County adults 25-44 have some college, no degree, above the rural non-metro county average of 17%.

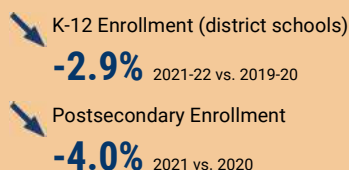


### High School Graduation

85% of Carteret County 9th graders complete high school in 4 years or less, below the rural non-metro county average of 86%.

## Impact of Covid-19 on Education Pipeline

Covid-19 has affected critical transition points along the education continuum.



## Data Disruptions

- College-and-Career-Ready in Reading
- College-and-Career-Ready in Math
- Chronic Absenteeism



[ncdemography.org](https://ncdemography.org)

## How students in Carteret County traditional schools are currently doing:

To meet state goals, each year Carteret County needs:

- Carteret County has met the goal for **Pre-K enrollment**. (Goal: 75%). 2022
- 39% of 3-8 graders are earning college-and-career-ready scores (level 4 or 5) in **reading**; 1,256 more needed to meet state goal of 73%. 2022
- 45% of 3-8 graders are earning college-and-career-ready scores (level 4 or 5) in **math**; 1,483 more needed to meet state goal of 86%. 2022
- 85% of 9th graders **graduate within four years**; 66 more needed to meet state goal of 95%. 2021
- 38% of students are **chronically absent from school**; 2,103 less needed to meet state goal of 11%. 2021

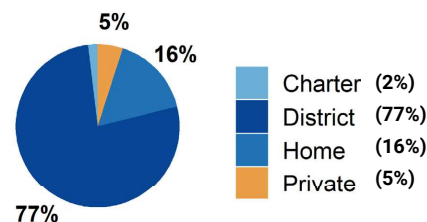


Carteret County has a **student-to-school counselor ratio** of 276:1 versus 318:1 in peer counties. 2021

## School Choice

10,196 total students were enrolled in K-12 in Carteret County in the 2021-22 school year.

Note: This profile focuses on outcomes of students enrolled in district schools.



## Career and College Preparation

258 high school students took at least one AP course (10%) versus 7% in peer counties (2021).



231 graduates participated in Career & College Promise programs (43%) versus 49% in peer counties (2021).

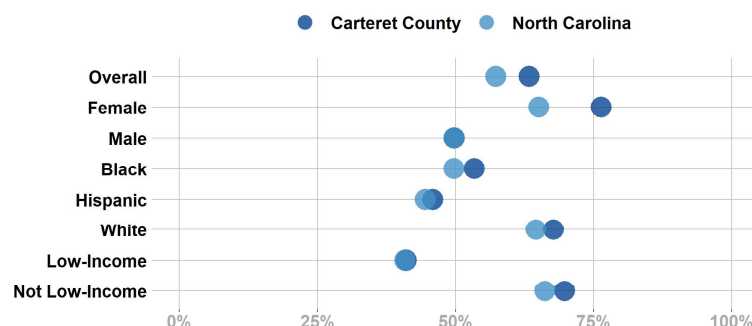
Students in Carteret County completed 286 Career & Technical Education concentrations in 2021. The top three CTE concentrations completed include Hospitality & Tourism; Health Science; and Human Services.

- 60% of seniors **completed the FAFSA** in 2022; 109 more need to complete in 2022 to meet state goal of 80%. 2022  
<https://www.myfuturenc.org/ourwork/first-in-fafsa/>
- 78% of graduates reported **intentions to enroll** in a postsecondary institution versus 69% in peer counties. 2021
- 61% of graduates **enrolled in a postsecondary institution** within 12 months versus 50% in peer counties. 2021



47% of Carteret County students have **parents with no college degree** (either 2- or 4-year) versus 59% in peer counties.

## Postsecondary Enrollment Rates for Select Groups in Carteret County, 2021



Note: Outcomes for demographic groups with fewer than 10 students are not displayed.

