

C H E R O K E E C O U N T Y
C O M M U N I T Y F O U N D A T I O N



an affiliate of
N O R T H C A R O L I N A C O M M U N I T Y F O U N D A T I O N

Community Needs Assessment

2024

About the Cherokee County Community Foundation

Founded in 1991, the Cherokee County 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 Cherokee County.

One of the key roles of affiliate foundation advisory boards is that of a grantmaker. Each year, CCCF holds a competitive grants program using dollars from a community grantmaking fund and other board-advised funds. Learn more at nccommunityfoundation.org/Cherokee.

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.

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.
- The **Carolina Across 100 from the Carolina Population Center at UNC-Chapel Hill** highlights areas of opportunity and resiliency. More at 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.
- **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.
- The **North Carolina Housing Coalition** snapshots provide an overview of housing needs for each of North Carolina's 100 counties. More at nchousing.org.

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

Cherokee County

Highlights from the 2023 NCACC Map Book



Demographics

2023 population	29,387
New residents since 2013	2,170
Percentage increase since 2013	8%

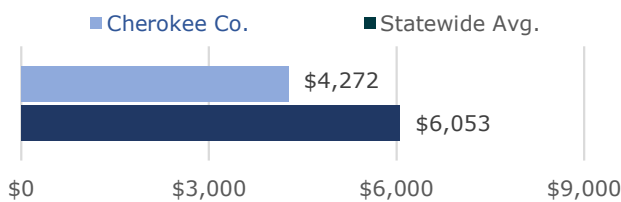
2023 Population Facts	County	NC	Rank ¹
Median Age	52.2	39.8	2
Population Under 18	16%	21%	94
Population Age 65+	32%	18%	4
Veterans	9%	6%	16

Health & Wellbeing

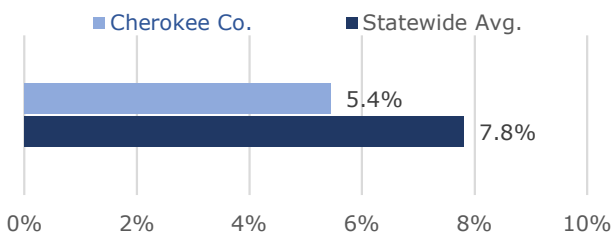
32%	15%	15%
of residents are covered by Medicaid.	of residents under 65 are uninsured.	of households are food insecure.
21	164	
residents died from reported overdose in 2021.	residents served in 2021 via LME/MCO Opioid Use treatment programs (uninsured & Medicaid only).	

Education

Average Teacher Salary Supplement, 2022-23



Share of Students in Charter Schools, 2021-22

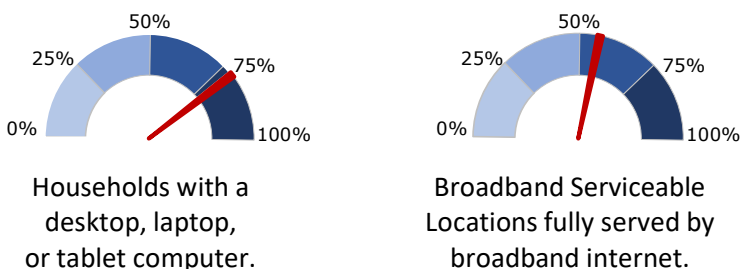


Economy & Taxes

Income & Jobs	County	NC	Rank ¹
Average Weekly Wage	\$796	\$1,215	89
Per Capita Income	\$40,485	\$56,173	98
Children in Poverty	27%	18%	71
May 2023 Unemployment	3.7%	3.4%	63
Employed residents whose job is within the county	76%	72%	19

Local Taxes	County	NC	Rank ¹
Property Tax Rate, FY23-24	0.6100	0.6257	39
Taxable property per capita in \$1,000s, FY 22-23	\$138.0	\$136.3	36
Property tax levy per capita	\$842	\$854	40
Sales tax rate (state + local)	7.00%	—	—

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.

