



OVERLOOKED AND UNDERCOUNTED STRUGGLING TO MAKE ENDS MEET IN MISSISSIPPI



MISSISSIPPI ECONOMIC POLICY CENTER

The Mississippi Economic Policy Center (MEPC) engages in rigorous, accessible and timely analysis to inform the policy debate on issues that affect the economic and social well being of working families and low-wealth Mississippians. An independent, nonpartisan initiative, MEPC is managed by the Enterprise Corporation of the Delta (ECD), a regional financial institution and community development intermediary dedicated to strengthening communities, building assets and improving lives in economically distressed areas in the Mid South.

MEPC and this project receive crucial support from the following foundations: Annie E. Casey Foundation, Charles Stewart Mott Foundation, Ford Foundation, Joyce Foundation, Open Society Institute and the W.K. Kellogg Foundation.

Additional sponsorship for the project comes from the Women's Fund of Mississippi and the William Winter Institute for Racial Reconciliation at the University of Mississippi.

For further information on Mississippi Economic Policy Center, go to www.mepconline.org/ or call (601) 944-1100.



INSIGHT CENTER FOR COMMUNITY ECONOMIC DEVELOPMENT

Founded in 1969, the Insight Center for Community Economic Development (Insight Center) is a national research, consulting, and legal nonprofit organization dedicated to building economic health and opportunity in low-income communities. The Insight Center utilizes a wide array of community economic development strategies including: advancing industry-focused workforce development, building individual and community assets, and strengthening the early care and education industry. The Insight Center was one of four organizations that launched the Family Economic Self-Sufficiency Project and one of five organizations that launched the Elder Economic Security Initiative™, innovative, nation-wide efforts to gain support for proven strategies to help low-income families and retired elders reach economic security. The Insight Center leads these efforts in California, which are based on the California Family Economic Self-Sufficiency Standard and California Elder Economic Security Standard™ Index data. The national effort is organized in partnership with Washington, D.C.-based Wider Opportunities for Women (WOW).

With generous support from the W.K. Kellogg Foundation, this report was produced as part of the Mississippi Family Economic Security project to help organizations in Mississippi develop, maintain, and engage a statewide coalition of diverse stakeholder around family economic self-sufficiency and security.

For more information about the Insight Center's programs, visit www.insightccd.org or call (510) 251-2600.



WOMEN'S FUND OF MISSISSIPPI

The Women's Fund of Mississippi is dedicated to improving the lives of women and girls and promoting long-term social change through fundraising, strategic grantmaking, and advocacy.

WILLIAM WINTER INSTITUTE

The William Winter Institute for Racial Reconciliation fosters reconciliation and civic renewal wherever people suffer as a result of racial discrimination or alienation, and promotes scholarly research, study and teaching on race and the impact of race and racism.

OVERLOOKED AND UNDERCOUNTED STRUGGLING TO MAKE ENDS MEET IN MISSISSIPPI

By Diana M. Pearce, PhD • December 2009

DIRECTOR, CENTER FOR WOMEN'S WELFARE
UNIVERSITY OF WASHINGTON SCHOOL OF SOCIAL WORK

PREPARED FOR



Prepared with Bu Huang, Ph.D. (statistical analysis), Michelle Desmond,
Liesl Eckert, Sarah Lowry, and Lisa Manzer, at the University of
Washington, School of Social Work, Center for Women's Welfare.

Overlooked and Undercounted: Struggling to Make Ends Meet in Mississippi

©2009 Diana Pearce and the Mississippi Economic Policy Center

Preface

The Self-Sufficiency Standard used in this report was developed by Dr. Diana Pearce, who was at that time Director of the Women and Poverty Project at Wider Opportunities for Women (WOW). The Ford Foundation provided funding for its original development.

We wish to thank the Mississippi Economic Policy Center, which assisted in the development of this report and its release, especially Rebecca Dixon.

Finally, we would like to acknowledge the contribution to the development of the first “Overlooked and Undercounted” report of Rachel Cassidy, demographer, as well as the editorial contributions of Maureen Golga and Aimee Durfee.

The conclusion and opinions contained within this report do not necessarily reflect the opinion of those listed above or the Mississippi Economic Policy Center. Nonetheless, any mistakes are the author’s responsibility.

Table of Contents

I. Introduction	•	1
II. The Self-Sufficiency Standard	•	1
III. Sample and Methodology	•	3
IV. Detailed Findings	•	4
A. The Geographic Distribution Of Income Adequacy	•	5
B. Race/Ethnicity and Citizenship	•	6
C. Gender and Family Composition	•	6
D. Education	•	11
E. Employment and Work Patterns	•	13
V. A Profile of Families with Inadequate Income	•	23
VI. Conclusion	•	25
VII. Findings and Their Implications for Mississippi	•	25
Appendix A: Methodology and Assumptions	•	28
Appendix B: Data Tables	•	30
Endnotes	•	51
About the Author	•	53

I. Introduction

With living costs rising faster than incomes, more and more of Mississippi's families are facing economic hardships as they struggle to cover basic needs such as food, shelter, health care, and child care. Yet even as an increasing number of families' budgets are stretched to the breaking point, the percentage of families officially designated as "poor" by the federal government has remained more or less constant in the first decade of the twenty-first century, with 17% of Mississippi families and nearly 10% of U.S. families considered poor.¹ At the same time, because many federal and state programs provide support only to those with incomes below the official Federal Poverty Level (FPL), ***a large and diverse group of families experiencing economic distress are routinely overlooked and undercounted.***

This report reveals the "overlooked and undercounted" of Mississippi, describing which families are struggling to make ends meet. This analysis is based primarily on the Self-Sufficiency Standard, a realistic, geographically specific and family composition-specific measure of income adequacy, and thus a more accurate alternative to the federal poverty measure. Using data from the 2007 American Community Survey, household incomes are compared to the Self-Sufficiency Standard (as well as the Federal Poverty Level) across a wide range of household characteristics—geographic location, race/ethnicity, employment patterns, gender, and occupation. What emerges is a new picture of those in Mississippi who lack enough to meet their needs, including where they live and the characteristics of their households. With this information, our findings and conclusions can inform and guide the creation of economic and workforce policies in Mississippi that will enable the overlooked and undercounted to achieve economic self-sufficiency.

This report begins with a brief description of the Self-Sufficiency Standard and the methodology used in this report. The detailed findings section presents the role of various demographic characteristics such as race, gender, and family composition, followed by the role of education and employment factors on rates of income inadequacy. This report then presents a profile of Mississippi families below the Self-Sufficiency Standard. This report concludes with policy implications and recommendations based on this research.

II. The Self-Sufficiency Standard

Though innovative for its time, many researchers and policy analysts have concluded that the official poverty measure, developed over four decades ago by Mollie Orshansky, is methodologically dated and no longer an accurate measure of poverty. Beginning with studies such as Ruggles' *Drawing the Line* (1990)², and Renwick and Bergman's article proposing a "basic needs budget" (1993)³, many have commented on the official measure and/or offered alternatives. These discussions culminated in the early 1990s with a congressionally mandated comprehensive study by the National Academy of Sciences, which brought together hundreds of scientists, commissioned studies and papers, and compiled a set of recommendations. These studies and suggestions were summarized in the 1995 book, *Measuring Poverty: A New Approach*.⁴ Despite substantial consensus on a wide range of methodological issues and the need for new measures,

no changes have been made to the FPL in the decade since the report's release. Even the Census Bureau now characterizes the federal poverty measure as a "statistical yardstick rather than a complete description of what people and families need to live."⁵

In light of these critiques, the Self-Sufficiency Standard was developed to provide a more accurate, nuanced measure of income adequacy.⁶ While designed to address the major shortcomings of the FPL, the Self-Sufficiency Standard also reflects the realities faced by today's working parents, such as child care and taxes, which are not addressed in the federal poverty measure. Moreover, the Standard takes advantage of the greater accessibility, timeliness, and accuracy of current data and software, as compared to that available four decades ago.

- ***The Standard is based on all major budget items faced by working adults:*** housing, child care, food, health care, transportation, and taxes. In contrast, the FPL is based on only one item — a 1960s food budget. Additionally, while the Federal Poverty Level is updated for inflation there is no adjustment made for the fact that food, as a percent cost of the household budget, has decreased over the years. The Standard allows different costs to increase at different rates and does not assume that any one cost will always be a fixed percentage of the budget.
- ***The Standard reflects the changes in workforce participation by assuming that all adults work to support their families, and thus includes work-related expenses,*** such as transportation, taxes, and child care, for each adult. The FPL is based implicitly on a demographic model of a two-parent family with a stay-at-home wife.
- ***The Standard varies geographically*** and is calculated on an area-specific basis (usually by county), while the FPL is calculated the same regardless of where one lives in the continental United States.
- ***The Standard varies costs by the age of children.*** This factor is particularly important for child care costs, but also for food and health care costs, which vary by age. While the FPL takes into account the number of adults and children, there is no variation in cost based on the age of children.
- ***The Standard includes the net effect of taxes and tax credits,*** which not only provides a more accurate measurement of income adequacy, but also illuminates where tax policies may be effective.

Figure 1 shows the distribution of the 2009 Self-Sufficiency Standard for one adult and one preschooler throughout Mississippi. In Mississippi, the Self-Sufficiency Standard for a single adult with one

A map of Mississippi showing its 28 counties. The counties are shaded in three colors representing different ranges of median household income. The legend at the bottom left indicates the following ranges:

- Lightest shade: \$22,365 - \$24,676
- Medium shade: \$25,264 - \$29,358
- Dark shade: \$30,797 - \$35,382

The counties are labeled with their names. The counties in the highest income range (dark shade) are Madison, Rankin, and Jackson. The counties in the middle income range (medium shade) include Tunica, De Soto, Tate, Lafayette, Warren, Hinds, Simpson, Forrester, and Harrison. The remaining counties are in the lowest income range (lightest shade).

preschooler ranges from \$22,365 to \$35,382 annually depending on the county. Mississippi's metropolitan areas tend to have higher Self-Sufficiency Standards than non-metropolitan areas. The Pine Belt, Gulf Coast, and Central Mississippi metropolitan areas have the highest Self-Sufficiency Standards for this family type, ranging from \$30,797 to \$35,382 a year depending on the county. Counties with annual Self-Sufficiency Standards between \$25,264 and \$29,358 are in the second most expensive group in this comparison. This group includes counties

located in metropolitan areas in southeast Mississippi, counties in or near the Jackson metropolitan area, as well as several counties in the northwest corner of Mississippi near or in the Memphis metropolitan area. Most of the non-metropolitan counties in the state have Standards that range from \$22,365 to \$24,676 for one adult and one preschooler, encompassing most of the state geographically. (The 2009 Annual Self-Sufficiency Standards for eight different family types for all counties in Mississippi are shown in Appendix Table B-1.)

III. Sample and Methodology

This study uses data from the 2007 American Community Survey (ACS), an annual U.S. Census Bureau survey of social, housing, and economic characteristics of the population.

In the Census data, households are divided into family and non-family households. Family households have two or more persons residing together who are related by birth, marriage, or adoption; non-family households consist of a person living alone or with one or more non-relatives. The sample unit for the study is the household, not the individual or the family. The householder is the person in whose name the housing unit is owned or rented; when the housing unit is jointly owned or rented, the householder is whoever designates him or herself. Given the increasing variety of living arrangements, this study includes all persons residing in households, including not only the family, but also non-relatives such as unmarried partners, foster children, boarders and their income. In Mississippi, 76% of households are “family” households (that is, at least two persons are related) and 24% are non-family households. Most non-family households consist of a single individual (84%); the remaining 16% have two or more unrelated persons. Regardless of household composition, it is assumed that all members of the household share income and expenses.

To determine the income required to cover each family's basic needs, the Self-Sufficiency Standard is used. The Self-Sufficiency Standard assumes that all adult household members work and includes all their

work-related costs (e.g., transportation, taxes, child care) in the calculation of expenses. Therefore, to be consistent, the population sample in this report excludes those household members not expected to work—that is, those who report having a disability that prevents them from working and/or are elderly are excluded, as is their income, when determining household size, household composition, and total income. For example, a grandmother who is over 65 and living with her adult children is not counted towards the household size or composition; nor is her income (e.g., from Social Security benefits) counted as part of household income. Households that consist of only elderly and/or disabled adults are excluded altogether. Homeless individuals and families, as well as those who live in shelters or institutions, are also not included, as these groups are not included in the ACS household-based survey. This results in a total number of 743,859 households in Mississippi.

To cover all possible household combinations (of number of adults, number and ages of children) for each region in Mississippi, Self-Sufficiency Standards were calculated for additional family types beyond the basic 70 family types. To determine whether a household's income is above or below the Standard (the self-sufficiency income) the household's income is compared to the calculated Standard for the appropriate family composition and geographic location. Household income is also compared to the appropriate family size Federal Poverty Level in order to determine whether households are above or below the FPL. (See *Appendix A: Methodology and Assumptions* for more detailed information.)

KEY TERMS AND DEFINITIONS USED IN THIS REPORT

Household: The household is one or more persons residing together in a housing unit (apartment, house, mobile home, etc.). Households may consist of a family, unrelated individual(s), or both. The sample unit used in this study is the household.

Householder: The householder is the person in whose name the housing unit is rented or owned; when there are two or more owners/renters, then the householder is the person who designates himself/herself as the householder. When appropriate, the characteristics of the householder are reported (e.g. citizenship, educational attainment, and occupation). When a variable is reported based on that of the householder it may not reflect the entire household. For example, in a household with a non-citizen householder other members of the household may be citizens.

Non-Family Household: A household that consists of a person living alone or with one or more non-relatives.

Family Household: A household in which there are two or more persons (one of whom is the householder) residing together and who are related by birth, marriage, or adoption.

Single Father or Single Mother: For simplicity, a male maintaining a household with no spouse present but with children is referred to as a single father in the text. Likewise, a woman maintaining a household with no spouse present but with children is referred to as a single mother. Note that in a few cases the child may be a grandchild, niece/nephew, or unrelated child (such as a foster child).

Income Inadequacy: The term income inadequacy refers to an income that is too low to meet basic needs as measured by the Self-Sufficiency Standard. Other terms used interchangeably in this report that refer to inadequate income include: “below the Standard,” “lacking sufficient (or adequate) income,” and “income that is not sufficient (or adequate) to meet basic needs”.

IV. Detailed Findings

How many households in Mississippi lack adequate income? If the Federal Poverty Level (FPL) is used, about 18% of Mississippi households included in the analysis for this report are designated officially as poor (excluding elderly and disabled).⁹ Using the Self-Sufficiency Standard, 32%, or one in three households, lack sufficient income to meet their basic costs in Mississippi (see

Figure 2.



One in three Mississippi Households are below the Self-Sufficiency Standard.