## Success of Carteret County High School Graduates

### Top destinations of graduates, 2016-2020

- **40%** of college-goers attended a **public 4-year college**
  - **11%** of college-goers attended a **private 4-year college**
  - **49%** of college-goers attended a **public 2-year college**
  - **<5%** of college-goers attended a **private 2-year college**
  - **90%** of college-goers attended an **in-state college**
- **78%** of students who enroll **persist to their second year** versus 73% in peer counties. 2021
  - **67%** of students who enroll **earn a degree or credential** within 6 years versus 55% in peer counties. 2021

## Adult Learners

### Carteret County resident enrollments in NC Community Colleges, 2021

160	Basic Skills
1,307	Continuing Education
1,529	Curriculum



12% of Carteret County residents have **student loan debt**; 9% of debt holders had **student loans in default**. 2020

## In your Prosperity Zone Sub-Region:

**54.7%**

of postsecondary degrees and credentials conferred by regional institutions are **aligned with labor market needs**.

### Top areas of misalignment:

**Health Science** (all levels)  
**Business Management & Administration** (bachelor's)  
**Education & Training** (bachelor's)

**201** Individuals served in an ApprenticeshipNC program in 2020

### UNC and NC Community College Outcomes:

**1,967** graduates in 2020  
**56%** of 2016 graduates were employed in NC in 2021  
**\$36,955** annual average earnings of graduates employed in NC (includes both part-time and full-time jobs)

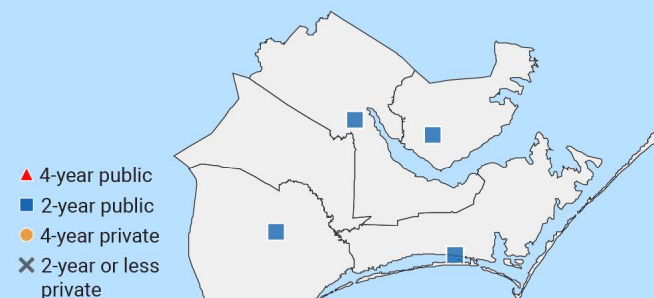
### In 2021 your Workforce Development Board served:

**11,622** in Basic Services  
**5,489** in Career Services  
**674** in Education Services



12.7% of young adults ages 16-24 in Carteret County were **not working and not in school** versus 15.2% in peer counties. 2019

## Postsecondary assets in Jacksonville-New Bern Prosperity Zone sub-region

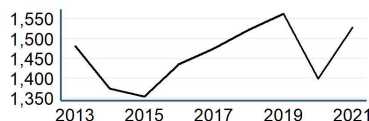


### Degree Credentials Awarded, 2021

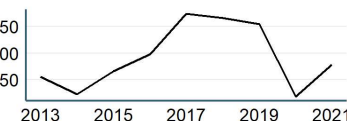
**1,631** certificate | **1,408** associate | **29** bachelor's

## Impact of Covid-19 on NC Community College Enrollment

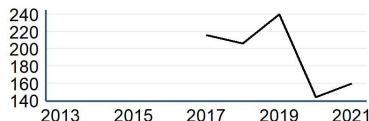
### Curriculum



### First-time Curriculum Enrollments



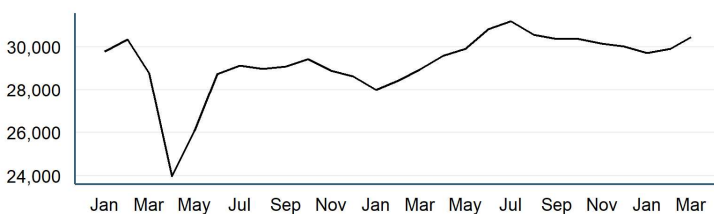
### Basic Skills



### Continuing Education



## Number of Carteret County residents employed, January 2020 to March 2022



## Promising Attainment Practices

The new **Promising Attainment Practices Database** is a curated, searchable, and filterable collection of about 250 county, region, and state-level initiatives and programs that directly address various components of the state's attainment challenge. The Database allows local and regional initiative leaders and other stakeholders to identify groups across the state who are developing or operating initiatives designed to boost attainment.

