



POLICY PERSPECTIVES
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The South Carolina Education Lottery Do Its Benefits Shortchange African-American Citizens?

South Carolina Fair Share was asked to examine the question of whether the South Carolina Education Lottery's Funded Programs fairly distributed benefits to the state's African-American citizens.

South Carolina's 2005 population was 29 % African-American. Among those eligible to play the lottery, 27 % were black, 68 % were white and 5 % were of other ethnicities. However, the under 25 population, the focus of education-related activities of the lottery, was 35 % African-American, 58 % white and 7 % other ethnicities.¹

South Carolina Education Lottery exacts a disproportionate share from South Carolina's black residents.

As a taxing mechanism, the South Carolina Education Lottery exacts a disproportionate share from South Carolina's black residents. We estimate that approximately 55 % of lottery revenues from "Active" players, "those who play a game at least once a month," are provided by African-American players.²

Surveys show that 36 % of lottery players are African-American—"disproportionately African-American," according to MarketSearch of Columbia.³ Sixty-one percent of African-American residents in South Carolina have played the Lottery, while only 51 % of white residents have. (p. 33) Forty-five percent of "Frequent" players are African-American. (p. 58) Compared to players of other games, Pick 3 and Pick 4 players spend the highest average amounts on tickets per month (p. 112) and nearly 80 % of Pick 3 and Pick 4 players are African-American. (p. 47)

"In South Carolina, households with the same income levels in predominantly black neighborhoods generally spent more money than people in predominantly white neighborhoods." This racial disparity is doubtless largely a function of economic class and educational attainment in a state in which white residents are significantly better off than black residents. A study by the *Charlotte Observer* found that "... in South Carolina ... lower-income people spend more. People earning less than \$30,000 a year spent an estimated \$627 per household annually, nearly triple the spending of those making more than \$50,000."⁴

White families in South Carolina continue to have median family incomes almost twice that of black families (\$57,884 to \$29,569). White citizens aged 25 or over are more than twice as likely to have graduated from college than black citizens aged 25 or over (27 % to 12 %).⁵

¹ U.S. Bureau of the Census, 2005 American Community Survey, Table S0201. Selected Population Profile in the United States. Throughout this piece, references to white populations are to nonHispanic white populations. Hispanic and Latino whites are counted in the "other" category.

² Our estimates of Active players show 41 % of revenues from white players and 3 % from other players.

³ MarketSearch, South Carolina Education Lottery Player Profile Study 2005 (September 2005), pp. 10, 27, at <http://www.scstatehouse.net/citizensinterestpage/SCELPlayerProfileStudy2005.ppt>.

⁴ Adam Bell and Jim Morrill, "Lottery Lures Low Incomes: Lesser-Paid Spend Triple What the More Affluent Do," *Charlotte Observer* (March 18, 2006) at <http://www.charlotte.com/mlid/charlotte/news/14128763.htm>

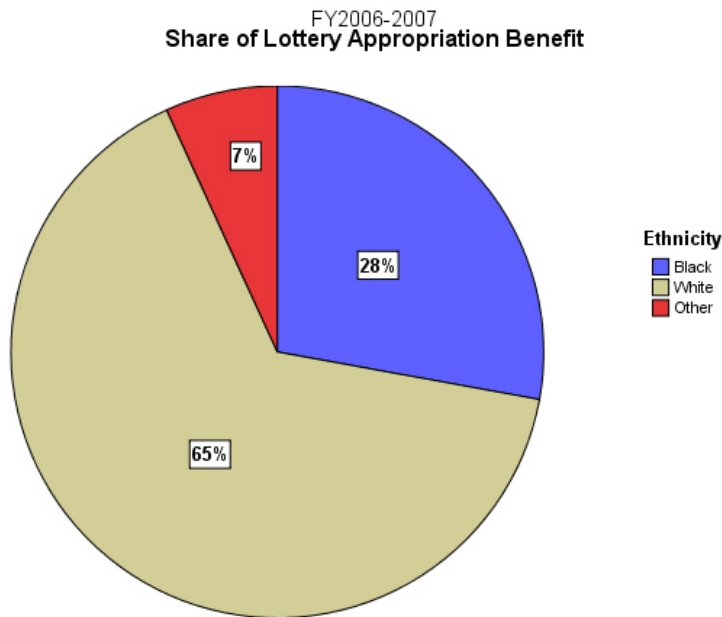
⁵ U.S. Bureau of the Census, 2005 American Community Survey, Table S0201. Selected Population Profile in the United States.