CHEROKEE 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

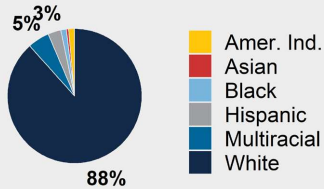
2010 Census: 27,444
2020 Census: 28,774
Change: +1,330

Growth Rate, 2010-2020

5% Cherokee
9% State

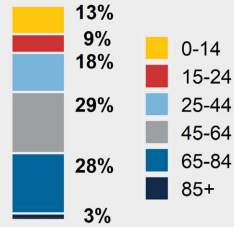
39% of county residents born in NC (vs. 56% statewide)

RACE AND ETHNICITY, 2020



Note: Values under 3% not labeled

AGE BREAKDOWN, 2020



POPULATION PROJECTIONS

By 2040: 33,001
Change: +4,227

Growth Rate, 2020-2040

15% Cherokee
21% State

BUSINESS AND ECONOMY

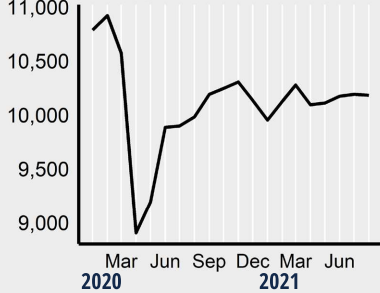
UNEMPLOYMENT RATE

4.7% Aug 2019
4.6% Aug 2021

MEDIAN EARNED INCOME, 2019

\$26,420 Women
\$31,240 Men

MONTHLY NUMBER EMPLOYED, 2020 - 2021



TOP SECTORS BY EMPLOYMENT, 2021 Q1 (% Employed)

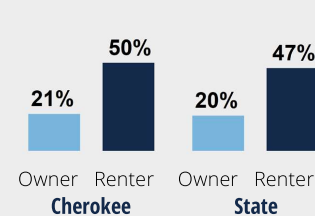
Sector	County	State
Retail Trade	21.0%	11.6%
Health Care and Social Assistance	19.9%	14.2%
Accommodation and Food Services	13.2%	8.4%
Public Administration	9.1%	5.6%
Manufacturing	9.0%	10.5%

COST BURDENS AND FINANCIAL RESILIENCE

HOME OWNERSHIP
79.0% 2019

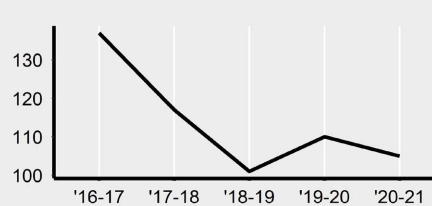
HOUSE VACANCY
31.7% 2019

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 Cherokee vs State, 2020

Medical Debt
15% vs 21%

Student Loan
9% vs 16%

Auto Loan
30% vs 33%

Any Debt in Collections
25% vs 21%

BUILT ENVIRONMENT

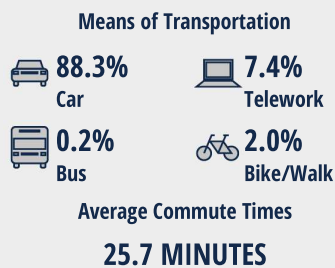
WATER QUALITY
Water Violations
NO

follow link for more information

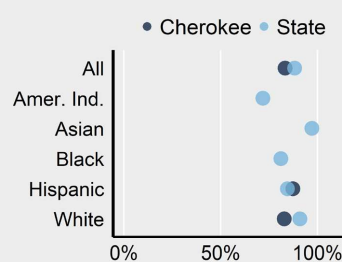
AIR QUALITY
GOOD (9.6)

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

TRANSPORTATION AND COMMUTING, 2019



ACCESS TO BROADBAND, 2019



ACCESS TO CHILDCARE, 2018

Infant-Toddler Population
579

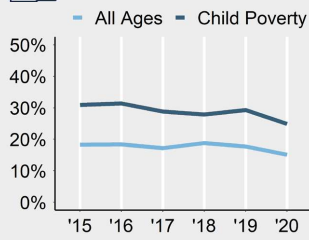
Infant-Toddler Enrollment
105

Infant-Toddler Per Available Slot
6

SOCIAL DRIVERS OF HEALTH



POVERTY RATES, 2015-2020



FOOD ACCESS AND SECURITY

5,270

individuals were food insecure in 2020 (18.8%), an increase of 630 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

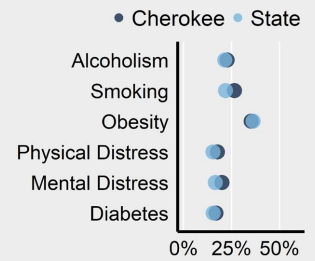
Patients : Physician
2,580:1

Uninsurance Rate, Adults (19-64)