Figure 2). This is almost double the proportion found to be poor using the FPL.

To contrast the picture of income inadequacy that emerges when the Standard is used as a benchmark versus when the FPL is used, data for both these measures is presented in this report. Each table divides Mississippi households into three groups based on their household income:

- Those households whose incomes are *below* both the FPL and the Standard (families below the FPL are always also *below* the Standard),¹⁰
- Those households whose incomes are *above* the FPL, but *below* the Standard; and

- Those households whose incomes are *above* the Standard, which is always above the FPL.

For convenience, the total percent of families below the Standard is highlighted in each table in the second to last column. Data tables are provided in both the text section and in Appendix B. Generally, tables in the text section provide the total population in a given subgroup and the percent of the population in a given subgroup who fall into each of the three groups described above. The corresponding Appendix tables appear in the same order as the tables in the text and provide the raw numbers for each group as well as percents and more detail. Additionally, Appendix B contains detailed tables for figures included in the text.

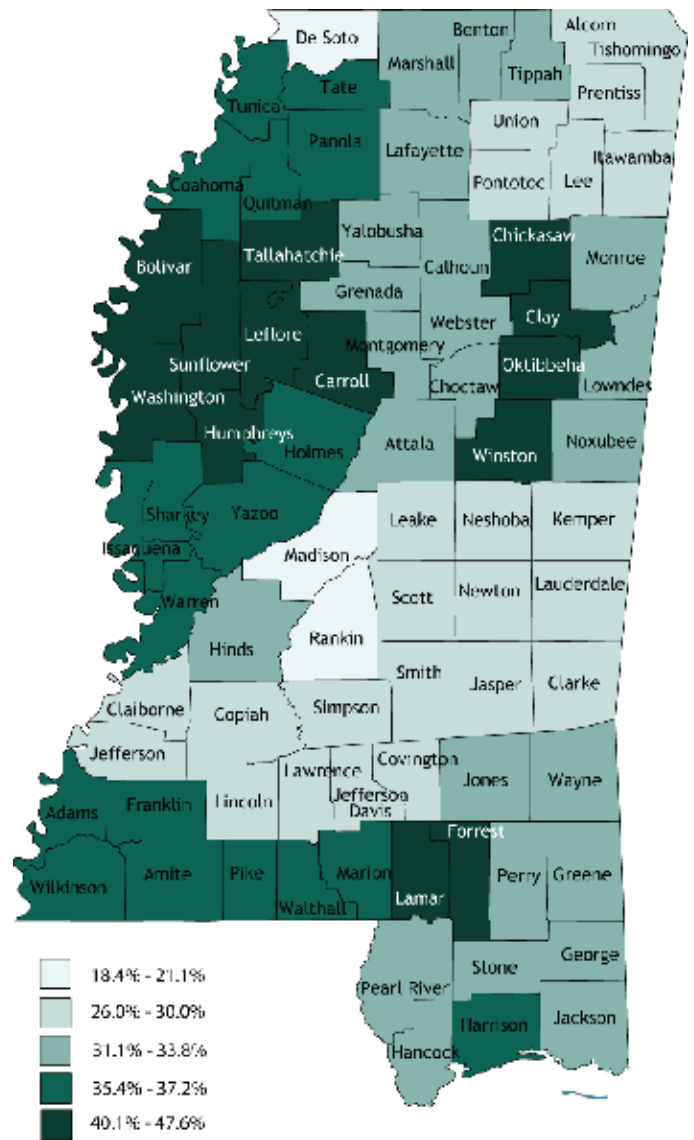
A. THE GEOGRAPHIC DISTRIBUTION OF INCOME ADEQUACY

Overall, as depicted in **Figure 3**, the proportion of households with insufficient income varies greatly by county, from a low of 18% to a high of 48% of households. The lowest household income inadequacy rates are DeSoto (18%), Madison (19%), and Rankin (21%) counties, all counties that are suburban in character.

The counties with the highest income inadequacy rates are in the Delta region of the state. In five Delta counties—Carroll, Humphreys, Leflore, Sunflower, and Tallahatchie—almost one-half of all households have inadequate income. In four counties in the Golden Triangle region (Chickasaw, Clay, Oktibbeha and Winston) plus Washington and Bolivar Counties in the Delta, over two-fifths of households lack adequate income to meet their basic needs. Moreover, in all of these eleven counties, more than two-thirds of households with incomes below the Standard are also below the FPL. This high level of very low income for those below the Standard reflects in part the lower cost of living (so the Standards are closer to the FPL level than elsewhere in the state) but most importantly, the deep poverty of a large proportion of households in these areas.

At the same time, in the two non-Delta counties, Forest and Lamar, where more than two-fifths of households are below the Standard, less than half of those below the Standard are also below the FPL. The next group of counties, where more than one-third (but less

Figure 3. Map of the Percent of Households Below the Self-Sufficiency Standard by County



.....

IN FIVE DELTA COUNTIES — CARROLL, HUMPHREYS, LEFLORE, SUNFLOWER, AND TALLAHATCHIE — ALMOST ONE-HALF OF ALL HOUSEHOLDS HAVE INADEQUATE INCOME.

.....

than 40%) of households have insufficient incomes, also have high rates of poverty: in all but one of these twenty-nine counties—which are found in the Delta, central Mississippi, and on the southern border with Louisiana—more than half, and often more than three-

fifths, of households with incomes below the Standard are also below the FPL. In fact, except for the three counties noted above with the lowest rates of income inadequacy, even with rates of insufficient income of under one-third, in most counties, half or more are also below the FPL. In sum, households with incomes insufficient to meet basic needs are found in large proportion in most places in Mississippi, with a large proportion of these households also falling below the FPL. At the same time, using the Standard helps differentiate the geographic areas with the greatest uncoun­ted and unmet needs.

B. RACE/ETHNICITY AND CITIZENSHIP

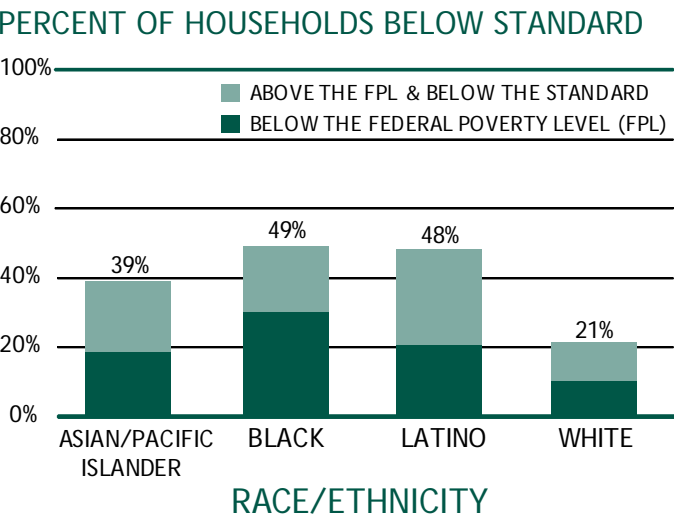
The Census Bureau asks individuals to indicate their race separately from their ethnicity. Thus, those who identify as Hispanic or Latino could be of any race.¹¹ For this study, we have combined these two characteristics into a single set of racial/ethnic categories. Hispanics/Latinos are grouped into one category (referred to as Latino), regardless of race, while all other categories are non-Latino, e.g., non- Latino Whites, non- Latino African Americans, and so forth. However, due to the small sample sizes for various racial/ethnic group households in Mississippi, the discussion of racial/ethnic groups in this report is limited to three racial/ethnic groups: 1) non-Latino Black or African American, 2) non-Latino White, and 3) Other race/ethnicities.

Race/Ethnicity. White households are the least likely group to experience inadequate income with 21% of White households in the state having incomes below the Standard, as seen in **Figure 4**.¹² African-American households have the highest percentage of insufficient income at 49%.

Consistent with other research such as Rank and Hirschl (2001),¹³ this study finds that while the majority of

.....
...THIS STUDY FINDS THAT WHILE THE
MAJORITY OF FAMILIES IN MISSISSIPPI
ARE WHITE, PEOPLE OF COLOR ARE
DISPROPORTIONATELY LIKELY TO HAVE
INADEQUATE INCOMES, PARTICULARLY AFRICAN
AMERICANS.
.....

Figure 4. Households Below the Self-Sufficiency Standard, by Race/Ethnicity: Mississippi 2007



families in Mississippi are White, people of color are disproportionately likely to have inadequate incomes, particularly African Americans. While African-American households constitute only about one-third of all Mississippi households, over half of all households (55%) in the state with incomes below the Standard are African American. On the other hand, White households are 61% of the population in Mississippi but constitute only 41% of households below the Standard.

Citizenship Status. As can be seen in **Table 1**, foreign-born householders have higher rates of income inadequacy than native-born householders do, 43% versus 32%.¹⁴ Further, of foreign-born householders, those that are not citizens are more likely to have inadequate income (48%) than naturalized citizens (38%).

C. GENDER AND FAMILY COMPOSITION

Gender. Households maintained by women are twice as likely to have income below the Standard as households with male householders (44% versus 22%; see **Table 2**).¹⁵ However, this comparison is not clear-cut, as the male and female householder categories in Table 2 each include very different types of households. For example, each category includes both married and single householders, both with and without children. Thus, the difference in income inadequacy for households with male compared to female householders may be associated with factors

Table 1. The Self-Sufficiency Standard and Federal Poverty Level by Citizenship Status and Ethnicity of Householder¹: Mississippi 2007

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD			ABOVE SELF-SUFFICIENCY STANDARD
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	Percent of Total
TOTAL HOUSEHOLDS	743,859	100.0%	17.6%	14.2%	31.8%	68.2%
CITIZENSHIP STATUS						
Native-born	727,465	97.8%	17.6%	13.9%	31.5%	68.5%
Foreign-born	16,394	2.2%	16.8%	26.2%	43.0%	57.0%
Naturalized citizen	6,869	0.9%	15.9%	20.5%	36.4%	63.6%
Not a citizen	9,525	1.3%	17.3%	30.4%	47.7%	52.3%

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

Source: U.S. Census Bureau, 2007 American Community Survey.

Table 2. The Self-Sufficiency Standard and Federal Poverty Level by Gender of Householder¹ and Household Type: Mississippi 2007

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD			ABOVE SELF-SUFFICIENCY STANDARD
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	Percent of Total
TOTAL HOUSEHOLDS	743,859	100.0%	17.6%	14.2%	31.8%	68.2%
GENDER OF HOUSEHOLDER						
Male	400,340	53.8%	9.6%	12.0%	21.6%	78.4%
Female	343,519	46.2%	26.8%	16.7%	43.6%	56.4%
HOUSEHOLD TYPE						
All family households ²	564,013	75.8%	16.7%	14.2%	30.9%	69.1%
Non-family ³ household	179,846	24.2%	20.1%	14.3%	34.5%	65.5%
Male householder	105,076	14.1%	16.8%	13.5%	30.3%	69.7%
Female householder	74,770	10.1%	24.8%	15.5%	40.3%	59.7%

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

² A family household is a household maintained by a family, defined as a group of two or more persons (one of whom is the householder) residing together and related by birth, marriage, or adoption; family households include any unrelated persons who reside in the household.

³ A non-family household is a person maintaining a household while living alone or with nonrelatives only.

Source: U.S. Census Bureau, 2007 American Community Survey.

other than gender alone, such as the higher likelihood of children being present in women-maintained households. This section examines the impact of *gender combined with household type* on income inadequacy. Later sections of this report will examine the interaction of gender with other factors such as education, employment patterns, wages and occupations that may help explain the gender difference in income inadequacy shown in Table 2.¹⁶

Since four-fifths of *non-family* households are one-person households (and by definition do not include related children), comparing the rate of income inadequacy by gender for *non-family* households shows in effect the “pure” impact of gender alone on income inadequacy rates. As Table 2 shows, among non-family households the rate of income inadequacy is 40% for female householders versus 30% for male householders, a

HOUSEHOLDS MAINTAINED BY WOMEN ARE TWICE AS LIKELY TO HAVE INCOME BELOW THE STANDARD AS HOUSEHOLDS WITH MALE HOUSEHOLDERS

smaller difference compared to the gender difference for all households (44% versus 22%, see above). *In other words while women householders living alone (or in a few cases, with non-relatives) do have higher rates of income inadequacy than male householders living alone (or with non-relatives), the difference is much less than for ALL female householders versus ALL male householders.*

Clearly, other factors contribute to the overall gender difference in income adequacy beyond gender.

Presence of Children. Since gender alone does not account for the notably higher rates of inadequate income among households maintained by women, perhaps the economic costs of children—such as the high cost of child care—has an impact on rates of income adequacy. First, let us confirm that the presence of children is indeed associated with higher rates of income inadequacy. The impact of the presence of children on rates of income inadequacy is shown in **Table 3**. The proportion of all

Mississippi households with inadequate income is 26% for those with no children, but increases to 32% for households with one child, and 34% of households with two children. The increase is more dramatic for families with three children, 53%, and for those with four or more children, 72%; however, these larger families account for a very small proportion, about seven percent and three percent, respectively, of all Mississippi households. Overall, households with children account for over half, 58%, of all households in Mississippi with incomes below the Standard.

Moreover, the relationship between the presence of children and inadequate income is even stronger if the children in the household are younger than schoolage. Because the presence of young children is associated with increased costs of basic needs, particularly full-time child care, but also housing, food, and health care, the cost of living and therefore the Standard is higher for families with children below schoolage. At the same time, the presence of young children may make it harder for the parent(s) to work full-time, and in general, families with young children have younger parents, with lesser earning power on average. Thus, it is not surprising that the proportion of households with inadequate income who have at least one child under the age of six is considerably higher than households with only schoolage

Table 3. The Self-Sufficiency Standard and Federal Poverty Level by Number of Children in Household and Age of Youngest Child: Mississippi 2007

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD			ABOVE SELF-SUFFICIENCY STANDARD
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	Percent of Total
TOTAL HOUSEHOLDS	743,859	100.0%	17.6%	14.2%	31.8%	68.2%
NUMBER OF CHILDREN IN HOUSEHOLD						
No children	386,755	52.0%	13.3%	12.2%	25.5%	74.5%
1 or more	357,104	48.0%	22.2%	16.3%	38.5%	61.5%
1	153,026	20.6%	16.8%	15.7%	32.4%	67.6%
2	130,166	17.5%	20.6%	13.6%	34.1%	65.9%
3	52,275	7.0%	30.9%	22.4%	53.3%	46.7%
4 or more	21,637	2.9%	49.2%	23.0%	72.2%	27.8%
AGE OF YOUNGEST CHILD						
Less than 6 yrs	161,815	21.8%	26.4%	21.0%	47.3%	52.7%
6 to 17 yrs	195,289	26.3%	18.7%	12.5%	31.2%	68.8%

Source: U.S. Census Bureau, 2007 American Community Survey.