**Estimated Beneficiaries of South Carolina Education Lottery Account Appropriations
By Race or Ethnicity
FY2006-2007 Appropriations
(000's)**

Program	Apppr. Allocable by Race Higher Education	White	%	Black	%	Other	%
Scholarship & Tuition Assistance							
1 Tuition Assistance Two-Year Institutions	45,000	31,929	71%	10,500	23%	2,571	6%
2 Palmetto Fellows	17,831	15,691	88%	555	3%	1,584	9%
3 LIFE Scholarships	87,912	66,497	76%	14,536	17%	6,879	8%
4 HOPE Scholarships	7,145	4,386	61%	2,281	32%	477	7%
5 Tuition Grants	7,767	3,976	51%	3,544	40%	247	3%
6 Needs-Based Assistance	11,246	5,749	51%	4,670	42%	827	7%
	<u>176,900</u>	<u>128,228</u>	<u>72%</u>	<u>36,087</u>	<u>20%</u>	<u>12,585</u>	<u>7%</u>
7 Endowed Chairs	30,000	22,743	76%	4,983	17%	2,274	8%
8 Technology-Public 2yr and 4yr	12,000	7,794	65%	3,339	28%	867	7%
9 Allied Health Initiative	12,150	7,439	61%	3,935	32%	777	6%
10 Higher Ed. Excellence Enhancement	4,700	0	0%	4,700	100%	0	0%
11 South Carolina State University	2,500	92	4%	2,384	95%	24	1%
Total Higher Ed	<u>238,250</u>	<u>166,296</u>	<u>70%</u>	<u>55,427</u>	<u>23%</u>	<u>16,526</u>	<u>7%</u>
K-12							
9 Teacher Specialists	11,000	2,454	22%	8,039	73%	507	5%
10 K-5 Enhancement program	46,500	24,705	53%	18,502	40%	3,293	7%
11 Grades 6-8 Enhancement Program	2,000	984	49%	927	46%	89	4%
	<u>59,500</u>	<u>28,143</u>	<u>47%</u>	<u>27,468</u>	<u>46%</u>	<u>3,889</u>	<u>7%</u>
Other							
12 Aid to County Libraries	5,453	3,584	66%	1,589	29%	280	5%
13 Arts Partnership Greater Spartanburg	500	336	67%	131	26%	33	7%
	<u>5,953</u>	<u>3,920</u>	<u>66%</u>	<u>1,720</u>	<u>29%</u>	<u>313</u>	<u>5%</u>
Allocable total	<u>303,703</u>	<u>198,359</u>	<u>65%</u>	<u>84,616</u>	<u>28%</u>	<u>20,728</u>	<u>7%</u>
Unallocable							
National Guard Tuition Repayment Program	1,700						
Total appropriations FY2006-2007	<u>305,403</u>						

Estimates of Distributional Benefit

We were able to make distributional estimates of over 99 % of the \$305.4 million appropriated in the FY2006-2007 Appropriations Act for Lottery Expenditures.⁶ We estimate that 28 % of those appropriated dollars (\$84.6 million) benefited African-Americans. Another 7 % (\$20.7 million) benefited others who were not white. Sixty-five percent of the benefit (\$198.4 million) went to white citizens who make up 58 % of the under-25 population⁷



We did not allocate \$1.7 million appropriated for the National Guard Tuition Repayment Program because no data was available on recipients.

The estimates by program are given in the table on the previous page. Explanations of the data sources and methods of allocation, keyed to the number in the far left column are found at the end of this report.

HIGHER EDUCATION PROGRAMS

Scholarships and Tuition Assistance

The majority of lottery-related appropriations in the FY2006-2007 go to a collection of scholarship, tuition assistance and need-based grant programs to fund students in higher education institutions.