15.2% Cherokee

12.7% State

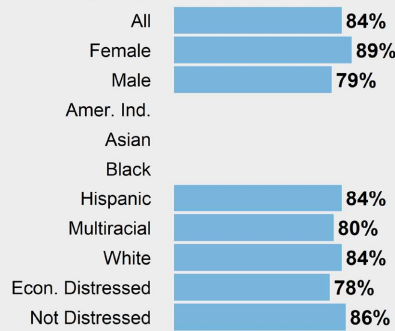
ADULT HEALTH INDICATOR RATES



TALENT DEVELOPMENT

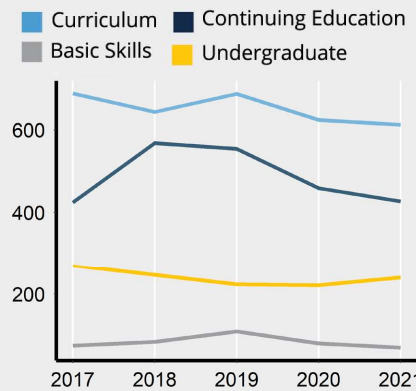


HIGH SCHOOL GRADUATION RATES, 2021

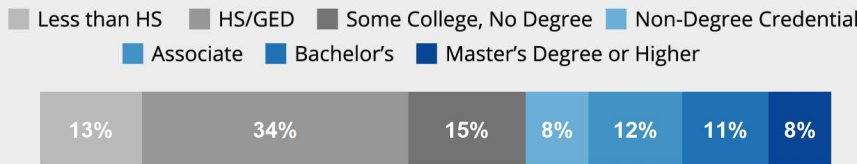


Note: Bars not shown indicate that the data is suppressed by NC DPI due to small sample size.

FALL ENROLLMENTS IN PUBLIC POSTSECONDARY



ADULT (25-64) EDUCATIONAL ATTAINMENT, 2019



CIVIC ENGAGEMENT



NUMBER OF REGISTERED VOTERS, 11/3/2020

22,848

VOTER TURNOUT RATE

72.5% Cherokee

75.1% State

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



COMMUNITY CONNECTIONS

461

NON-PROFIT ORGANIZATIONS PER 10,000 RESIDENTS

16 Cherokee

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



7.3%

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 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

Cherokee County

2030 NC Degree Attainment Goal: 2 million (67%)
2030 Proposed Cherokee County Attainment Goal: 4,455 (68%)



Waynesville-Franklin Prosperity Zone Sub-Region
Peer County Type: Rural Non-Metro
Local Education Agencies: 1
Charter Schools: 1

Population Spotlight

2010 Census: 27,444
 2020 Census: 28,774
 Change: 1,330

Growth Rate

4.8% County vs. **9.5%** State

\$44,449
 Median Household Income (2020)

24.4%
 Child Poverty Rate (2020)

83%
 Households with Broadband (2020)

82%
 Home Owners (2020)

77%
 Voter Registration Rate (2021)

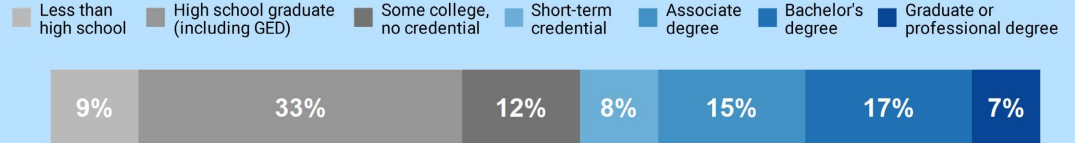
5.0%
 Unemployment Rate (2021)

Educational Attainment

Cherokee County residents ages 25-44, 2021

No Degree
53.4%
 2,822

Have Degree or Credential
46.6%
 2,465



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

Top Opportunities for Growth

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



NC Pre-K Enrollment

54% of Cherokee County eligible 4-year-olds are enrolled in NC Pre-K, below the rural non-metro county average of 68%.



Chronic Absenteeism

39% of Cherokee County students are chronically absent from school, above the rural non-metro county average of 29%.

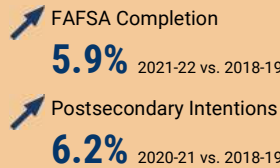
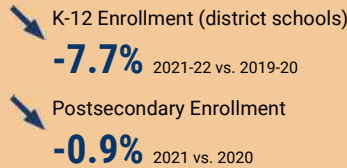


Transition to Postsecondary

51% of Cherokee County seniors enroll in postsecondary within 12 months of graduation, below the state average of 55%.