Table 4. The Self-Sufficiency Standard and Federal Poverty Level by Household Type and Number of Children: Mississippi 2007

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD			ABOVE SELF-SUFFICIENCY STANDARD
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	Percent of Total
TOTAL HOUSEHOLDS	743,859	100.0%	17.6%	14.2%	31.8%	68.2%
HOUSEHOLD TYPE AND NUMBER OF CHILDREN						
MARRIED COUPLE	380,616	51.2%	7.3%	11.0%	18.3%	81.7%
No children	168,495	22.7%	5.3%	8.0%	13.4%	86.6%
1 or more	212,121	28.5%	8.9%	13.4%	22.3%	77.7%
1	86,749	11.7%	6.7%	11.3%	18.0%	82.0%
2	84,140	11.3%	8.2%	10.3%	18.4%	81.6%
3	30,246	4.1%	11.6%	21.2%	32.8%	67.2%
4 or more	10,986	1.5%	24.1%	32.6%	56.7%	43.3%
MALE HOUSEHOLDER ¹ , NO SPOUSE PRESENT	145,073	19.5%	17.1%	15.3%	32.4%	67.6%
No children	116,543	15.7%	16.2%	14.4%	30.6%	69.4%
1 or more	28,530	3.8%	20.7%	19.0%	39.7%	60.3%
1	14,377	1.9%	16.6%	14.7%	31.2%	68.8%
2	8,641	1.2%	20.7%	16.1%	36.8%	63.2%
3*	3,590	0.5%	24.2%	37.1%	61.3%	38.7%
4 or more*	1,922	0.3%	45.4%	30.4%	75.8%	24.2%
FEMALE HOUSEHOLDER, NO SPOUSE PRESENT"	218,170	29.3%	35.7%	19.0%	54.7%	45.3%
No children	101,717	13.7%	23.1%	16.7%	39.8%	60.2%
1 or more	116,453	15.7%	46.8%	21.0%	67.8%	32.2%
1	51,900	7.0%	33.5%	23.3%	56.8%	43.2%
2	37,385	5.0%	48.5%	20.4%	68.9%	31.1%
3	18,439	2.5%	63.9%	21.6%	85.5%	14.5%
4 or more*	8,729	1.2%	81.8%	9.2%	90.9%	9.1%

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

Source: U.S. Census Bureau, 2007 American Community Survey.

*Note: The sample size for one or more cells in this row is small. Data may not be statistically stable.

children (47% compared to 31%). *Thus, the presence of children—particularly young children—in the household does increase the likelihood of inadequate income.*

Household Type and Presence of Children. While the increase in child care and associated expenses increases the possibility of inadequate income, the impact varies widely depending on the type of household. At the same time, rates of income adequacy vary depending on the type of household as well. **Table 4** divides households according to whether they are maintained by a married couple, a man alone, or a woman alone and also shows the impact of the presence of children.

When we compare households by type, regardless of the presence of children, married couples have the lowest rate of income inadequacy (18%), while male-householders alone have higher rates (32%). However, the highest rates are those of women maintaining homes alone (without a partner), with over half lacking adequate income (55%).

When we limit the analysis to households with children, we find a similar pattern by household type; that is, married couple households with children have the lowest rate of income inadequacy at 22%. Income inadequacy increases for single father households,¹⁷ with 40% lacking

adequate income. Most striking, over two thirds of single mother households lack adequate income (68%) (See Table 4). Although the presence of children is associated with higher rates of income inadequacy for each household type, being a single parent results in higher levels of income inadequacy than that of married parents regardless of gender. However, the impact of single parenthood on inadequate income is much greater for women than men. *The higher rates of income inadequacy for single mothers compared to single fathers suggests that it is the combination of gender and the presence of children—being a single mother with children—that is associated with the highest rates of income inadequacy.* The factors behind these high levels of income inadequacy are many, including the fact that married couples are more likely to have one or more workers than single parents of either gender, the higher expenses associated with children—particularly child care for young children, as well as gender-specific factors such as pay inequity and gender based discrimination. We will further explore several of these factors later in this report.

A single parent heads about one out of five households in Mississippi. However, not only are single mother households disproportionately more likely to lack adequate income than single father households, there are four times as many single mother households as single father households in Mississippi, so that single mothers maintain four out of five single parent households in Mississippi. Because of their high rates of income inadequacy, of all households in Mississippi below the Standard, 33% are single mother households while 5% are single father households.

Household Type and Race/Ethnicity. As previously discussed, the combination of being a woman, having children, and solo parenting are associated with high rates of income inadequacy. At the same time, rates of

.....

...IT IS THE COMBINATION OF GENDER AND THE PRESENCE OF CHILDREN—BEING A SINGLE MOTHER WITH CHILDREN—THAT IS ASSOCIATED WITH THE HIGHEST RATES OF INCOME INADEQUACY.

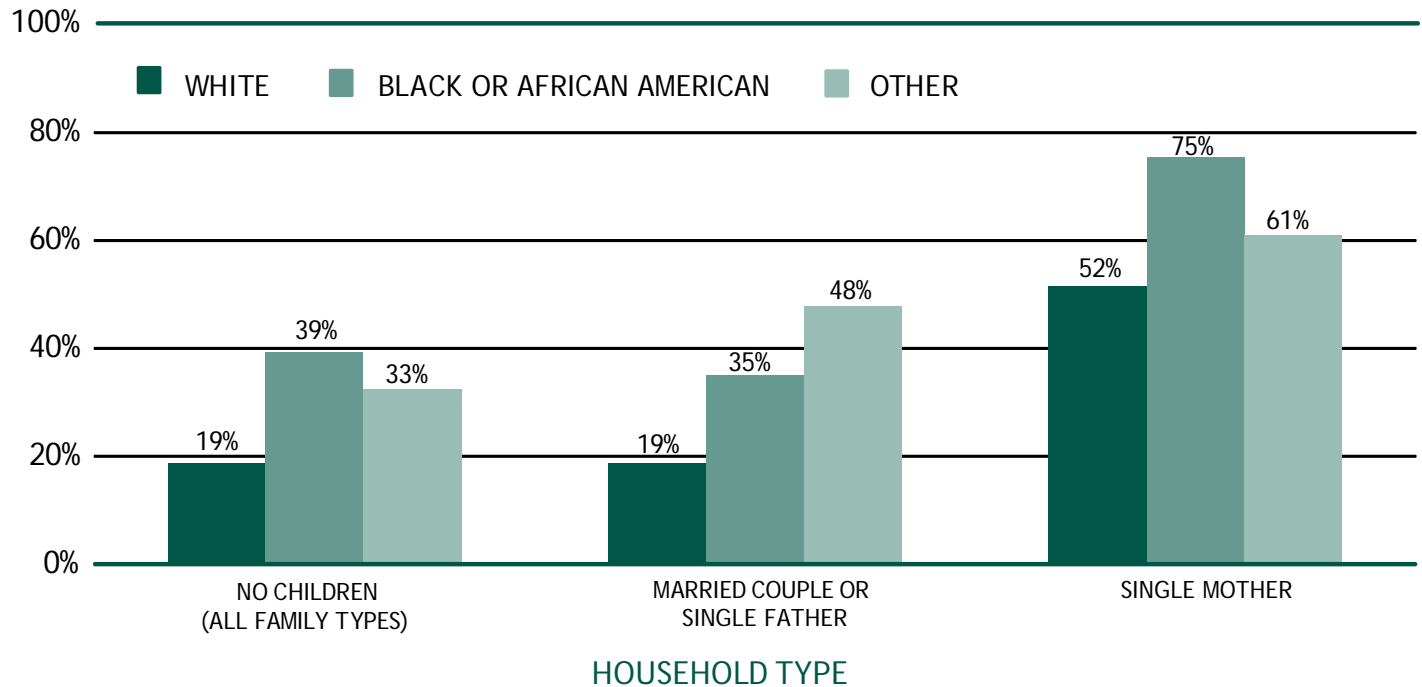
.....

income adequacy vary considerably by race/ethnicity. In this section, we explore the ways these demographic and racial/ethnic status factors interact together. (Note: Due to their small numbers, this analysis of race/ethnicity combines male maintained households with no spouse present with the larger group of married couple households.) When these two factors—household type and race/ethnicity—are examined together, there is an even greater disparity between groups in rates of income adequacy. That is, *within* racial groups, household type differences remain, with single mother households having the highest rates of income inadequacy. At the same time, among households of the same composition, racial/ethnic differences remain, with African-American households having the highest rates of income inadequacy. The patterns of income inadequacy by household type and race/ethnicity are outlined below and shown in **Figure 5**.

- Within each household type, White households have lower income inadequacy rates than households headed by African Americans.
- Among household types *without* children, the proportion of married couple and male maintained households in Mississippi with insufficient incomes ranges from 15% for White households to 33% for African-American households; significantly lower than the rates of 31% for White women-maintained households to 50% for African-American women-maintained households (data shown in Appendix Table B-7). As Figure 5 shows, when all household types without children are combined, income inadequacy ranges from 19% among White childless households to 39% among African-American childless households.
- For households *with* children, rates of income insufficiency range from 19% among White to 48% among non-White and non-African-American married couple and single father households. For single mother households, the proportion of income inadequacy reaches 50% or above for each racial/ethnic group shown in this comparison. The rate of income inadequacy for single mothers ranges from 52% for White householders to 75% for African-American householders. These ranges contrast sharply with the

Figure 5. **Households Below the Self-Sufficiency Standard by Household Type and Race/Ethnicity: Mississippi 2007**

PERCENT OF HOUSEHOLDS BELOW STANDARD



rate of income inadequacy for married couples and single fathers.

Even though households with children, and those maintained by women alone, have higher proportions with inadequate incomes (compared to households without children and/or households maintained by married couples or male householders alone), the differences by race/ethnicity are substantial. Indeed, a higher proportion of *childless* African-American married couple and male householder families have incomes below the Standard (33%) than White married couples and male householder families with children (19%) (data shown in Appendix Table B-7). Additionally, as shown in Appendix Table B-7, *single mother households of any race/ethnicity have a proportion of income inadequacy that is three to five times that of White married couple households or male headed households without children (between 52% and 75% compared to 15%).*

Depth of Poverty. The data indicate not just which family types and which racial/ethnic groups have higher proportions below the Standard, it also reveals the relative depth of the poverty among different types of

households by race/ethnicity and gender. As shown on the top row of most tables, 32% of Mississippi households statewide are below the Standard, with 14% above the FPL but below the Standard, and 18% below both the FPL and the Standard. However, a closer look at those who are below both the FPL and the Standard shows some household types experiencing very high rates of deep poverty. In particular, among single mother households, 30% of White and 55% of African-American households are below both the Standard and below the FPL as well. *In short, households headed by women alone—particularly women of color—have a greater frequency of having not only insufficient income, but of also having incomes below the Federal Poverty Level.*

D. EDUCATION

One possible factor that could account for these striking differences in income adequacy rates by gender, family type, and race/ethnicity is the educational attainment of the householder. Consistent with other research such as Rank and Hirschl (2001), education is strongly related to income inadequacy, such that householders with

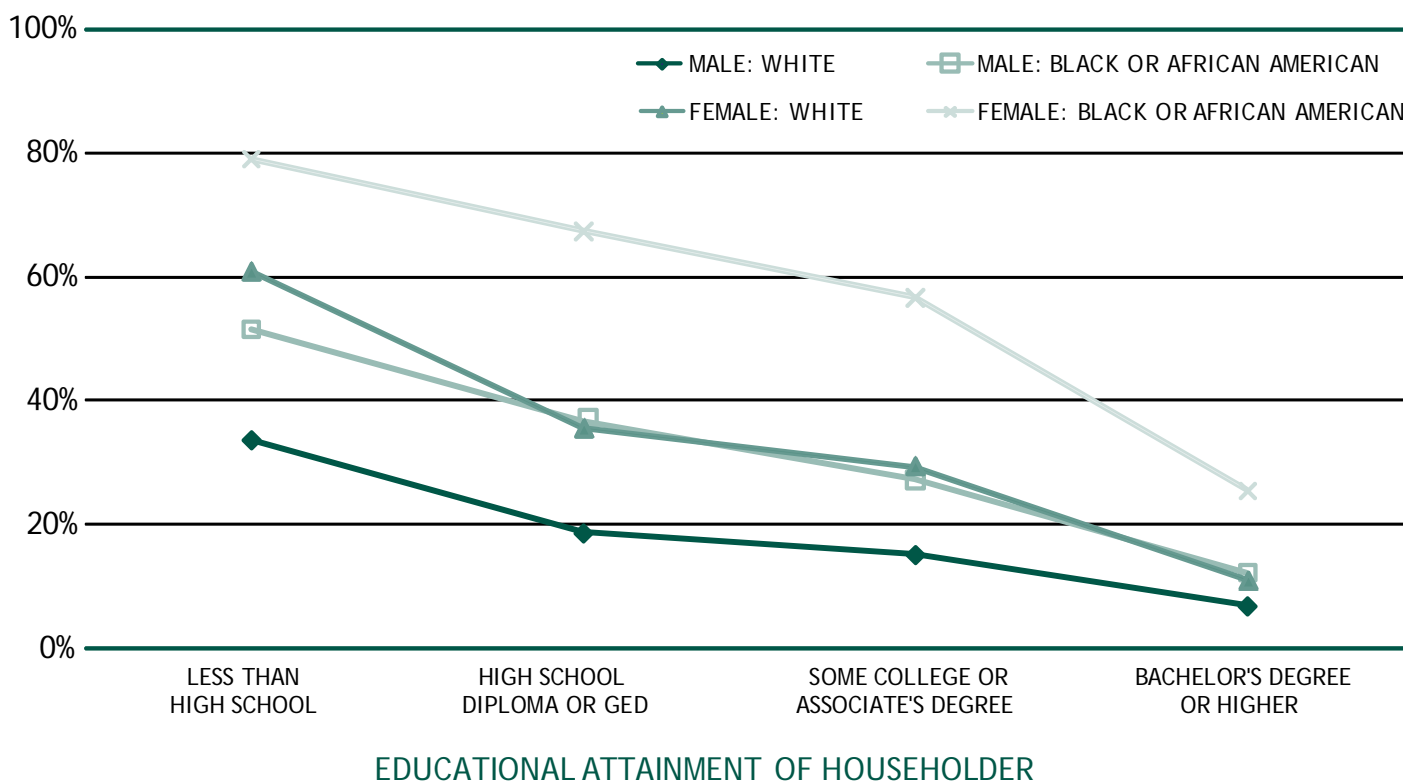
less education are much more likely to have insufficient income than those with more education. Over half (55%) of households in Mississippi with less than a high school education have inadequate incomes, while 37% of those with a high school degree or its equivalent, 30% of those with some college, and only 12% of those with a college degree or more have inadequate incomes (see Appendix Table B-9). Nonetheless, it should be noted that 14% of all householders in Mississippi, and 25% of those with incomes below the Standard, lack a high school degree. The remaining 75% of Mississippi households below the Standard have a high school degree or more, and more than 31% have some college or more, yet still lack adequate income.