Those programs operated by the Commission on Higher Education, taken together, overwhelmingly favor white students. White students receive the benefit of 72 % (\$128.2 million) of those dollars, while black students receive only 20 % (\$36.1 million). The most elite, the merit-based Palmetto Fellows program provided 88 % of its awards (\$15.7 million) to white students and only 3 % (\$0.6 million) to black students. Other students of color received 9 % (\$1.6 million).

White students received 76 % (\$66.5 million) of LIFE Scholarships compared to the 17 % (\$14.5 million) for black students and 8 % (\$6.9 million) for other students.

Black students receive a larger—but still disproportionately small—share of Tuition Assistance at two-year institutions with 23 % (\$10.5 million), compared to the 71 % (\$31.9 million) that went to white students.

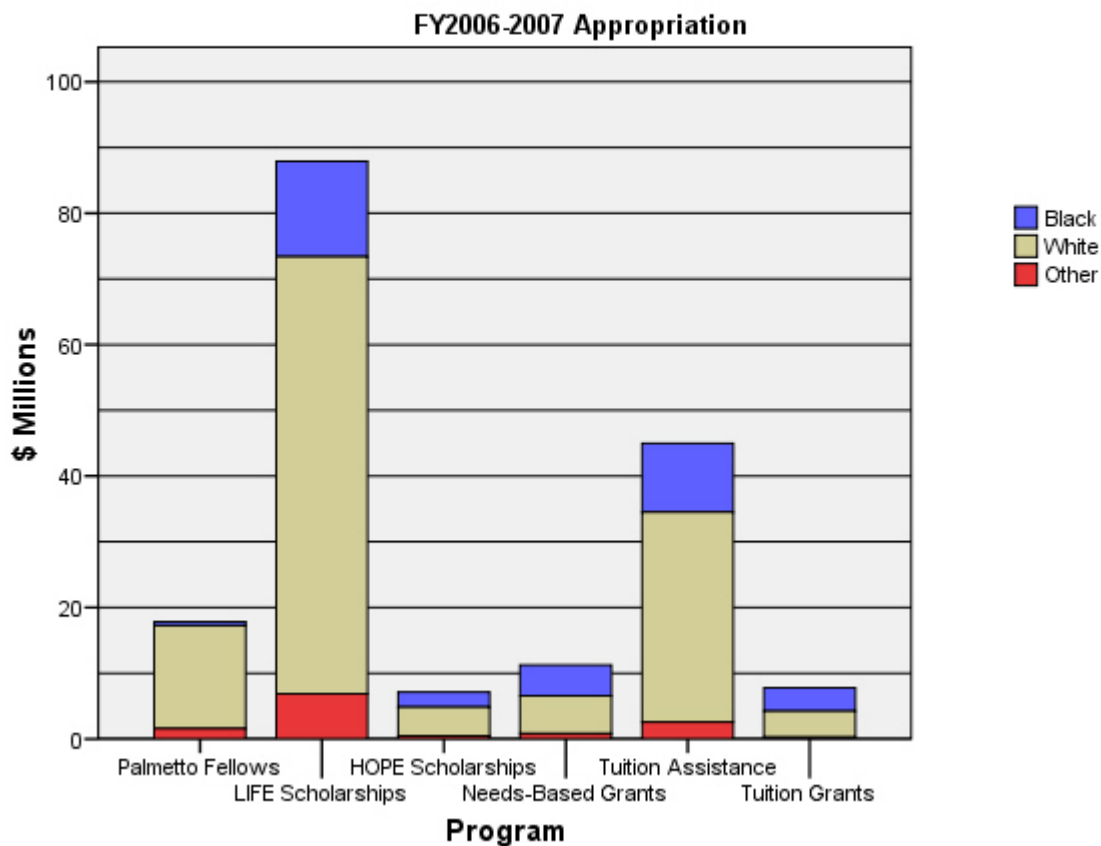
⁶ See http://www.scstatehouse.net/sess116_2005-2006/appropriations2006/tap1b.htm#s1aa.

⁷ U.S. Bureau of the Census, 2005 American Community Survey, Table S0201. Selected Population Profile in the United States, Population Group: White alone, not Hispanic or Latino.