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

ACADEMIC READINESS

How students in Cherokee County traditional schools are currently doing:

To meet state goals, each year Cherokee County needs:

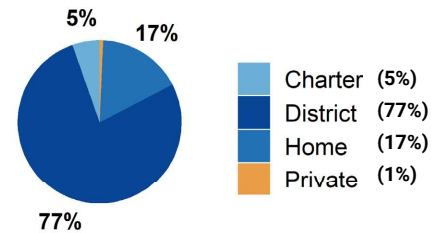
- 54%** of eligible 4-year-olds **enrolled in NC Pre-K program**; 34 more needed to meet state goal of **75%**. 2022
- 28%** of 3-8 graders are earning college-and-career-ready scores (level 4 or 5) in **reading**; 588 more needed to meet state goal of **73%**. 2022
- 28%** of 3-8 graders are earning college-and-career-ready scores (level 4 or 5) in **math**; 757 more needed to meet state goal of **86%**. 2022
- 87%** of 9th graders **graduate within four years**; 23 more needed to meet state goal of **95%**. 2021
- 39%** of students are **chronically absent from school**; 789 less needed to meet state goal of **11%**. 2021

Cherokee County has a **student-to-school counselor ratio** of 166:1 versus 318:1 in peer counties. 2021

School Choice

3,695 total students were enrolled in K-12 in Cherokee County in the 2021-22 school year.

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



Career and College Preparation

13 high school students took at least one **AP course** (<5%) versus **7%** in peer counties (2021).

175 graduates participated in **Career & College Promise programs (70%)** versus **49%** in peer counties (2021).

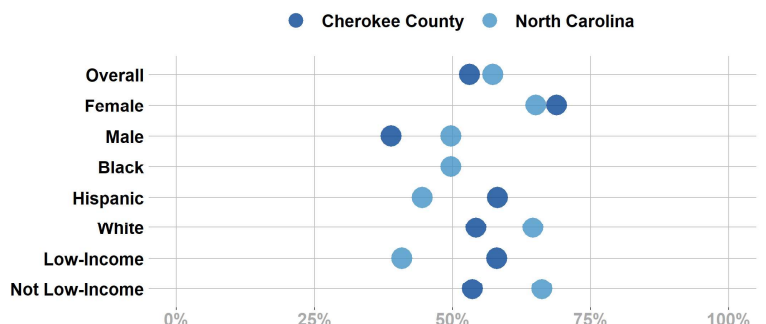
Students in Cherokee County completed **171 Career & Technical Education concentrations** in 2021. The top three CTE concentrations completed include Human Services; Health Science; and Hospitality & Tourism.

COLLEGE & CAREER ACCESS

- 57%** of seniors **completed the FAFSA** in 2022; 48 more need to complete in 2022 to meet state goal of **80%**. 2022
<https://www.myfuturenc.org/ourwork/first-in-fafsa/>
- 73%** of graduates reported **intentions to enroll** in a postsecondary institution versus 69% in peer counties. 2021
- 51%** of graduates **enrolled in a postsecondary institution** within 12 months versus 50% in peer counties. 2021

50% of Cherokee 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 Cherokee County, 2021



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

Success of Cherokee County High School Graduates

Top destinations of graduates, 2016-2020

- **36%** of college-goers attended a **public 4-year college**
 - **14%** of college-goers attended a **private 4-year college**
 - **50%** of college-goers attended a **public 2-year college**
 - **<5%** of college-goers attended a **private 2-year college**
 - **87%** of college-goers attended an **in-state college**
- **74%** of students who enroll **persist to their second year** versus 73% in peer counties. 2021
 - **63%** of students who enroll **earn a degree or credential** within 6 years versus 55% in peer counties. 2021

Adult Learners

Cherokee County resident enrollments in NC Community Colleges, 2021

- 71** Basic Skills
- 427** Continuing Education
- 612** Curriculum



9% of Cherokee County residents have **student loan debt**; **18%** of debt holders had **student loans in default**. 2020

Postsecondary assets in Waynesville-Franklin Prosperity Zone sub-region



Degree Credentials Awarded, 2021

753 certificate | **846** associate | **2,351** bachelor's

In your Prosperity Zone Sub-Region:

81.2%

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

Top areas of misalignment:

- Health Science** (all levels)
- Transportation, Distribution & Logistics** (below bachelor's)
- Education & Training** (above bachelor's)

15 Individuals served in an ApprenticeshipNC program in 2020

UNC and NC Community College Outcomes:

- 3,111** graduates in 2020
- 69%** of 2016 graduates were employed in NC in 2021
- \$41,526** annual average earnings of graduates employed in NC (includes both part-time and full-time jobs)