Although advanced education reduces income inadequacy for all race/ethnicity and gender groups in Mississippi, four patterns are apparent when we examine the impact of education separately by race and gender (see **Figure 6**).

- First, as education levels *increase*, income inadequacy rates *decrease* for both men and women, but more dramatically for women, especially African-American women. Thus, the relationship between higher education and relatively higher levels of income adequacy are greatest for African-American women. In fact, when the education attainment of the householder increases from a high school degree to a Bachelor's degree or higher, income inadequacy plummets from 67% to 26% for African-American women, and from 36% to 11% for White women. In contrast, men have lower rates of income inadequacy even with less education: men at the lowest educational level, those with less than a high school education, have an income inadequacy rate of 42%—compared to 72% for women lacking a high school degree—and therefore experience less of a decline with increased education.
- Second, as educational levels increase, the *differences* in income inadequacy rates between men and women of the same race/ethnicity narrow. This is most apparent for White women: Figure 6 shows that White women

Figure 6. **Households Below the Self-Sufficiency Standard by Education, Race, and Gender: Mississippi 2007**

PERCENT OF HOUSEHOLDS BELOW THE STANDARD



.....

THE DIFFERENCES IN INCOME ADEQUACY
BY GENDER...REFLECT DISPARITIES IN THE
“RETURNS” TO EDUCATION FOR SIMILAR
LEVELS OF EDUCATIONAL ATTAINMENT OF MEN
COMPARED TO WOMEN.

.....

with less than a high school degree are almost twice as likely to have inadequate income as White males (61% compared to 34%) lacking a high school degree. This gap decreases as education increases, so that the difference in income inadequacy between White women and White men who hold a Bachelor’s degree or higher declines to only about four percentage points. A similar pattern is apparent for African Americans: the gap between African-American men and women declines as education increases, except there remains a somewhat larger gap of 13 percentage points between African-American men and women with college degrees or more.

- Third, within gender there is a similar pattern of differences narrowing as education increases: income inadequacy for African-American men remains about double that of White men at each educational level. However, the percentage point gap, as above, does decrease, from 18 percentage points between African-American men and White men lacking a high school education to just five percentage points between White men and African-American men with a Bachelor’s degree or more. For women there is a similar decline in the difference between White and African-American women as education increases. Nevertheless, comparing both gender and race, African-American women are about three times more likely than White men to have inadequate incomes at each education level.
- Fourth, the disadvantages experienced by women and/or African Americans are such that these groups need more education to achieve the same level of economic self-sufficiency as White males. While only 19% of White males with only a high school diploma are below the Standard, 57% of African-American women with some college or an Associate’s degree and 26% of African-American women with a Bachelor’s degree or

higher are still below the Standard. In other words, a higher proportion of African-American women with a Bachelor’s degree or higher have inadequate incomes than White males with only a high school degree.

In Mississippi, the distribution of educational attainment is very similar among men and women, especially at the lower end. That is, about 14% of female householders and 15% of male householders in Mississippi have less than a high school degree, and about 31% of both men and women have a high school degree. Even among those below the Standard in Mississippi, about one-quarter lack a high school degree (23% of women and 28% of men householders) while about 36% of both men and women have a high school degree (or its equivalent). Altogether, 75% of householders below the Standard, both male and female, have at least a high school degree, and about 39% have some college or more. *In short, the differences in income adequacy by gender do not reflect differences in educational attainment by gender, and instead reflect disparities in the “returns” to education for similar levels of educational attainment of men compared to women.*

The distribution of education by race/ethnicity does contribute somewhat to differences in income adequacy rates by racial/ethnic groups. That is, while 10% of White householders lack a high school degree, 19% of African-American householders lack a high school degree. Among Mississippi households below the Standard, 21% of White householders and 26% of African-American householders lack a high school degree. At the same time, the substantially different “returns” to education, in the form of higher income inadequacy rates for African Americans (see above), also contribute to higher rates of insufficient income for African Americans.

E. EMPLOYMENT AND WORK PATTERNS

By far the largest source of income, employment—or the lack thereof—is clearly an important factor in explaining income inadequacy. The relationship between income inadequacy and employment could vary due to a number of factors: 1) the number of workers in a household, 2) employment patterns such as full-time or part-time, full-year or part-year, 3) the interaction between the number of workers and employment patterns, 4) occupational

segregation, 5) wages, or 6) a combination of these work-related factors. Below is an examination of these possible reasons for employment-related causes of income inadequacy.

Number of Workers. As **Figure 7** shows, not having any workers at all is associated with a very high incidence of insufficient income: five-sixths of Mississippi households with no workers (households in which no one has been employed in the past year) lack sufficient income. On the other hand, two-fifths of households with one worker and one-sixth of households with two or more workers still have incomes that fall below the Standard.

This pattern is the same across racial/ethnic groups; however, the impact of no workers, or only one worker in a household is greater for African Americans (**Table 5**). The rate of income inadequacy among Mississippi households with no workers is 71% for White households and 94% for African-American households. Among households with one or more workers, the rate of income inadequacy drops substantially, but varies considerably by race/ethnicity: with one adult worker, rates of income inadequacy are 29% for White households but 57% for African-American households. When there are two or more workers in a household, the rate of income

inadequacy further drops to one in nine for White households and one in three for African-American households.

These data suggest that the number of workers in a household is a major protector against income insufficiency. However, only 6% of all (non-elderly, non-disabled) households in Mississippi have no workers in them at all. This proportion is similar across all racial/ethnic groups. *Moreover, even among Mississippi households with incomes below the Standard, 83% already have at least one worker.* As the great majority of households with incomes below the Standard have working adults, lack of employment cannot be the only factor explaining inadequate income.

If more than five out of six Mississippi families with inadequate income already have at least one worker in the household, it may be the amount or the type of employment that contributes to incomes remaining inadequate.¹⁸ Next, we will explore some of the possible aspects of employment that could lead to inadequate income despite work.

Employment patterns. A key characteristic of employment is the work schedule, specifically whether the householder works full-time or part-time and/or whether the householder works year-round or part-year. Part-time is defined as less than 35 hours per week and part-year is defined as less than 50 weeks per year.¹⁹ Not surprisingly, the lowest rates of income inadequacy are found among those families in which the householder works full-time year-round, with less than one in five households (18%) having insufficient income (**Table 6**). Among Mississippi householders whose employment is less than full-time throughout the year, income inadequacy increases accordingly, as the number of hours decrease:

- Among householders working *year-round*, but only *part-time*, 45% have insufficient income, more than double the rate of householders working full-time year-round.
- Among householders who work *full-time*, but only *part of the year*, income inadequacy is 42%, again more than double the rate of householders working full-time year-round. The majority of full-time part-

Figure 7. **Households Below the Self-Sufficiency Standard by Number of Workers: Mississippi 2007**

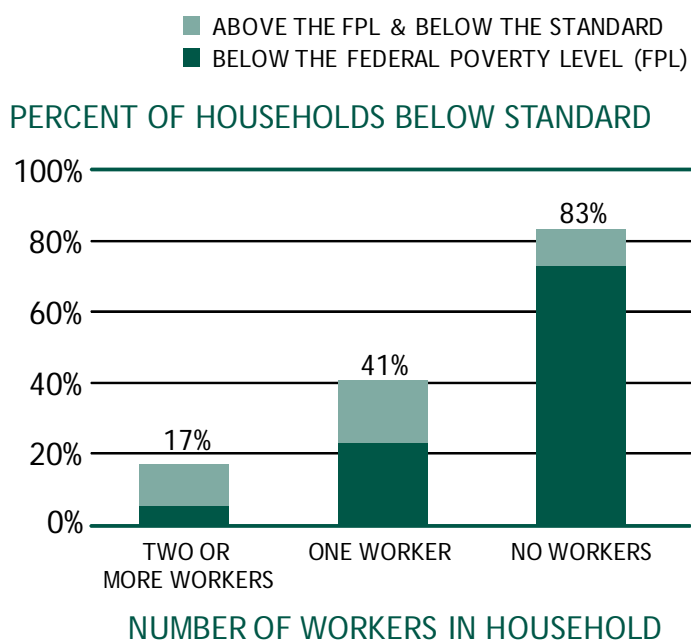


Table 5. The Self-Sufficiency Standard and Federal Poverty Level by Number of Workers by Race/Ethnicity¹: Mississippi 2007

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD			ABOVE SELF-SUFFICIENCY STANDARD
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	Percent of Total
TOTAL HOUSEHOLDS	743,859	100.0%	17.6%	14.2%	31.8%	68.2%
WHITE						
Two or more workers	251,583	33.8%	3.4%	8.0%	11.4%	88.6%
One worker	183,697	24.7%	14.2%	14.9%	29.1%	70.9%
No workers	21,065	2.8%	57.9%	13.4%	71.4%	28.6%
BLACK OR AFRICAN AMERICAN						
Two or more workers	107,005	14.4%	10.6%	18.7%	29.3%	70.7%
One worker	131,201	17.6%	35.6%	21.1%	56.7%	43.3%
No workers	24,829	3.3%	85.8%	7.7%	93.5%	6.5%
OTHER						
Two or more workers*	13,578	1.8%	7.1%	25.6%	32.6%	67.4%
One worker	9,661	1.3%	27.6%	22.1%	49.7%	50.3%
No workers*	1,240	0.2%	69.5%	9.7%	79.2%	20.8%

¹ All workers over age 16 are included in the calculation of number of workers in the total household.

Source: U.S. Census Bureau, 2007 American Community Survey

Table 6. The Self-Sufficiency Standard and Federal Poverty Level by Work Status of Householder¹: Mississippi 2007

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD			ABOVE SELF-SUFFICIENCY STANDARD
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	Percent of Total
TOTAL HOUSEHOLDS	743,859	100.0%	17.6%	14.2%	31.8%	68.2%
WORK STATUS OF HOUSEHOLDER						
Full-time/Year-Round	455,092	61.2%	6.2%	12.2%	18.4%	81.6%
Part-time/Year-Round	32,523	4.4%	24.5%	20.3%	44.8%	55.2%
Full-time/Part-Year	130,436	17.5%	23.9%	18.3%	42.3%	57.7%
less than 26 weeks	35,963	4.8%	44.4%	18.2%	62.6%	37.4%
26 weeks to 49 weeks	94,473	12.7%	16.1%	18.4%	34.5%	65.5%
Part-time/Part-Year	41,404	5.6%	47.4%	15.3%	62.7%	37.3%
less than 26 weeks	19,225	2.6%	57.6%	13.2%	70.8%	29.2%
26 weeks to 49 weeks	22,179	3.0%	38.6%	17.1%	55.7%	44.3%
Not Working	84,404	11.3%	51.5%	15.9%	67.4%	32.6%

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees.

² This category can also include households with full-time workers.

Source: U.S. Census Bureau, 2007 American Community Survey.

year workers (72%) work more than half the year (and have an income inadequacy rate of 35%); for those who work full-time, but less than half the year, income inadequacy increases to 63%.

- Among householders working both *part-time* and *part-year*, the rate of insufficient income is 63%, over three times the full-time full-year rate; if the householder's part-year work is less than half the year as well as part-time, 71% have insufficient incomes, a rate nearly four times that of full-time/year-round workers.

Because some of these differences may reflect not only the householder's work schedules, but that of other adults as well, we now turn to the question of the number of adults in the household and their work patterns.

One-Adult Households. As one might expect, among one-adult households, if the adult works full-time, year-round, only about 25% of these households lack sufficient income, similar to the rate among all households in which the householder works full-time year-round (see **Table 7**). However, if the one adult works only part-time and/or part-year, the proportion lacking adequate income rises to 63% and if the adult is not working the level of income inadequacy reaches 87%. *Thus obtaining full-time, year-round employment is key to securing economic well-being for one-adult households.*

Two-Adult Households. Among households with two or more adults (most households in this category have just two adults),²⁰ *it is the combination of the number of adults working and their work schedules that are*

Table 7. The Self-Sufficiency Standard and Federal Poverty Level by Work Status of Adults¹: Mississippi 2007

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD			ABOVE SELF-SUFFICIENCY STANDARD
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	Percent of Total
TOTAL HOUSEHOLDS	743,859	100.0%	17.6%	14.2%	31.8%	68.2%
WORK STATUS OF ADULTS						
ONE ADULT IN HOUSEHOLD	270,488	36.4%	30.4%	14.7%	45.1%	54.9%
Work full-time, year-round	149,967	20.2%	10.1%	14.9%	25.0%	75.0%
Work part-time and/or part-year	83,860	11.3%	46.3%	16.6%	62.9%	37.1%
Nonworker	36,661	4.9%	76.7%	9.9%	86.6%	13.4%
TWO OR MORE ADULTS IN HOUSEHOLD	473,371	63.6%	10.2%	13.9%	24.1%	75.9%
All adults work	331,905	44.6%	4.5%	11.1%	15.6%	84.4%
All workers full-time, year-round	133,126	17.9%	0.4%	4.6%	4.9%	95.1%
Some workers part-time and/or part-year ²	152,165	20.5%	3.3%	13.5%	16.8%	83.2%
All workers part-time and/or part-year	46,614	6.3%	20.0%	22.2%	42.2%	57.8%
Some adults work	130,518	17.5%	20.7%	21.1%	41.9%	58.1%
All workers full-time, year-round	79,160	10.6%	13.5%	21.8%	35.3%	64.7%
Some workers part-time and/or part-year ²	15,139	2.0%	11.9%	19.4%	31.2%	68.8%
All workers part-time and/or part-year	36,219	4.9%	40.3%	20.4%	60.7%	39.3%
No adults work	10,948	1.5%	60.7%	11.2%	72.0%	28.0%

¹ All workers over age 16 are included in the calculation of number of workers in the total household.

² This category can also include households with full-time workers.

associated with varying rates of income insufficiency. Not surprisingly, when both adults work full-time year-round the rate of income inadequacy is only 5%. When both adults work, but only one is full-time year-round, only 17% of these households lack sufficient income. However, if neither of the employed adults work full-time year-round, then among such households, the proportion with income below the Standard increases to 42%.

In two-adult households in which at least one adult does not work at all, the income inadequacy rate is 35% when the other adult(s) are full-time, year-round, but rises to 61% if the other adult is either part-time, part-year or both. Note that this rate (61%) is very similar to that of the one-adult household in which there is just one worker who is working part-time and/or part-year (63%).