Only with one-year HOPE Scholarships, which function as a second-prize to students ineligible for Palmetto Fellow or LIFE scholarships for their first year, and the need-based programs (Needs-Based Assistance and Tuition Grants) do African-American students approach or exceed their under-25 years-old proportion of the population with 32 % (\$2.3 million) of HOPE Scholarships, 42 % (\$4.7 million) of Needs-Based Grants and 40 % (\$3.5 million) of Tuition Grants.

For all lottery-funded higher education student assistance, white students received 72 % (\$128.2 million), while African-American students received only 20 % (36.1 million) and other students received 7 % (12.6 million). These figures for both black and other nonwhite students fall below their proportions in the public institution student population in South Carolina where 26 % of students are black and 8 % are other nonwhite ethnicities.

Lottery-Funded Higher Ed. Student Assistance



Endowed Chairs

Allocating \$30 million for Endowed Chairs at Clemson, USC and MUSC produced a significant challenge. Those funds are directed at disciplines which produce very few African-American researchers—4 % of doctorates in Computer and Information Sciences, Engineering, Biological and Biomedical Sciences and Physical Sciences in South Carolina in the past four years after excluding nonresident aliens.

However, we would not assume that black South Carolinians receive no benefit from an expansion of the knowledge economy. We therefore split the allocation to indirect and direct benefit. The indirect method assumes that every South Carolinian benefits equally from these Endowed Chairs and allocates benefit based upon population proportions.

The direct method uses doctorates granted in the 4 years beginning 2002-2003 in as a proxy for the scientific community in South Carolina. Non-resident aliens were excluded because their race/ethnicity is unspecified and they comprised 47 % of doctoral degrees in those disciplines and years.

Although this allocation probably over counts the benefits that South Carolina's African-American community will receive from these chairs, we allocated 17 % of the benefit there. White citizens receive 76 % of the benefit and other groups 8 %.

Other Higher Education

Two appropriations are explicitly aimed at Historically Black Colleges and Universities (HBCUs) and have been allocated principally to African-American benefit. Those are a \$2 million appropriation directly to South Carolina State University (95 % black benefit) and \$4.7 million for the Higher Education Excellence Enhancement Program (100 % black benefit).

We allocated \$12.2 million in funds for the Allied Health Initiative, intended to increase the number of health care workers educated through our tech system, based on the proportion of students in the technical school system. That produced 32 % of the benefit for African-Americans (\$3.9 million).

Twelve million for technology grants to public two year and four year institutions produced 28 % benefit for black students based on enrollment figures in those institutions.

Higher Education Conclusions

“Merit” scholarships funded by the lottery go very disproportionately to white students in South Carolina. Proposals to enhance awards for students in science, mathematics and engineering will exacerbate this for African-American students who received just 18 % of the bachelor degrees awarded in those fields in South Carolina in FY2005-2006. African-American students received 20.5 % of all bachelor degrees at state institutions in that period.

To increase benefit to African-American students in higher education institutions—and their parents who disproportionately fund these scholarships through their lottery purchases, the General Assembly should refocus appropriations to need-based grants and assistance.

Proposals to fund one or more endowed chairs at South Carolina State University collide with the reality that that institution does not offer graduate degrees in the fields currently funded by lottery dollars. We would suggest, however, that South Carolina has a critical need to ensure that her African-American youth fully participate in the knowledge economy which these endowed chairs are intended to grow in this state. South Carolina should fund a special emphasis on ensuring that young black South Carolina receives the support it needs to enter into and succeed in math and the sciences. Creating a special center, with endowed professorships, on math and science education at SCSU would further building a knowledge economy and making sure that knowledge economy benefits all South Carolinians. Otherwise, the economic disparities which linger from our sad history of *de facto* and *de jure* discrimination will only get worse.

LOTTERY FUNDED K-12 PROGRAMS

The lottery funds three programs aimed at K-12 students. Those are Teacher Specialists, the K-5 Enhancement Program and the Grades 6-8 Enhancement Program.

Teacher Specialists: “Schools rated below average or unsatisfactory on the South Carolina School Report Card may request teacher specialists to serve across grade levels in elementary schools (K–5) and in the core content areas in middle and high schools.” *Teacher Specialists / Overview* at <http://ed.sc.gov/agency/offices/sq/ci/tsos/>. We found, however, that six school districts (Anderson 1, Dorchester 2, Lexington 5, Richland 2, Spartanburg 5 and York 2) received funds for Teacher specialists in FY 2005-2006 but had no schools meeting those criteria.

