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If it feels like the Great Recession didn't really end during the summer of 2009, the latest reports on income in the U.S. put some hard numbers on the reason why.

More than three years after the recession ended, most households are earning less than they did before it began. In fact, most households had less inflation-adjusted income last year than before the 1990-1991 recession.

out how to afford college for her one child is among her top financial concerns.

According to the Census Bureau reports, the nationwide median household income in 2012 was $51,017. That's $5,610 less than before the recent recession, adjusted for inflation, and slightly less than in 1989.

In South Carolina, the median income — the point where half of households have more income and half have less — was $43,107 last year.

"In my 48 years I've never seen so many people struggling with the economy," said Marisa Botzis, a police officer's wife in Mount Pleasant. "I feel like people are just in a frozen mode because of fear, and they don't know what's going on."

Inflation has been low in recent years, but many of those who have jobs aren't seeing their wages increase, which means their pay is worth less every year as prices rise. Household income has also flattened because of underemployment and unemployment.

West Ashley resident Neil Holtzhausen, 48, was in the residential construction business prior to the recession, and business was good. In fact, he and his wife and children left the states for more than a year to sail and travel around the world, and they found a much different economy when they returned.

"We obviously found housing cheaper," Holtzhausen said. "Health care costs were much higher."

His wife, an occupational therapist, easily found work, while Holtzhausen got into the vending machine business.

"I think a lot of my friends are underemployed, and I think I am as well," he said.

It's been an uneven economic recovery, according to the Census Bureau reports and

To be in the bottom 40 percent of households, it takes less income today, as those households collectively have a smaller share of all household income.

The value of homes, which are often the most valuable investment of less affluent households, has only begun to recover. Many households were forced into foreclosure or bankruptcy when their homes became worth less than what they owed and they couldn't make the payments due to unemployment or other reasons.

The resulting income disparity has raised concerns that consumer spending won't be able to push the economy forward, because most consumers don't have more money to spend. Retailers including Walmart offered cautious revenue forecasts for just that reason.

Joseph Black, of Avondale, said it does seem like no one is getting ahead these days, but he is optimistic. Black, 28, was a contractor building multi-million dollar homes on Hilton Head during the housing boom, and today he's a student studying computer science at College of Charleston.

"I feel like we are on the cusp of making (economic) advances," Black said.

He said he's already getting job offers.

Citadel economics professor Donald Sparks said we now live in a world that demands higher skills in order to compete. Black's job offers seem to illustrate Sparks' point.

"Since World War II South Carolina has been known as the low wage, low skill, low tax and anti-union state," said Sparks.

"In the 70s and 80s, a worker with high school and maybe a year or two of tech school could support a family at a strong middle class level," he said. "We now need higher skills than ever before to compete, and investment in public infrastructure for

"I'm a chef, so I've be able to increase my income by changing jobs," he said. "There are different realities."

Lower wage states such as South Carolina have been particularly hard hit by the decline in inflation-adjusted wages.

In the Palmetto State, median household income plunged by 10.9 percent from 2000 through 2012. Only eight states saw a larger decline in household incomes, according to the Census Bureau, mostly in the deep South and upper Midwest.

U.S. Rep. Mark Sanford, R-1st District, was South Carolina's governor during most of those dozen years, and he said it's no surprise South Carolina would see larger wage declines than most states.

"Our per capita income is about 80 percent of the U.S. average, so if you look at lower income workers being disproportionately affected by the economy, that would make sense," Sanford said Wednesday.

Sanford said that prior to the 2007 recession, the state was suffering from a decline in traditional manufacturing jobs, such as in the textile industry, and from a decline in national defense spending.

During and after the recession, the housing and retirement industries were hit hard, causing job losses throughout the construction industry. Sanford said the state has been working to diversify the economy and attract higher-skill jobs.

Back in the Charleston area, Botzis, the police officer's wife from Mount Pleasant, said there's just too much uncertainty and stress about the economy, health care, housing and other issues that are key to family incomes.

She said she's watched rising health care costs ruin the retirement plans of older people she knows, and believes retiring will not be an option for many people.

“These days it seems like you just have to keep healthy and work until they throw dirt

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