Household Type. Previously in this report, it was shown that single mother households have much higher rates of income inadequacy than married-couple households with children. Since the discussion above has shown that having only one worker (regardless of household type) is associated with higher rates of income inadequacy, it is possible that some of the single mother households' economic disadvantage may be due to the fact these households are more likely to have only one worker.

The findings parallel our analysis above, for both household type and number of workers. Thus among married couple and single father households with children, if there are two or more workers, the rate of income insufficiency is 16%, but if there is just one worker, even when he/she works full-time, year-round, the proportion with insufficient income rises to 40%. However, even with two workers, 46% of single mother households lack sufficient income, and if there is one worker, even if that worker is full-time, year-round, 60% lack sufficient income (see **Table 8**). *Thus, even with full-time, year-round work, the disadvantages associated with being a woman in the labor market results in substantially higher levels of income inadequacy compared to married-couple or single father households with only one worker.* In addition to very different rates of income inadequacy contributing to higher numbers of single mother households with insufficient income, is the fact that while nearly three-fourths of married couple and single father

households with children have two or more workers, only about one-fourth of single mother families have more than one worker.

Finally, among all household types, rates of income inadequacy are very high when the only worker is part-time and/or part-year: 60% of married couple and single father households and 87% of single mother households lack sufficient income. When there are no workers, 90% of married couple or single father households and 97% of single mother households lack sufficient income. However, it is important to note that overall only about 14% of Mississippi households with children have only a part-time and/or part-year worker, and only 4% of Mississippi households with children have no workers at all.

Occupations. One possible factor in the seemingly contradictory realities of being low income in spite of substantial work effort might be related to the occupations held by low-income householders. That is, is inadequate income in spite of substantial work effort the result of these workers being more likely to be in low-wage occupations that are low-wage “ghettoes”? To address that question, in **Table 9** we compare the “top ten” occupations²¹ (in terms of number of workers) held by Mississippi householders above the Self-Sufficiency Standard with the “top ten” occupations held by Mississippi householders with household incomes below the Standard. Of the top ten occupational categories for each group, six are shared in common between households with incomes above and below the Standard, accounting for almost half of employed householders below the Standard. The six “top” occupations shared by householders *above and below* the Standard are: 1) office administration, 2) sales, 3) production, 4) transportation and material moving, 5) construction, and 6) education. The differences in the occupational categories between householders above and below the Standard are not surprising:

- Among the state's householders above the Standard, the four occupational categories not shared with those below the Standard are: 1) healthcare practitioners and health technicians, 2) management, 3) business and financial operations, and 4) installation, maintenance, and repair.

EVEN WITH FULL-TIME, YEAR-ROUND WORK...A WOMAN IN THE LABOR MARKET RESULTS IN SUBSTANTIALLY HIGHER LEVELS OF INCOME INADEQUACY COMPARED TO MARRIED-COUPLE OR SINGLE FATHER HOUSEHOLDS WITH ONLY ONE WORKER.

Table 8. The Self-Sufficiency Standard and Federal Poverty Level by Number of Workers by Household Type (Children and Marital Status)¹: Mississippi 2007

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD			ABOVE SELF-SUFFICIENCY STANDARD
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	Percent of Total
TOTAL HOUSEHOLDS	743,859	100.0%	17.6%	14.2%	31.8%	68.2%
NUMBER OF WORKERS BY HOUSEHOLD TYPE						
HOUSEHOLDS WITHOUT CHILDREN	386,755	52.0%	13.3%	12.2%	25.5%	74.5%
Married couple or male householder ² , no spouse present	285,038	38.3%	9.8%	10.6%	20.4%	79.6%
Two or more workers	137,418	18.5%	2.2%	8.0%	10.2%	89.8%
One worker full-time, year-round	90,895	12.2%	3.8%	11.1%	14.9%	85.1%
One worker part-time and/or part-year	37,907	5.1%	27.6%	17.5%	45.1%	54.9%
No workers	18,818	2.5%	58.4%	14.0%	72.4%	27.6%
Female householder, no spouse present	101,717	13.7%	23.1%	16.7%	39.8%	60.2%
Two or more workers	25,971	3.5%	9.3%	19.0%	28.3%	71.7%
One worker full-time, year-round	38,547	5.2%	6.2%	15.8%	21.9%	78.1%
One worker part-time and/or part-year	24,753	3.3%	38.8%	18.8%	57.6%	42.4%
No workers	12,446	1.7%	73.2%	10.4%	83.6%	16.4%
HOUSEHOLDS WITH CHILDREN	357,104	48.0%	22.2%	16.3%	38.5%	61.5%
Married couple or male householder, no spouse present	240,651	32.4%	10.3%	14.1%	24.3%	75.7%
Two or more workers	175,520	23.6%	4.7%	11.2%	15.9%	84.1%
One worker full-time, year-round	45,497	6.1%	16.3%	23.7%	39.9%	60.1%
One worker part-time and/or part-year	16,326	2.2%	39.5%	19.3%	58.8%	41.2%
No workers*	3,308	0.4%	81.7%	8.2%	89.8%	10.2%
Female householder, no spouse present	116,453	15.7%	46.8%	21.0%	67.8%	32.2%
Two or more workers	33,257	4.5%	21.7%	24.1%	45.8%	54.2%
One worker full-time, year-round	37,082	5.0%	31.4%	28.7%	60.0%	40.0%
One worker part-time and/or part-year	33,552	4.5%	71.6%	15.4%	87.0%	13.0%
No workers*	12,562	1.7%	92.1%	5.3%	97.4%	2.6%

¹All workers over age 16 are included in the calculation of number of workers in the total household.

² The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

Source: U.S. Census Bureau, 2007 American Community Survey

*Note: The sample size for one or more cells in this row is small. Data may not be statistically stable.

Table 9. Top Ten Occupations¹ of Householders² Below the Self-Sufficiency Standard: Mississippi 2007

HOUSEHOLDS ABOVE THE SELF-SUFFICIENCY STANDARD				HOUSEHOLDS BELOW SELF-SUFFICIENCY STANDARD			
Rank	Occupation	Percent	Cumulative Percent	Rank	Occupation	Percent	Cumulative Percent
1	Sales	11.5%	11.5%	1	Office and Administrative Support	11.3%	11.3%
2	Production	11.1%	22.6%	2	Management	10.4%	21.7%
3	Office and Administrative Support	9.4%	32.0%	3	Sales	10.0%	31.7%
4	Food Preparation and Serving	8.9%	40.8%	4	Production	9.9%	41.6%
5	Transportation and Material Moving	6.5%	47.3%	5	Transportation and Material Moving	7.8%	49.4%
6	Building and Grounds Cleaning and Maintenance	6.3%	53.6%	6	Construction and Extraction	6.7%	56.1%
7	Construction and Extraction	5.9%	59.5%	7	Healthcare Practitioner & Technical	6.5%	62.6%
8	Personal Care and Service	4.8%	64.3%	8	Education, Training, and Library	6.0%	68.6%
9	Education, Training, and Library	3.8%	68.0%	9	Installation, Maintenance, & Repair	5.2%	73.8%
10	Healthcare Support	3.5%	71.5%	10	Business and Financial Operations	3.6%	77.4%

¹ Occupation groupings are based on the Standard Occupational Classification (SOC). For definitions of these major groups see the Bureau of Labor Statistics Standard Occupation Classifications at http://www.bls.gov/soc/soc_majo.htm

² The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

Source: U.S. Census Bureau, 2007 American Community Survey

Table 10. Top Ten Occupations¹ of Householders² Below the Self-Sufficiency Standard by Gender: Mississippi 2007

HOUSEHOLDS BELOW THE SELF-SUFFICIENCY STANDARD							
MALE HOUSEHOLDERS				FEMALE HOUSEHOLDERS			
Rank	Occupation	Percent	Cumulative Percent	Rank	Occupation	Percent	Cumulative Percent
1	Construction and Extraction	14.7%	14.7%	1	Sales	14.1%	14.1%
2	Transportation and Material Moving	12.5%	27.1%	2	Office and Administrative Support	12.0%	26.1%
3	Production	12.5%	39.6%	3	Food Preparation and Serving	11.9%	38.0%
4	Sales	7.1%	46.7%	4	Production	10.3%	48.4%
5	Building and Grounds Cleaning and Maintenance	6.5%	53.2%	5	Personal Care and Service	6.6%	55.0%
6	Installation, Maintenance, and Repair	6.2%	59.4%	6	Building and Grounds Cleaning and Maintenance	6.1%	61.1%
7	Office and Administrative Support	4.8%	64.1%	7	Education, Training, and Library	5.1%	66.3%
8	Management	3.9%	68.0%	8	Healthcare Support	5.1%	71.4%
9	Food Preparation and Serving	3.5%	71.6%	9	Transportation and Material Moving	3.0%	74.4%
10	Farming, Fishing, and Forestry	3.5%	75.1%	10	Healthcare Practitioner & Technical	2.2%	76.6%

¹ Occupation groupings are based on the Standard Occupational Classification (SOC). For definitions of these major groups see the Bureau of Labor Statistics Standard Occupation Classifications at http://www.bls.gov/soc/soc_majo.htm

² The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees.

Source: U.S. Census Bureau, 2007 American Community Survey.

- The four occupational categories found only in the top ten for householders below the Standard are: 1) food industry occupations, 2) building and grounds cleaning and maintenance, 3) personal care and service, and 4) healthcare support.

Nonetheless, with nearly half of the state's employed householders with incomes below the Standard working

in the same occupations as those above the Standard, it is clear that many with incomes below the Standard are not confined to isolated low-wage occupations. Rather, those lacking adequate income are working in the same fields as those with adequate income, but they hold *specific* jobs within the occupational fields that yield less income, either because they pay lower wages and/or have different

work schedules or other characteristics that result in lower earnings.²²

Because there are strong differences by gender and race/ethnicity in rates of income adequacy, it might be expected that occupational segregation by gender and race/ethnicity would explain a portion of differences in income adequacy.²³ That is, if gender or race-based occupational segregation was a factor in higher income inadequacy rates among these households, one would expect that women and/or non-White householders would be found in different occupations than their White and/or male counterparts. However, there is *much more overlap than difference in occupational distribution by both gender and race/ethnicity*.

As seen in **Table 10**, male and female householders with incomes below the Standard have six of their ten top occupations in common. That is, men and women householders with inadequate incomes are overall working in many of the same occupational fields, such as ‘office and administrative support’ and ‘food preparation and serving’. However, female householders with incomes below the Standard do not share a few occupations with male householders below the Standard: 1) personal care and service, 2) education, training, and library, 3)

healthcare support, and 4) healthcare practitioners and technical. Likewise, the following occupational categories are only among the top ten for male householders below the Standard: 1) construction and extraction, 2) installation, maintenance, and repair, 3) management, and 4) fishing, farming, and forestry.

As seen in **Table 11**, there are even more occupations in common between African-American and White householders. Eight of the top ten occupations of African-American and White householders with incomes below the Standard are shared: 1) sales, 2) office and administrative support, 3) production, 4) construction and extraction, 5) food preparation and serving, 6) transportation and material moving, 7) personal care and service, and 8) building and grounds cleaning and maintenance. These occupations represent nearly two-thirds of the occupations held by African-American and White householders with incomes below the Standard, indicating that African-American and White householders with inadequate incomes are working primarily in the same occupational fields.

However, some occupations are not shared across race/ethnicity for households with incomes below the Standard:

Table 11. Top Ten Occupations¹ of Householders² Below the Self-Sufficiency Standard by Race and Ethnicity: Mississippi 2007

HOUSEHOLDS BELOW SELF-SUFFICIENCY STANDARD							
WHITE HOUSEHOLDERS				BLACK OR AFRICAN-AMERICAN HOUSEHOLDERS			
Rank	Occupation	Percent	Cumulative Percent	Rank	Occupation	Percent	Cumulative Percent
1	Sales	13.7%	13.7%	1	Production	12.8%	12.8%
2	Office and Administrative Support	10.5%	24.2%	2	Food Preparation and Serving	10.4%	23.2%
3	Production	8.8%	33.0%	3	Sales and Related	10.1%	33.3%
4	Construction and Extraction	8.6%	41.6%	4	Office and Administrative Support	8.7%	42.0%
5	Food Preparation and Serving	6.9%	48.5%	5	Building and Grounds Cleaning and Maintenance	8.1%	50.2%
6	Transportation and Material Moving	6.1%	54.6%	6	Transportation and Material Moving	6.8%	57.0%
7	Personal Care and Service	4.4%	59.0%	7	Healthcare Support	5.0%	62.0%
8	Building and Grounds Cleaning and Maintenance	4.0%	62.9%	8	Personal Care and Service	4.9%	66.9%
9	Installation, Maintenance, & Repair	3.8%	66.8%	9	Education, Training, and Library	4.4%	71.3%
10	Management	3.8%	70.6%	10	Construction and Extraction	2.9%	74.2%

¹ Occupation groupings are based on the Standard Occupational Classification (SOC). For definitions of these major groups see the Bureau of Labor Statistics Standard Occupation Classifications at http://www.bls.gov/soc/soc_majo.htm

² The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees.

Source: U.S. Census Bureau, 2007 American Community Survey.

Table 12. The Self-Sufficiency Standard and Federal Poverty Level by Earnings and Hours Worked of Householder¹: Mississippi 2007

	TOTAL	MEDIAN	BELOW SELF-SUFFICIENCY STANDARD			ABOVE SELF-SUFFICIENCY STANDARD
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Median	Median	Median	Median
ANNUAL EARNINGS (ALL HOUSEHOLDERS)	743,859	\$23,000	\$3,000	\$14,600	\$8,000	\$32,000
WORKING HOUSEHOLDER EARNINGS AND HOURS						
Annual Earnings (Workers Only)	659,455	\$26,000	\$7,500	\$15,600	\$12,000	\$34,000
Total Hours Worked	659,455	2,080	1,300	2,080	1,824	2,080
Hourly Pay Rate	659,455	\$12.82	\$6.09	\$8.65	\$7.21	\$15.65

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees.

Source: U.S. Census Bureau, 2007 American Community Survey.

- White but not African-American householders with insufficient income have ‘installation, maintenance, and repair’ and ‘management’ among their top ten occupations.
- African-American but not White householders with insufficient incomes had ‘healthcare support’ and ‘Education, training, and library’ occupations among their top ten occupations.

Although some Mississippi households with incomes below the Standard experience employment in occupations distinct to their racial/ethnic group and/or gender, for the majority of households with inadequate incomes, occupations are shared across racial/ethnic groups and genders. The overlap in occupations is important because it means that householders with inadequate wages are much less likely to be in an occupational ghetto than, say, African-American women workers in the mid-twentieth century, when race and gender discrimination often confined them to only a few jobs in the low-wage job sector (such as housekeeping). Rather, many of the low-paying occupations with the greatest number of Mississippi workers are staffed by women and men, and by all racial/ethnic groups.