Still we found that 73 % (8.0 million) of the appropriation for Teacher Specialists benefited black students.

K-5 Enhancement Program is “a schoolwide grant program to enhance the teaching of the grade specific standards adopted by the State Board of Education and to increase the academic performance of students in grades K-5 in the core academic areas of reading, mathematics, social studies, and science.” *SC Code of Laws §59-1-125*

As implemented by the Department of Education, each district receives \$50,000 plus \$105 per student. Schools ranked Unsatisfactory on Report cards automatically receive \$2,000 from the district allocation. Additional funds are added for formative testing and social studies. Schools are eligible to apply for coaches.

We estimate that 40 % of the benefit of the \$46.5 million appropriated in FY2006-2007 will go the benefit black students.

Grades 6-8 Enhancement Program functions much like the K-5 Enhancement program. It is funded at a much lower level—\$2 million in FY2006-2007. We estimate that 46 % (.9 million) of the benefit goes to African-America students.

K-12 Conclusions

Black students receive 46 % (27.5 million) of the benefit of lottery-funded K-12 programs. However, those programs represent only \$59.5 million of the \$305.4 million appropriated from lottery funds—20 % of the total.

The more dollars invested in K-12 education, the higher the share of benefit goes to the African-American citizens who disproportionately fund the lottery. Targeting that assistance to troubled schools—those with Unsatisfactory and Below-Average ratings on their Report Cards, further increases the share of benefit going to African-American students.

OTHER PROGRAMS

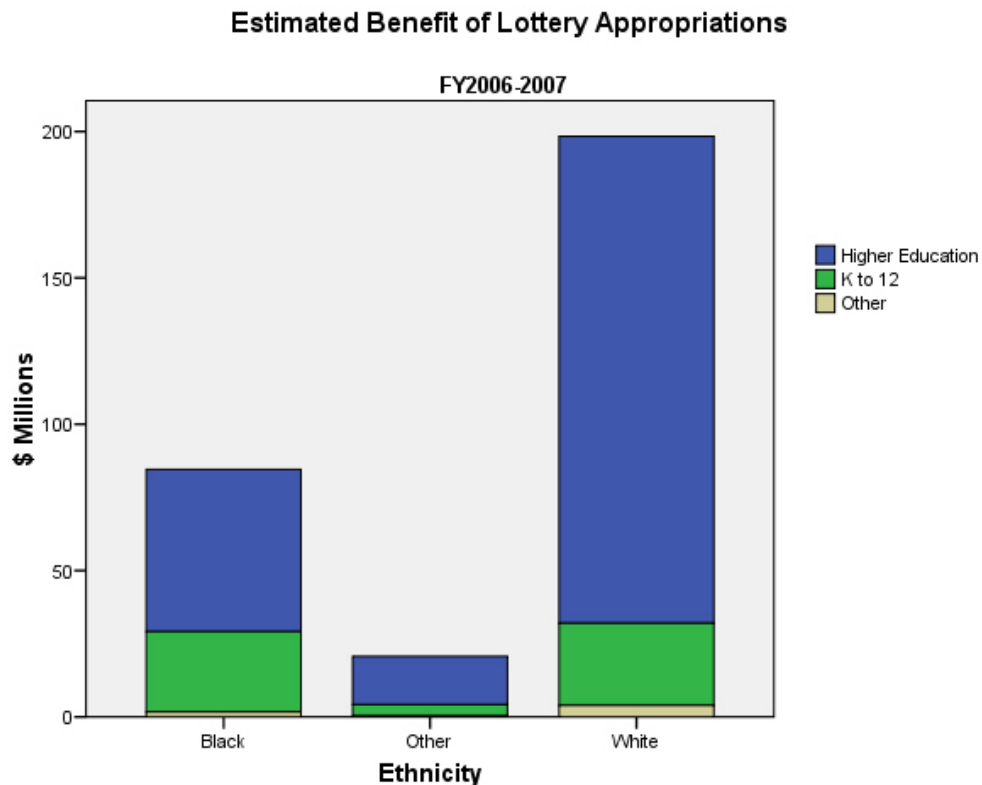
The General Assembly appropriated \$6 million from carry forward moneys to two other programs. One half million was appropriated to the Arts Partnership of Greater Spartanburg, Inc. for educational programming in the Science Center and History Museum. We estimate that 26 % of the funds will benefit black students in Spartanburg County.