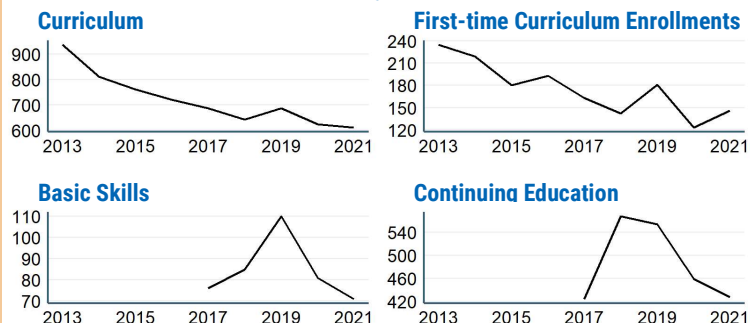
In 2021 your Workforce Development Board served:

- 6,126** in Basic Services
- 3,913** in Career Services
- 212** in Education Services

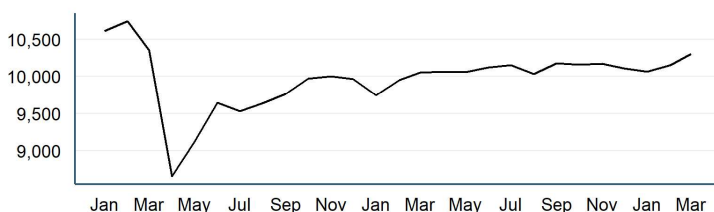


7.2% of young adults ages 16-24 in Cherokee County were **not working and not in school** versus **15.2%** in peer counties. 2019

Impact of Covid-19 on NC Community College Enrollment



Number of Cherokee 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 Cherokee County has been meeting local needs:

https://dashboard.myfuturenc.org/promising-attainment-practices/?wdt_search=Cherokee

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

dashboard.myfuturenc.org/county-data-and-resources/

Cherokee COUNTY

2023 NC DATA CARD

NORTH CAROLINA

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

CHEROKEE

Child population: 5849
 Percent under age six: 24%
 Number of live births: 244



Women who receive early prenatal care:

73.8%

2021

74.1% 2020

Babies born at a low birthweight:

7.4%

2021

9.1% 2020

Babies born pre-term:

8%

2021

12.8% 2020



Children living in poor or low-income homes:

51.7%

2021

54.5% 2016-2020

Children in households that are food insecure:

16.1%

2021

22.1% 2019

Median family income:

\$43,319

2021

\$40,793 2016-2020



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

9.4

2021

9.6 2020

Children assessed for abuse or neglect per 1,000:

73.7

2021

56.3 2020

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

-

2021

- 2020



3rd grade students scoring proficient in reading:

36.0%

2021-2022

45.6% 2020-2021

High school students graduating on time*:

91.4%

2021-2022

86.9 2020 - 2021

Residents with bachelor's degree or higher:

22.5%

2021

20.8% 2020



Children without health insurance:

8.3%

2021

8.2% 2020

Infant mortality per 1,000 live births:

12.4

2021

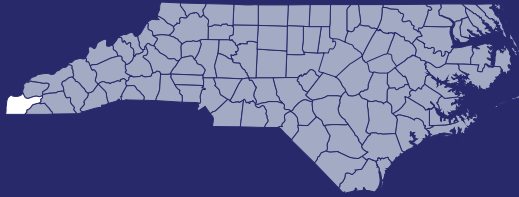
- 2020

NC Pathways to Grade-Level Reading Measures of Success.
 Learn more at:
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
 Contact Luna Homsy at luna@ncchild.org with any questions.



24%

of Cherokee County are **cost-burdened**

2,896 households

Renters who have difficulty affording their homes:



50%

981 households

Homeowners who have difficulty affording their homes:



19%

1,915 households

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



\$812 monthly Fair Market Rent*:

An income of **\$32,480 per year** is needed to afford the Fair Market Rent.



\$15.62 hour Housing Wage:

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

Average Annual Salaries



Healthcare
\$28,200



Childcare
\$23,550



Police officer
\$40,190



Farming labor
\$24,290

**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.



29 families in Cherokee County faced a foreclosure this year...

1.51% of all cost-burdened homeowners.



123 families in Cherokee County faced an eviction filing this year...

12.54% of all cost-burdened renters.

Ranks

#43

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:  @NCHOnline | nchousing.org

NORTH CAROLINA
COMMUNITY FOUNDATION



North Carolina Community Foundation
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919-828-4387

nccommunityfoundation.org