Altogether, this examination of occupations suggests that the lower earnings of those with insufficient incomes combined with substantial work effort are not traceable to these householders holding jobs in “low-wage occupational ghettos.” Moreover, there is an absence of

any patterns of specific race and/or gender occupational concentrations of low-income householders. On the other hand, it does suggest that there is considerable variation *within* occupational categories in wage rates.

Hours Versus Wage Rates. While work schedules, number of workers, and to a lesser extent occupations each contribute somewhat to explaining income inadequacy, there is still a considerable gap between those above and below the Standard. One possible explanation is that those below the Standard, on average, work fewer hours. Of householders who work, those above the Standard work about 14% more hours per year than those below the Standard (a median of 2,080 hours versus 1,824 hours per year; see **Table 12**).

However, wage rate differences between those above and below the Standard are substantially greater than differences in hours worked: overall, the average hourly wage rate of householders above the Standard is more than twice that of householders below the Standard (\$15.65 per hour versus \$7.21 per hour). Because the wage differences by race, gender, etc., are larger for those above the Standard than for those below, this earnings gap is somewhat less for people of color, women, and householders with children. Even among these groups, wages would have to be about double to match the median wage of householders above the Standard (see **Table 13**).

Put another way, this means that if householders with incomes below the Standard increased their work hours to the level of those with incomes above the Standard, working about 14% more hours, but at the same wage rate, the additional pay would only close 11% of the earnings gap. If those with insufficient income were to earn the higher wage, however, with no change in hours worked, the additional pay would close 89% of the gap.

This data suggests that addressing income inadequacy through employment solutions would have a greater impact by focusing on increased earnings rather than increased hours or radical shifts in occupations. There is almost no occupational shift at the broad categorical level examined here that would gain significantly higher wages. At the same time, it is clear that the wages of specific jobs vary substantially within each occupational category. Likewise, increasing work hours to match that of above-the-Standard householders would only make a small dent in the income gap. For many Mississippi householders with inadequate income, the problem is neither that of working in the “wrong” occupations, nor

working too few hours, but rather that the jobs held are not paying sufficient wages.

Gender and Wage Rates: As was shown above, households maintained by women have a rate of income inadequacy that is twice that of households maintained by men (44% versus 22%); as we have added other variables, such as the presence of children, educational attainment, and employment patterns, the “gender gap” has remained.

One factor that may contribute to this difference is that women’s wage rates are generally lower than men’s (Table 13). In Mississippi, the median hourly wage for employed women householders (\$10.58 per hour) is 72% of the median wage for employed male householders (\$14.62 per hour), slightly greater than the national gender wage gap of 78%.²⁴ However, when comparing the median wage of just those householders who are below the Standard, differences by gender are less pronounced; women householders earn 91% (\$7.03) of the median wage for men below the Standard (\$7.69), reflecting the “floor effect” of the minimum wage. (Even for those above the

Table 13. Median Hourly Pay Rate of Working Householders¹ by Gender, Household Status and the Presence of Children: Mississippi 2007

	TOTAL	BELOW SELF-SUFFICIENCY STANDARD	ABOVE SELF-SUFFICIENCY STANDARD
	MEDIAN	MEDIAN	MEDIAN
GENDER			
Male	\$14.62	\$7.69	\$16.92
Female	\$10.58	\$7.03	\$13.94
FAMILY HOUSEHOLDS			
Married couple	\$14.82	\$7.69	\$16.83
Male householder, no spouse present	\$12.25	\$8.17	\$15.38
Female householder, no spouse present	\$9.38	\$7.21	\$13.94
NON-FAMILY HOUSEHOLDS			
Male householder	\$12.50	\$6.67	\$14.50
Female householder	\$11.63	\$6.47	\$14.42
CHILDREN			
Children Present	\$12.39	\$7.69	\$16.25
No Children Present	\$13.22	\$6.67	\$15.38
RACE/ETHNICITY			
White	\$14.90	\$7.21	\$16.99
Black or African American	\$10.10	\$7.21	\$13.10

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees.

Source: U.S. Census Bureau, 2007 American Community Survey.

Standard, there is an effect, though somewhat lesser, with, women householders above the Standard earn 82% of the median wage of male householders above the Standard.) Clearly, the difference in wage rates between employed men and women householders below the Standard is not great enough to contribute substantially to the gender difference in income inadequacy rates. At the same time, the substantial difference in wages between those above compared to those below *within* gender—with wages for both men and women of those above being roughly double those of men and women below the Standard, respectively—account for much more of the difference in incomes and income adequacy between these two groups.

However, while wage rates are not greatly different by gender among householders below the Standard, the proportion of employed householders who are women among those who are below versus above the Standard is greater. Three out of five (60%) employed householders below the Standard are women, compared to 37% of employed householders above the Standard who are women. Thus, a higher proportion of households below the Standard who are maintained by women alone reflect the somewhat lower wages of women, as well as the prevalence of one-worker households, compared to the much larger percentage of households which have two-workers and/or adult males among married couple and male householder families, (see Table 8 above). Of course, the much larger pay gap, within gender, is between those above and below the Standard: that is, regardless of gender, employed householders above the Standard have

ADDRESSING INCOME INADEQUACY THROUGH EMPLOYMENT SOLUTIONS WOULD HAVE A GREATER IMPACT BY FOCUSING ON INCREASED EARNINGS RATHER THAN INCREASED HOURS OR RADICAL SHIFTS IN OCCUPATIONS

wages that are on average more than two times those of their counterparts below the Standard.

Thus, of the various wage- and income-related factors considered here, gender-based wage differences account for the least amount of difference in income adequacy; that is, with wages of women employed householders averaging over 90% of male householders below the Standard, the gender of the wage-earner below the Standard is not a large factor in and of itself. The difference in the gender distribution of employed householders between those above and below contributes moderately to the differences in income inadequacy rates. This is because of the difference in the number of workers found in woman-maintained households (more often, one worker) compared to married-couple households (more often, two workers). *However, by far the most important factor is the wage differences (both overall and by gender) between those above compared to those below the Standard. This wage gap contributes substantially to the differences in income adequacy rates between those above and those below the Standard.*

V. A Profile of Families with Inadequate Income

While the likelihood of experiencing inadequate income in Mississippi is concentrated among certain families by gender, race/ethnicity, education, and location, families with inadequate incomes are remarkably diverse (see **Figure 8**).

- In terms of race/ethnicity, 55% of households in Mississippi with inadequate income are African American, and 41% are White.

- U.S. citizens head more than 98% of households below the Self-Sufficiency Standard.
- Nearly three-fifths (58%) of households below the Standard have children.
- Of the households below the Standard in Mississippi, 20% are married-couple households with children, 5% are single father households with children, 33%

are single mother households with children, and the remaining 42% of the households below the Standard are family households without children (mostly married couples) and non-family households (also without children). A never-married mother heads less than one out of five households below the Standard in Mississippi.

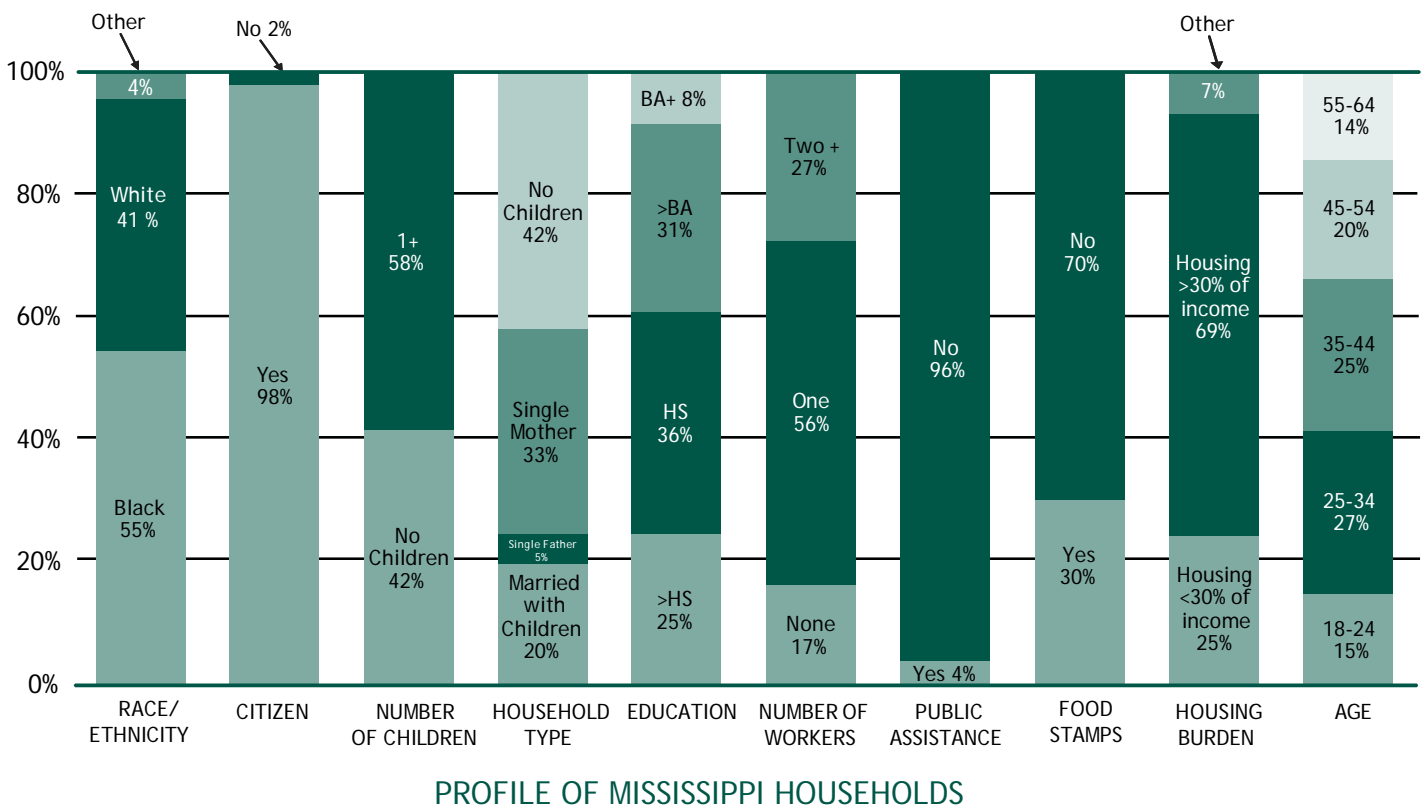
- Among Mississippi households with inadequate income, one in four householders (25%) lack a high school degree, 36% have a high school degree, 31% have some college or an Associate's degree, and 8% have a Bachelor's degree or higher.
- About 83% of Mississippi households with inadequate income have at least one worker. In more than half of these households, there is at least one full-time year-

round worker. More than one-fourth have two or more workers.

- Only 4% of Mississippi households with inadequate income receive public cash assistance while nearly one-third of households with below the Standard received food stamps. In the American Community Survey, public cash assistance includes general assistance and Temporary Assistance to Needy Families (TANF).²⁵
- About 25% of Mississippi households with inadequate income spend less than 30% of their income on housing costs; over two-thirds of Mississippi households below the Standard spend more than 30% of their income on housing.

Figure 8. **Profile of Households with Inadequate Income: Mississippi 2007**

PERCENT BELOW THE STANDARD



VI. Conclusion

While income inadequacy is found among all groups and places in Mississippi, inadequate income does not affect all groups equally. Perhaps the most surprising conclusion is that income inadequacy is not largely due to lack of work. Most families below the Standard have at least one worker, and over half of these work full-time year round. Moreover, average work hours of householders below the Standard are only 14% less than those with incomes above the Standard. Rather, the high rates of income inadequacy among those below the Standard reflect low wages that average just below the 2009 federal minimum wage and are less than half of wages earned by those above the Standard. At the same time, the occupations held by those below the Standard do not suggest that these workers are in low-wage occupational ghettos, even by race or gender, although the specific jobs held within occupational categories clearly pay very different wages.

So what does account for income inadequacy? Clearly, demographic variables are important. Universally, higher levels of education result in decreased rates of income

adequacy. At the same time, for both women and/or people of color, there are substantially less “returns” to education, such that women and/or African Americans must have two to four—or more—years of *additional* education to achieve the same levels of income adequacy as White males. These labor market variables are further impacted by family composition—particularly when families are maintained by a woman alone and/or if children are present. These characteristics combine to result in high rates of insufficient income. Thus, being a single mother—especially if African American—combines the labor market disadvantages of being a woman (gender-based wage gap and lower returns to education) with the high costs of children (especially child care for children younger than schoolage) and the lower income of usually being a one-worker household, resulting in the highest rates of income inadequacy. For single mothers of color, race/ethnicity based wage differentials and returns to education further increase rates of income inadequacy to the highest levels.

VII. Findings and Their Implications for Mississippi

Using the Self-Sufficiency Standard, we have found that the problem of inadequate income is extensive, affecting families throughout Mississippi, in every racial/ethnic group, among men, women, and children, in urban, rural and even suburban areas. The Standard reveals that those who lack adequate income are much greater in number than those who are officially designated as poor by the Federal Poverty Level.

Finding #1: With nearly one-third of households lacking adequate income, the problem is clearly not one explained by individual characteristics, but rather one that reflects the structure of the economy.

The data show that about one in three households in Mississippi experience income inadequacy. While lack of adequate income is found disproportionately among

certain groups, such as African Americans, families maintained by women alone, and families with young children, income inadequacy is experienced throughout Mississippi, and among all types of households. The most common household lacking sufficient income to meet their needs is African American and has at least one worker with a high school education or more.

The breadth and diversity of this problem suggests that income inadequacy is a broad-based structural problem, rather than one confined to a few distinct individuals or overly concentrated in groups defined by certain, even stereotypical, characteristics. If those who lack adequate income look a lot like everyone else, this suggests looking for solutions at the structural level of the economy and the labor market, rather than focusing solely on changing individuals. For example, this data shows that most

people below the Standard, as with most people above the Standard, are already working, and working many hours. Those lacking sufficient income are not substantially different in their characteristics or behavior from those with sufficient income, except that their incomes, comprised mostly of earnings, are substantially lower.

Finding #2: In spite of substantial educational achievement, women and/or African Americans experience less “returns” to education and work effort than White males.

The analysis presented here found that consistently, women and/or African Americans had higher rates of income inadequacy than White males with similar levels of education and/or work patterns (such as full-time, year-round worker). This suggests that it is important to ensure that education, training, career counseling, and job placement programs seek equal wages and benefits for participants, regardless of gender or race/ethnicity. Moreover, education and training efforts should be focused on ensuring participants enter not just certain occupations, but specific jobs within occupational fields that provide, or will soon lead to wages at self-sufficient levels.