An additional \$5.5 million was appropriated for Aid to County Libraries. We allocated that benefit proportionately to population—29 % black benefit.

Conclusions

The South Carolina Education Lottery is disproportionately funded by our state’s black citizens—especially lower-income black citizens. Yet, their return on lottery-funded programs for their children is significantly smaller than that of their more affluent white neighbors.

The policy choices of the General Assembly drive those outcomes. Focusing on higher education (\$238 million) rather than K-12 (\$60 million) moves funds to systems in which young black South Carolinians participate at lower levels than do young white South Carolinians.



Having made that choice, the General Assembly has directed the largest portion of those dollars to merit-based scholarships and endowed professorships which overwhelmingly benefit white recipients. Those choices effectively mean that poorer black citizens are putting up the money to educate the children of the white middle class.

If we apply our estimate that 55 % of revenues from active players are from African-American players to all lottery revenues, then a proportionate share of benefit would be \$168 million. Instead, the General Assembly has made choices which in FY2006-2007 produced only \$85 million in benefit to African-American families. That is a transfer of \$83 million from African-American families to white and other minority families—\$73 million to white families.

Rebalancing the system requires a greater emphasis on K-12 education and, within higher education funding, needs-based awards rather than merit-based awards.

This *Policy Perspective* was written by John C. Ruoff, Ph.D., Research Director of South Carolina Fair Share. Dr. Ruoff has testified numerous times as a statistician and demographer on racial disparities in socio-economic conditions in state and federal courts.

Sources of Data and Methods of Allocation
Keyed to the Table on Page 2

1. Tuition Assistance Two-Year Institutions. SC Comm. on Higher Education, Fall 2005 Lottery Tuition Assistance Recipients by Institution, Race and Gender, http://www.che.sc.gov/StudentServices/LTAP/Fall2005_LTA_Race_Gen.xls. SC Comm. On Higher Education, Scholarship Disbursements Fall 2005 (Feb. 2, 2006), http://www.che.sc.gov/Finance/CHEMIS/Fall2005/Scholarship/Fall_2005_Scholarship_Data.xls.

For the higher education scholarship and assistance programs, Fall 2005 disbursements for each institution were allocated by race or ethnic group based on the proportion of scholarship recipients in each group. This method assumes no racial/ethnic differentials in level of aid.
2. Palmetto Fellows. SC Comm. on Higher Education, Fall 2005 Palmetto Fellow Recipients by Institution, Race and Gender, http://www.che.sc.gov/StudentServices/PalmettoFellows/files/Fall2005_PF_Race_Gen.xls. SC Comm. On Higher Education, Scholarship Disbursements Fall 2005 (Feb. 2, 2006), http://www.che.sc.gov/Finance/CHEMIS/Fall2005/Scholarship/Fall_2005_Scholarship_Data.xls.
3. LIFE Scholarships. SC Comm. on Higher Education, Fall 2005 LIFE Recipients by Institution, Race and Gender, http://www.che.sc.gov/StudentServices/LIFE/Files/Fall2005_LIFE_Race_Gen.xls. SC Comm. On Higher Education, Scholarship Disbursements Fall 2005 (Feb. 2, 2006), http://www.che.sc.gov/Finance/CHEMIS/Fall2005/Scholarship/Fall_2005_Scholarship_Data.xls.
4. HOPE Scholarships. SC Comm. on Higher Education, Fall 2005 HOPE Recipients by Institution, Race and Gender, http://www.che.sc.gov/StudentServices/HOPE/Files/Fall2005_HOPE_Race_Gen.xls. SC Comm. On Higher Education, Scholarship Disbursements Fall 2005 (Feb. 2, 2006), http://www.che.sc.gov/Finance/CHEMIS/Fall2005/Scholarship/Fall_2005_Scholarship_Data.xls.
5. Tuition Grants. S.C. Tuition Grants Commission, *Annual Report 2003-2004*, Appendix C at http://www.sctuitiongrants.com/public_forms/2003-2004_ANNUAL_REPORT.pdf. Appropriation was allocated based on racial/ethnic classification of grantees, assuming no racial/ethnic differentials in level of aid.
6. Need-Based Recipients, SC Comm. on Higher Education, Fall 2005 Need-Based Recipients by Institution, Race and Gender, http://www.che.sc.gov/StudentServices/NeedBased/files/Fall2005_NB_Race_Gen.xls. SC Comm. On Higher Education, Scholarship Disbursements Fall 2005 (Feb. 2, 2006), http://www.che.sc.gov/Finance/CHEMIS/Fall2005/Scholarship/Fall_2005_Scholarship_Data.xls.
7. Endowed Chairs. Endowed chairs are allocated by the average of two measures, one for direct benefit and the other for indirect benefit.