Follow link to discover how Carteret County has been meeting local needs:

[https://dashboard.myfuturenc.org/promising-attainment-practices/?wdt\\_search=Carteret](https://dashboard.myfuturenc.org/promising-attainment-practices/?wdt_search=Carteret)

For more information about each indicator, including data sources and methodology, visit:

[dashboard.myfuturenc.org/county-data-and-resources/](https://dashboard.myfuturenc.org/county-data-and-resources/)



# Carteret COUNTY

## 2023 NC DATA CARD

### NORTH CAROLINA

Child population: 2,850,460  
Percent under age six: 24%  
Number of live births: 120,501

### CARTERET

Child population: 13742  
Percent under age six: 22%  
Number of live births: 494



#### A STRONG START

Women who receive  
early prenatal care:

**75.3%**

2021

75.6% 2020

Babies born at  
a low birthweight:

**9.5%**

2021

9.1% 2020

Babies born  
pre-term:

**13%**

2021

10.3% 2020



#### FAMILY ECONOMIC SECURITY

Children living in  
poor or low-income homes:

**33.3%**

2021

33.2% 2016-2020

Children in households  
that are food insecure:

**12.0%**

2021

17.5% 2019

Median family  
income:

**\$61,805**

2021

\$57,871 2016-2020



#### NURTURING HOMES & COMMUNITIES

Delinquency rate per  
1,000 youth ages 6-15:

**26.1**

2021

26.7 2020

Children assessed for  
abuse or neglect per 1,000:

**53.6**

2021

56.9 2020

Teen births per  
1,000 girls ages 15-17:

-

2021

- 2020



#### HIGH-QUALITY EDUCATION

3rd grade students  
scoring proficient in reading:

**56.5%**

2021-2022

61.2% 2020-2021

High school students  
graduating on time\*:

**86.5%**

2021-2022

84.5 2020 - 2021

Residents with bachelor's  
degree or higher:

**30.1%**

2021

26.8% 2020



#### HEALTH & WELLNESS

Children without  
health insurance:

**7.3%**

2021

6.5% 2020

Infant mortality per  
1,000 live births:

**5.1**

2021

- 2020

NC Pathways to  
Grade-Level Reading  
Measures of Success.

Learn more at:

[buildthefoundation.org/pathways](https://buildthefoundation.org/pathways)

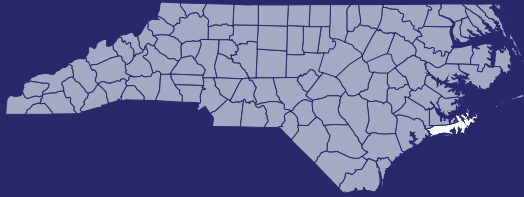


\*Percentage is not reported if it is greater than 95% or less than 5%

For complete data notes and sources, visit [ncchild.org](https://ncchild.org)  
Contact Luna Homsy at [luna@ncchild.org](mailto:luna@ncchild.org) with any questions.

**NC Child**  
The Voice for North Carolina's Children

# The 2023 Housing Need in Carteret County



**28%**  
8,119 households

of Carteret County  
are **cost-burdened**

**Renters** who have  
difficulty affording  
their homes:



**50%**  
3,546 households

**Homeowners** who  
have difficulty  
affording their homes:



**21%**  
4,573 households

Families that spend more than 30% are considered **cost-burdened**, more than 50%, are considered **severely cost-burdened**.



**\$1,003 monthly**  
**Fair Market Rent\*:**

An income of **\$40,120 per year** is needed  
to afford the Fair Market Rent.



**\$19.29 hour**  
**Housing Wage:**

The hourly wage needed to afford a Fair  
Market Rent apartment.

## Average Annual Salaries



Healthcare  
**\$23,910**



Childcare  
**\$22,370**



Police officer  
**\$40,190**



Farming labor  
**\$22,530**

*\*Fair Market Rents, regularly published by HUD, represent the cost to rent a moderately-priced dwelling unit in the local housing market. The above FMR is for a two-bedroom unit.*

## When Housing Costs Too Much

When housing costs become too much, a family can lose their home. This takes an incredible toll not only on a family, but also on the entire community.



**56** families in  
Carteret County  
faced a foreclosure  
this year...  
**1.22%** of all cost-  
burdened  
homeowners.



**326** families in  
Carteret County  
faced an eviction  
filing this year...  
**9.19%** of all cost-  
burdened  
renters.

Ranks

**#67**

for evictions among  
renter households.

(1 = highest and 100 = lowest)

The mission of the North Carolina Housing Coalition is to lead a movement to ensure that every North Carolinian has a home in which to live in dignity and opportunity.

Join the movement:  @NCHCOnline | [nchousing.org](https://nchousing.org)

NORTH CAROLINA  
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