Finding #3: It is not the lack of work that drives poverty, but rather the nature of the jobs and economic opportunity in the economy for those who are working.

The analysis presented here indicates that moving people into the workforce does not by itself solve poverty. *The findings show how quickly and completely the nature of poverty has changed over the last 15 years*, or at least, how it must be recognized as having changed. Over a decade ago, in the years leading up to welfare reform, there was a narrow focus on moving those receiving welfare into the paid workforce, on the assumption that such a strategy would go a long way to solving the problem of poverty. Whether true or not then, the data in this report shows clearly that the assumption that “lack of work” as the key cause of poverty no longer holds.

Moreover, the analysis in this report suggests that moving people into just any job will not automatically eliminate income inadequacy. If every Mississippi household that had no workers were to add a worker, that

.....
...FAMILIES ARE NOT POOR BECAUSE THEY
LACK WORKERS, OR BECAUSE THEY ARE
WORKING IN THE WRONG OCCUPATIONS, BUT
BECAUSE WAGES HAVE BECOME INADEQUATE
TO MEET BASIC EXPENSES.
.....

would only affect about one in six Mississippi households with incomes below the Standard. Among the remaining five-sixths of households with at least one worker, a substantial number are already working full-time, year-round. Moreover, though their earnings may be inadequate, few of these workers are working in “low-wage” occupations, (with some notable exceptions, such as farm workers). In sum, these data show that *families are not poor because they lack workers, or because they are working in the wrong occupations, but because wages have become inadequate to meet basic expenses*. Thus, a focus on putting people to work, or changing the occupations of low-income workers would not necessarily affect their income inadequacy. Rather, today’s economy requires a much more nuanced, specific, and targeted approach to addressing income adequacy. This suggests the need for an increased focus on education, training, and economic development strategies and other policies that yield high-wage jobs and pay family-sustaining wages as well as benefits. It also suggests that strategies that move people within occupational categories—such as from nurse aide to health technician—would be viable routes to self-sufficiency.

Finding #4: The majority of families with workers are struggling to make ends meet without any help from work support programs.

Nearly half of Mississippi households with incomes below the Standard have incomes above the FPL. *Most of these households are in a “policy gap,” with incomes too high (above the FPL) to qualify for most public assistance programs, but too low to adequately meet basic needs*. As a result, many householders are unable to earn enough to meet the rising costs of basic living, so they struggle to make ends meet without the aid of “safety net” programs. Whether at the individual level (such as SNAP/food stamps), or at the community level (such as Community

Development Block Grants), many such programs are pegged to the Federal Poverty Level or slightly above. It is not surprising that only 3% of the households with incomes below the Standard receive cash assistance.

Even with higher eligibility levels for work support programs, many Mississippi families who are eligible do not receive assistance due to limited state resources. For example, households with incomes up to 85% of the state median income are eligible for child care assistance in Mississippi.²⁶ However only a fraction of eligible children actually receive child care assistance.²⁷ Expanding eligibility—and increasing accessibility—for work supports such as health care, and child care, food, and transportation assistance could help support and stabilize parents' work efforts.

Finding #5: The Self-Sufficiency Standard's "bare bones" budgets point to the areas where families most need help, particularly child care and housing.

The methodology used to construct the Standard helps point to the areas where families most need help. Unlike the federal poverty measure, which is based only on a food budget (multiplied by three), the Self-Sufficiency Standard is based on the costs of all major family budget items. The Self-Sufficiency Standard indicates that housing and child care are two of the largest budget items and, therefore, are often the primary sources of much of the economic stress faced by families with inadequate incomes. Indeed, as shown in the Profile above, more than two-thirds of Mississippi households with insufficient incomes are paying more than 30% of their income for housing, and 43% are paying more than 50%.

The frugal nature of the Self-Sufficiency Wages are such that one may assume that the majority of households

who lack sufficient income but receive no public aid, are resorting to private subsidy strategies, such as doubling up to reduce housing costs or using informal/inexpensive child care, fortunate enough to find alternative solutions (e.g., unusually inexpensive housing and/or sharing with friends/relatives), accruing long-term debt as they turn to credit to pay for what they cannot afford, or doing without. The Standard suggests that people lacking sufficient income must make serious compromises to make ends meet, particularly with the "big ticket" items. Thus addressing costs, particularly those of the "high ticket" items of child care and housing—through broadened eligibility for work supports—could help address the problems of income adequacy from the cost side.

Finally, it should be noted that these conclusions do not mean that nothing can be done to solve income inadequacy. By and large, households with inadequate incomes are part of the mainstream workforce. They are not locked out of self-sufficiency by lack of education or lack of work or work experience. A broad-based policy effort is required to secure adequate wages, benefits, and public supports (such as child care) to increase income adequacy for a large portion of Mississippi's families. These efforts should include (but not be limited to) increased educational opportunities, especially for women and people of color, in the form of job training, financial aid for education, apprenticeships, and affordable community colleges. This report is meant to provide a contribution to the first critical step towards establishing economic self-sufficiency by identifying the extent and nature of the causes of income inadequacy.

Appendix A: Methodology and Assumptions

This study uses data from the 2007 American Community Survey by the U.S. Census Bureau. The American Community Survey (ACS), which shifted from a demonstration program to the full sample size and design in 2005, is a new approach to collecting census data that eliminates the need for a long form in the 2010 Census. The ACS publishes social, housing, and economic characteristics for demographic groups covering a broad spectrum of geographic areas with populations of 65,000 or more in the United States and Puerto Rico.

The 2007 Public Use Microdata Sample (PUMS) is a set of data files that contain records of a one percent sample of all housing units that the survey interviewed. For determining the PUMS sample size, the size of the housing unit universe is the ACS estimate of the total number of housing units. Nationally, the 2007 PUMS data set contains a one percent sample size of 1,293,393 housing unit records (representing a housing unit estimate of about 130 million households nationally); in Mississippi, the 2007 ACS one percent sample size is 39,217 housing units (representing a housing unit estimate of 1,242,290 Mississippi households).

As of August 2006, the primary way to access data for rural areas in the ACS is through Public Use Micro Data Sample Areas (PUMAs), which are special, non-overlapping areas that partition a state. The Census Bureau has produced 2007 ACS data products, which contain selected demographic, social, economic, and housing characteristics, for all 2,071 national PUMAs. (See <http://www.census.gov/acs/www/Products/PUMS/>.) Each PUMA, drawn by state governments for the Census 2000 sample PUMS files, contains a population of about 100,000. Mississippi, which has 82 counties, is partitioned into 23 PUMAs, each of which has received 2007 ACS estimates. In the instances when a single PUMA is in more than one county, each county was weighted by population and a new weighted average was calculated to determine a Self-Sufficiency Standard specific to that PUMA.

Since the Self-Sufficiency Standard assumes that all adult household members work, the population sample

in this report includes only those households in which there is at least one adult age 18-65 who is not disabled. Thus, although the ACS sample includes households that have disabled and/or elderly members, this report excludes disabled/elderly adults and their income when determining household composition and income. Households defined as “group quarters” are also excluded from this analysis. In total 743,859 non-disabled, non-elderly households are included in this demographic study of Mississippi.

ASSUMPTIONS FOR THE EXPANDED SELF-SUFFICIENCY FAMILY TYPES

The 2008 Self-Sufficiency Standard for Mississippi was calculated for 70 different family types in each county, including combinations of up to two adults and three children. However, to account for additional family types found in the U.S. Census (three or more adults and/or four or more children), the Self-Sufficiency Standard for each county in Mississippi was expanded by an additional 82 family types for a total of 152 family types.

In order to remain consistent with the Standard’s methodology, it is assumed that all adults in one- and two-adult households are working. Adults are defined as all persons in a household (family and non-family) who are between 18 and 64 years of age and able to work (not disabled). Working adults are defined as those who are employed at work or employed but absent from work during the week preceding the survey, as well as people in the Armed Forces. (Working adults also includes the very small number of working teenagers 16 and over.) Non-working adults include those who are unemployed and looking for work as well as those who are not in the labor force because they are retired or are in school, or for some other reason. Therefore, all work-related costs (transportation, taxes, and child care) are included for these adults (if there are only two adults in the households) in the household’s Standard. In Mississippi, 44% of the households have one worker, 50% have two or more workers, and 6% have no workers. The actual number of adults in the households ranges from one to

15 (24% have one adult, 28% have two adults, 20% have three adults and four 28% have four or more adults).

Other assumptions used in the creation of the extended family types include:

- For households with more than two adults, it is assumed that all adults beyond two are non-working dependents of the first two working adults. The main effect of this assumption is that the costs for these adults do not include transportation.
- As in the original Standard calculations, it is assumed that adults and children do not share the same bedroom and that there are no more than two children per bedroom. When there are three or more adults in a household, it is assumed that there are no more than two adults per bedroom.
- Food costs for additional adults (greater than two) are calculated using the assumption that the third adult is a female and the fourth adult is a male, with the applicable food costs added for each.
- The first two adults are assumed to be a married couple and taxes are calculated for the whole household together (i.e., as a family), while additional adults are treated as single adults for tax exemptions and credits.
- For the additional children in the two- and three-adult families, the added costs of food, health care, and child care are based on the ages of the “extra” children and added to the total expenses of the household (before taxes and tax credits are calculated).

COMPARING THE SELF-SUFFICIENCY STANDARD TO CENSUS INCOME AND THE FPL

The ACS/Census income is determined by calculating the total income of each person in the household,

excluding seniors and disabled adults. Income in the ACS includes money received during the preceding 12 months by non-disabled/non-elderly adult household members (or children) from: wages; farm and non-farm self-employment; Social Security or railroad payments; interest on savings or bonds; dividends, income from estates or trusts, and net rental income; veterans’ payments or unemployment and workmen’s compensation; private pensions or government employee pensions; alimony and child support; regular contributions from people not living in the household; and other periodic income. It is assumed that all income in a household is equally available to pay all expenses.

The 2007 U.S. Census Bureau poverty thresholds and the 2009 Mississippi Self-Sufficiency Standard (deflated to 2007) for each family type for each PUMA are then compared to the 2007 ACS total household income (as determined by income received the year before) to determine the number of households with income above and below the threshold and the Self-Sufficiency Standard. The 2009 Mississippi Self-Sufficiency Standard numbers were deflated to 2007 using a deflation factor calculated from the Bureau of Labor Statistics consumer price index (CPI) for All Urban Consumer Items, 1st Half 2007 and April. The appropriate regional CPI (South) for Mississippi was obtained and the 1st Half 2007 (198.495) was divided by the April 2009 (206.657) for a deflation factor of .961.

Households are categorized by whether household income is (1) below the poverty threshold as well as below the Self-Sufficiency Standard, (2) above the poverty threshold but below the Standard, or (3) above the Standard. Households whose income is below the Standard are designated as having “insufficient” or “inadequate” income.

Appendix B: Data Tables

Table B-1. The Self-Sufficiency Standard and Federal Poverty Level by County and Select Family Types: Mississippi 2009

County	(1) Adult	(2) Adult + preschooler	(3) Adult + infant preschooler	(4) Adult + preschooler schoolage	(5) Adult + schoolage teenager	(6) Adult + infant preschooler schoolage	(7) 2 Adults + infant preschooler	(8) 2 Adults + preschooler schoolage
Adams County	16,889	23,939	29,259	26,767	22,236	35,414	36,570	34,017
Alcorn County	16,156	23,108	28,341	25,850	21,288	36,445	35,439	32,879
Amite County	16,152	23,125	28,359	25,867	21,305	34,516	35,417	32,858
Attala County	15,698	23,107	28,340	25,848	21,286	35,864	35,437	32,878
Benton County	17,292	24,386	29,795	27,265	22,729	36,046	36,854	34,302
Bolivar County	16,336	23,073	28,303	25,812	21,251	34,481	35,527	32,967
Calhoun County	15,663	22,945	28,166	25,674	21,117	35,691	35,264	32,706
Carroll County	14,738	22,365	27,530	25,079	20,496	34,943	34,627	32,076
Chickasaw County	16,426	23,820	29,117	26,625	22,097	35,313	36,214	33,661
Choctaw County	15,663	22,945	28,166	25,674	21,117	35,691	35,264	32,706
Claiborne County	15,759	23,305	28,554	26,062	21,495	35,176	35,865	33,301
Clarke County	16,333	23,679	28,959	26,467	21,943	36,381	35,930	33,440
Clay County	15,545	22,945	28,166	25,674	21,117	37,270	35,264	32,706
Coahoma County	16,091	24,660	30,092	27,560	23,013	36,357	37,276	34,723
Copiah County	15,715	24,325	31,116	27,530	21,272	37,836	38,204	34,634
Covington County	15,840	23,679	28,959	26,467	21,943	35,555	36,270	33,717
DeSoto County	19,533	29,273	36,197	31,988	25,871	46,455	44,017	39,068
Forrest County	20,254	31,776	38,993	34,279	28,332	48,351	45,960	41,660
Franklin County	16,152	23,125	28,359	25,867	21,305	34,516	35,417	32,858
George County	17,093	27,357	34,009	30,493	24,189	44,883	41,223	37,360
Greene County	15,369	23,365	28,618	26,127	21,558	35,779	35,589	33,028
Grenada County	15,748	22,945	28,166	25,674	21,117	36,480	35,264	32,706
Hancock County	20,388	32,206	39,844	35,285	29,358	49,056	46,783	43,656
Harrison County	21,205	33,486	41,014	36,633	30,586	50,302	47,739	44,612
Hinds County	19,015	29,349	36,177	31,925	25,725	44,560	43,956	38,960
Holmes County	16,739	23,237	28,480	25,989	21,423	34,677	35,578	33,017
Humphreys County	14,738	22,365	27,530	25,079	20,496	34,943	34,627	32,076
Issaquena County	17,008	24,081	29,417	26,925	22,390	35,568	36,641	34,088
Itawamba County	16,061	23,214	28,456	25,964	21,399	35,778	35,553	32,992
Jackson County	19,257	30,797	37,989	33,283	27,433	48,516	45,107	40,464
Jasper County	15,638	23,041	28,271	25,780	21,219	34,349	35,242	32,685
Jefferson County	15,770	23,359	28,612	26,120	21,551	35,233	35,923	33,358
Jefferson Davis County	15,628	23,446	28,706	26,214	21,696	35,327	35,764	33,202
Jones County	15,131	23,365	28,618	26,127	21,558	35,900	35,589	33,028
Kemper County	16,333	23,679	28,959	26,467	21,943	36,381	35,930	33,440
Lafayette County	17,613	26,240	31,505	28,991	24,362	38,772	38,538	36,027
Lamar County	22,559	35,382	42,264	38,359	31,973	51,963	48,492	45,261
Lauderdale County	16,601	24,192	29,578	27,049	22,511	38,435	36,609	34,056
FEDERAL POVERTY LEVEL THRESHOLDS								
2009 Annual FPL ¹	10,830	14,570	14,570	18,310	18,310	22,050	22,050	22,050