The indirect method assumes that every South Carolinian benefits equally from these Endowed chairs and allocates benefit based upon the proportion of the population that is “Black or African American alone or in combination with one or more other races” or “White alone, not Hispanic or Latino” in U.S. Bureau of the Census, 2005 American Community Survey, Table S0201. Selected Population Profile in the United States at http://factfinder.census.gov/servlet/IPCharIterationServlet?_ts=186581943840.

The direct method uses doctorates granted in the 4 years beginning 2002-2003 in Computer and Information Sciences, Engineering, Biological and Biomedical Sciences and Physical Sciences as a proxy for the scientific community in South Carolina. Non-resident aliens were excluded because their race/ethnicity is unspecified and they comprised 46.8 % of doctoral degrees in those disciplines and years. SC Comm. on Higher Education, Total Degrees Awarded by Race, Gender & Discipline, South Carolina Public & Private Colleges and Universities, Doctoral Degrees, 2002-2006 at http://www.che.sc.gov/New_Web/Rep&Pubs/Completions.htm.

8. Technology—Public Two-Year and Four-Year. SC Comm. on Higher Education, Head Count Enrollments—By Race and Student Levels. All Students. Fall 2005 (January 23, 2006) <http://www.che.sc.gov/Finance/CHEMIS/Fall2005/Enrollment/Publics/EnrRaceGenStuLevAll.pdf>. Allocations were made separately for the non-research public four-year institutions and the public two-year and technical colleges as specified at Section 59-150-355 (Education lottery appropriations and uses) of the S.C. Code of Laws of 1976, as Amended, based on the racial/ethnic proportions of all students in the institutional type.
9. Allied Health Initiative. Allied Health Initiative funds were allocated based upon racial/ethnic composition of students in the technical colleges. SC Comm. on Higher Education, Head Count Enrollments—By Race and Student Levels. All Students. Fall 2005 (January 23, 2006) <http://www.che.sc.gov/Finance/CHEMIS/Fall2005/Enrollment/Publics/EnrRaceGenStuLevAll.pdf>.
10. Higher Education Excellence Enhancement. These funds are aimed at the private Historically Black Colleges and Universities. Those four institutions (Allen University, Benedict College, Morris College and Voorhees College) have almost exclusively African-American student bodies. All funds were allocated to black benefit. Demographic data on those institutions is available at http://www.che.sc.gov/New_Web/Rep&Pubs/Enrollment/2005-06.htm.
11. South Carolina State University. These funds were allocated by the racial/ethnic proportion of all students at South Carolina State University. SC Comm. on Higher Education, Head Count Enrollments—By Race and Student Levels. All Students. Fall 2005 (January 23, 2006) <http://www.che.sc.gov/Finance/CHEMIS/Fall2005/Enrollment/Publics/EnrRaceGenStuLevAll.pdf>.
12. Teacher Specialists. We identified school districts receiving state funds and the payments for Teacher Specialists in FY 2005-2006 from SC Dept. of Education Office of Finance, Report of Payments (June 9, 2006) at <http://ed.sc.gov/agency/offices/finance/monthlypayments/EIAJUN06.txt>.

We identified the racial/ethnic composition of each school's students from three reports. SC Dept. of Education, 135-Day Average Daily Membership reports for 2004-2005 for Elementary, Secondary Schools and Combined Elementary and Secondary Schools at <http://ed.sc.gov/agency/offices/research/PupilCountReport.html>.

We identified each school which had an Absolute Rating of Below-Average or Unacceptable on 2005 Report Cards for Elementary School, Middle Schools, High Schools and Primary Schools in 2005 Ratings and Indices at <http://ed.sc.gov/topics/researchandstats/schoolreportcard/2005/data/>.

The racial/ethnic composition of those schools underperforming schools was calculated per school district and the district's FY2005-2006 Teacher Specialist payments allocated based on that district

composition. Although the program description at <http://ed.sc.gov/agency/offices/sq/ci/tsos/> specifies that Teacher Specialists will be funded at schools with Unsatisfactory or Below-Average ratings, six school districts (Anderson 1, Dorchester 2, Lexington 5, Richland 2, Spartanburg 5 and York 2) received funds but had no schools meeting those criteria. In those districts, we used the district demographic profile. The sums for all districts receiving Teacher Specialist payments were summed by racial/ethnic groups to form the percentage basis for allocating the appropriated amount.

13. K-5 Enhancement Program

The K-5 Enhancement Program allocates funds to each school based on the following:

“The allocation are forwarded to the districts using the following formula: \$105 per student plus \$50,000. Then, we add funds for formative testing and social studies. All schools are also eligible to apply for coaches to work with their schools. On top of this, an additional \$2000 is forwarded to each unsatisfactory school (by way of the district allocation).” Marc Drews, SC Dept. of Education, to John Ruoff, e-mail (January 16, 2007).

To allocate K-5 funds, after subtracting out the \$2,000 allocation for unsatisfactory schools, we allocated the \$50,000 to each school on a per student basis based upon the 2004-2005 pupil counts at SC Dept. of Education, 135-Day Average Daily Membership reports for 2004-2005 for Elementary, Secondary Schools and Combined Elementary and Secondary Schools at <http://ed.sc.gov/agency/offices/research/PupilCountReport.html>. Unsatisfactory schools as identified in 2006 Report Cards at <http://ed.sc.gov/topics/researchandstats/schoolreportcard/2006/data/> were credited with the \$2,000 allocation. The results of those calculations produced shares for the three ethnic/racial groupings which were applied to the FY2006-2007 appropriation.

14. Grades 6-8 Enhancement Program

The Department of Education informs us: “The allocation for the 6-8 is pretty similar, but naturally on a smaller scale; however, the \$2,000 for the schools identified as unsatisfactory is still in play.” Marc Drews, SC Dept. of Education, to John Ruoff, e-mail (January 16, 2007). To allocate the Grades 6-8 program, we scaled the K-5 program, producing \$10,000 per district (before the \$2,000 per Unsatisfactory school) and \$4.52 per student. The results of those calculations produced shares for the three ethnic/racial groupings which were applied to the FY2006-2007 appropriation. We used the same data sources as outlined in #13.

15. Aid to County Libraries. Aid to County Libraries funds were allocated by South Carolina’s 2005 population composition. U.S. Bureau of the Census, 2005 American Community Survey, Table S0201. Selected Population Profile in the United States at http://factfinder.census.gov/servlet/IPCharIterationServlet?_ts=186581943840.

16. Arts Partnership Greater Spartanburg. An examination of programs for children at the Spartanburg Science Center and History Museum suggests that they cover all ages. Therefore, we allocated based upon Spartanburg County’s under-18 population in the 2000 Census taken from Caliper Corporation’s ccentyt.cdf file distributed with it’s Maptitude for Redistricting GIS product.

17. National Guard Tuition Repayment Program. We had no sources to allocate this appropriation.

SOUTH CAROLINA FAIR SHARE POLICY PERSPECTIVES

Our intention with *Policy Perspectives* is to explore more fully than the *Legislative Update* format allows important issues facing everyday South Carolinians. We hope to provide a better explanation of the roots of problems and creative approaches to solving them.

South Carolina Fair Share's interests and concerns are broad. This issue's subject is asset development and wealth creation. Future Perspectives will cover the variety of consumer and family issues that occupy our advocacy work.

We look to our community to assist us in preparing *Policy Perspectives*. We invite other organizations and persons working to better South Carolina to join us in producing future *Policy Perspectives*. If you have an issue that you think should be a subject of a *Policy Perspective*, please give us call.



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