Table B-1 (continued). The Self-Sufficiency Standard and Federal Poverty Level by County and Select Family Types: Mississippi 2009

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
County	Adult	Adult + preschooler	Adult + infant preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Lawrence County	15,628	23,446	28,706	26,214	21,696	35,327	35,764	33,202
Leake County	15,732	23,107	28,340	25,848	21,286	34,417	35,437	32,878
Lee County	16,474	23,842	29,040	26,488	21,888	37,397	35,952	33,331
Leflore County	14,772	22,365	27,530	25,079	20,496	34,963	34,627	32,076
Lincoln County	16,169	23,125	28,359	25,867	21,305	36,224	35,417	32,858
Lowndes County	16,138	23,471	28,733	26,241	21,722	38,254	35,830	33,266
Madison County	20,884	32,188	39,472	34,588	28,551	47,212	45,958	41,612
Marion County	16,195	23,473	28,735	26,243	21,724	35,975	35,823	33,259
Marshall County	15,450	24,561	31,440	27,922	21,766	42,626	38,518	35,007
Monroe County	16,019	22,945	28,166	25,674	21,117	34,772	35,264	32,706
Montgomery County	15,663	22,945	28,166	25,674	21,117	35,691	35,264	32,706
Neshoba County	15,858	23,041	28,271	25,780	21,219	34,229	35,242	32,685
Newton County	16,333	23,679	28,959	26,467	21,943	36,381	35,930	33,440
Noxubee County	15,918	23,096	28,328	25,836	21,275	36,234	35,425	32,866
Oktibbeha County	16,748	24,676	30,107	27,575	23,028	38,306	37,165	34,612
Panola County	16,138	22,945	28,166	25,674	21,117	34,205	35,264	32,706
Pearl River County	16,123	24,085	29,421	26,930	22,395	35,793	36,509	33,956
Perry County	16,389	25,844	32,476	29,066	22,881	42,315	39,486	35,957
Pike County	16,169	23,125	28,359	25,867	21,305	35,622	35,417	32,858
Pontotoc County	15,528	22,945	28,166	25,674	21,117	35,912	35,264	32,706
Prentiss County	14,866	22,945	28,166	25,674	21,117	34,225	35,264	32,706
Quitman County	16,024	23,363	28,616	26,124	21,556	34,711	35,840	33,276
Rankin County	20,555	31,698	38,816	34,050	28,060	46,753	45,107	41,121
Scott County	16,054	23,107	28,340	25,848	21,286	34,377	35,437	32,878
Sharkey County	17,008	24,081	29,417	26,925	22,390	35,568	36,641	34,088
Simpson County	16,556	25,462	32,136	28,726	22,551	39,722	39,502	35,976
Smith County	15,626	22,988	28,214	25,722	21,163	34,292	35,185	32,628
Stone County	18,197	28,851	36,039	31,979	26,031	45,813	44,066	39,253
Sunflower County	15,976	22,365	27,530	25,079	20,496	35,983	34,627	32,076
Tallahatchie County	14,866	22,945	28,166	25,674	21,117	35,551	35,264	32,706
Tate County	16,731	25,264	31,953	28,541	22,370	42,839	39,046	35,577
Tippah County	16,172	22,945	28,166	25,674	21,117	35,313	35,264	32,706
Tishomingo County	15,663	22,945	28,166	25,674	21,117	34,812	35,264	32,706
Tunica County	17,951	29,358	36,290	32,060	25,956	44,740	44,039	39,091
Union County	16,562	23,415	28,672	26,180	21,663	34,792	35,769	33,206
Walthall County	16,246	23,473	28,735	26,243	21,724	34,875	35,823	33,259
Warren County	18,258	25,796	31,114	28,576	23,965	38,008	38,195	35,671
Washington County	16,133	23,073	28,303	25,812	21,251	35,567	35,527	32,967
Wayne County	15,369	23,365	28,618	26,127	21,558	35,779	35,589	33,028
Webster County	15,663	22,945	28,166	25,674	21,117	35,691	35,264	32,706
Wilkinson County	16,152	23,125	28,359	25,867	21,305	34,516	35,417	32,858
Winston County	16,426	23,820	29,117	26,625	22,097	35,313	36,214	33,661
FEDERAL POVERTY LEVEL THRESHOLDS								
2009 Annual FPL ¹	10,830	14,570	14,570	18,310	18,310	22,050	22,050	22,050

Table B-1 (continued). The Self-Sufficiency Standard and Federal Poverty Level by County and Select Family Types: Mississippi 2009

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
County	Adult	Adult + preschooler	Adult + infant preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Yalobusha County	15,663	22,945	28,166	25,674	21,117	35,691	35,264	32,706
Yazoo County	16,109	23,224	28,466	25,974	21,409	34,462	35,690	33,128
FEDERAL POVERTY LEVEL THRESHOLDS								
2009 Annual FPL ¹	10,830	14,570	14,570	18,310	18,310	22,050	22,050	22,050

¹ United States Department of Health and Human Services. *2009 HHS Poverty Guidelines*. Federal Register, Vol. 74, No. 14, January 23, 2009, pp. 4199-4201.

Note: All values expressed in U.S. dollars.

Source: Diana M. Pearce, *The Self-Sufficiency Standard for Mississippi 2009*. Available at <http://www.selfsufficiencystandard.org>

Table B-2. The Self-Sufficiency Standard and Federal Poverty Level by County Households: Mississippi 2007

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
TOTAL HOUSEHOLDS	743,859	100.0%	130,636	17.6%	105,579	14.2%	236,215	31.8%	507,644	68.2%
COUNTY										
Adams County	7,483	1.0%	1,654	22.1%	1,012	13.5%	2,667	35.6%	4,816	64.4%
Alcorn County*	8,653	1.2%	1,357	15.7%	891	10.3%	2,248	26.0%	6,405	74.0%
Amite County*	2,963	0.4%	655	22.1%	401	13.5%	1,056	35.6%	1,907	64.4%
Attala County*	4,656	0.6%	1,022	22.0%	537	11.5%	1,559	33.5%	3,097	66.5%
Benton County*	2,133	0.3%	448	21.0%	274	12.9%	722	33.8%	1,411	66.2%
Bolivar County	8,992	1.2%	2,785	31.0%	1,093	12.2%	3,878	43.1%	5,114	56.9%
Calhoun County*	3,569	0.5%	783	22.0%	411	11.5%	1,195	33.5%	2,374	66.5%
Carroll County*	2,287	0.3%	745	32.6%	342	15.0%	1,088	47.6%	1,199	52.4%
Chickasaw County*	5,353	0.7%	1,509	28.2%	637	11.9%	2,146	40.1%	3,207	59.9%
Choctaw County*	2,311	0.3%	507	22.0%	266	11.5%	774	33.5%	1,537	66.5%
Claiborne County*	2,841	0.4%	537	18.9%	317	11.1%	854	30.0%	1,987	70.0%
Clarke County*	4,578	0.6%	755	16.5%	583	12.7%	1,338	29.2%	3,240	70.8%
Clay County*	6,052	0.8%	1,706	28.2%	720	11.9%	2,426	40.1%	3,626	59.9%
Coahoma County*	7,609	1.0%	1,649	21.7%	1,178	15.5%	2,827	37.2%	4,782	62.8%
Copiah County*	6,905	0.9%	1,305	18.9%	769	11.1%	2,075	30.0%	4,831	70.0%
Covington County*	4,660	0.6%	881	18.9%	519	11.1%	1,400	30.0%	3,260	70.0%
DeSoto County	40,891	5.5%	3,485	8.5%	4,041	9.9%	7,526	18.4%	33,365	81.6%
Forrest County	20,803	2.8%	3,621	17.4%	4,841	23.3%	8,462	40.7%	12,340	59.3%
Franklin County*	1,841	0.2%	407	22.1%	249	13.5%	656	35.6%	1,185	64.4%
George County*	5,083	0.7%	765	15.1%	833	16.4%	1,598	31.4%	3,485	68.6%
Greene County*	3,400	0.5%	695	20.4%	369	10.9%	1,064	31.3%	2,336	68.7%
Grenada County*	5,509	0.7%	1,209	22.0%	635	11.5%	1,845	33.5%	3,664	66.5%
Hancock County	11,409	1.5%	1,717	15.1%	1,870	16.4%	3,587	31.4%	7,822	68.6%
Harrison County	49,137	6.6%	5,406	11.0%	11,981	24.4%	17,387	35.4%	31,750	64.6%
Hinds County	68,267	9.2%	11,601	17.0%	10,323	15.1%	21,924	32.1%	46,343	67.9%
Holmes County*	4,984	0.7%	1,076	21.6%	736	14.8%	1,812	36.4%	3,172	63.6%
Humphreys County*	2,379	0.3%	776	32.6%	356	15.0%	1,132	47.6%	1,248	52.4%
Issaquena County*	525	0.1%	113	21.6%	77	14.8%	191	36.4%	334	63.6%
Itawamba County*	5,701	0.8%	894	15.7%	587	10.3%	1,481	26.0%	4,220	74.0%
Jackson County	35,336	4.8%	5,825	16.5%	5,150	14.6%	10,975	31.1%	24,361	68.9%
Jasper County*	3,938	0.5%	687	17.4%	427	10.8%	1,114	28.3%	2,824	71.7%
Jefferson County*	2,339	0.3%	442	18.9%	261	11.1%	703	30.0%	1,636	70.0%
Jefferson Davis County*	3,353	0.5%	634	18.9%	374	11.1%	1,007	30.0%	2,345	70.0%
Jones County	16,606	2.2%	3,394	20.4%	1,802	10.9%	5,197	31.3%	11,410	68.7%
Kemper County*	2,665	0.4%	440	16.5%	339	12.7%	779	29.2%	1,886	70.8%
Lafayette County	10,297	1.4%	2,160	21.0%	1,324	12.9%	3,485	33.8%	6,813	66.2%
Lamar County	11,194	1.5%	1,949	17.4%	2,605	23.3%	4,554	40.7%	6,641	59.3%
Lauderdale County	19,928	2.7%	3,288	16.5%	2,536	12.7%	5,824	29.2%	14,104	70.8%
Lawrence County*	3,184	0.4%	602	18.9%	355	11.1%	957	30.0%	2,227	70.0%

Table B-2. (continued) The Self-Sufficiency Standard and Federal Poverty Level by County Households: Mississippi 2007

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
TOTAL HOUSEHOLDS	743,859	100.0%	130,636	17.6%	105,579	14.2%	236,215	31.8%	507,644	68.2%
COUNTY										
Leake County*	4,544	0.6%	793	17.4%	492	10.8%	1,285	28.3%	3,259	71.7%
Lee County	19,629	2.6%	2,644	13.5%	2,636	13.4%	5,280	26.9%	14,349	73.1%
Leflore County	8,057	1.1%	2,626	32.6%	1,206	15.0%	3,832	47.6%	4,225	52.4%
Lincoln County*	7,964	1.1%	1,505	18.9%	887	11.1%	2,393	30.0%	5,571	70.0%
Lowndes County	16,623	2.2%	3,287	19.8%	1,976	11.9%	5,262	31.7%	11,360	68.3%
Madison County	23,827	3.2%	1,790	7.5%	2,812	11.8%	4,602	19.3%	19,225	80.7%
Marion County*	5,577	0.7%	1,233	22.1%	755	13.5%	1,988	35.6%	3,589	64.4%
Marshall County	9,300	1.3%	1,951	21.0%	1,196	12.9%	3,147	33.8%	6,153	66.2%
Monroe County	10,260	1.4%	2,029	19.8%	1,220	11.9%	3,248	31.7%	7,012	68.3%
Montgomery County*	2,886	0.4%	634	22.0%	333	11.5%	967	33.5%	1,920	66.5%
Neshoba County*	6,224	0.8%	1,086	17.4%	675	10.8%	1,761	28.3%	4,464	71.7%
Newton County*	5,568	0.7%	919	16.5%	709	12.7%	1,627	29.2%	3,940	70.8%
Noxubee County*	3,387	0.5%	670	19.8%	403	11.9%	1,072	31.7%	2,315	68.3%
Oktibbeha County	11,814	1.6%	3,329	28.2%	1,406	11.9%	4,736	40.1%	7,078	59.9%
Panola County	8,516	1.1%	1,845	21.7%	1,319	15.5%	3,164	37.2%	5,352	62.8%
Pearl River County	12,910	1.7%	1,943	15.1%	2,116	16.4%	4,059	31.4%	8,851	68.6%
Perry County*	3,103	0.4%	634	20.4%	337	10.9%	971	31.3%	2,132	68.7%
Pike County	8,485	1.1%	1,876	22.1%	1,148	13.5%	3,024	35.6%	5,461	64.4%
Pontotoc County*	6,925	0.9%	933	13.5%	930	13.4%	1,863	26.9%	5,062	73.1%
Prentiss County*	6,399	0.9%	1,004	15.7%	659	10.3%	1,663	26.0%	4,736	74.0%
Quitman County*	2,514	0.3%	545	21.7%	389	15.5%	934	37.2%	1,580	62.8%
Rankin County	38,187	5.1%	2,680	7.0%	5,382	14.1%	8,062	21.1%	30,125	78.9%
Scott County*	6,168	0.8%	1,076	17.4%	668	10.8%	1,745	28.3%	4,423	71.7%
Sharkey County*	1,518	0.2%	328	21.6%	224	14.8%	552	36.4%	966	63.6%
Simpson County*	6,637	0.9%	1,255	18.9%	740	11.1%	1,994	30.0%	4,643	70.0%
Smith County*	3,511	0.5%	613	17.4%	381	10.8%	993	28.3%	2,518	71.7%
Stone County*	3,617	0.5%	544	15.1%	593	16.4%	1,137	31.4%	2,480	68.6%
Sunflower County	7,298	1.0%	2,379	32.6%	1,092	15.0%	3,471	47.6%	3,827	52.4%
Tallahatchie County*	3,164	0.4%	1,031	32.6%	474	15.0%	1,505	47.6%	1,659	52.4%
Tate County*	6,304	0.8%	1,366	21.7%	976	15.5%	2,342	37.2%	3,962	62.8%
Tippah County*	5,535	0.7%	1,161	21.0%	712	12.9%	1,873	33.8%	3,662	66.2%
Tishomingo County*	4,798	0.6%	753	15.7%	494	10.3%	1,247	26.0%	3,551	74.0%
Tunica County*	2,293	0.3%	497	21.7%	355	15.5%	852	37.2%	1,441	62.8%
Union County*	6,571	0.9%	885	13.5%	882	13.4%	1,768	26.9%	4,804	73.1%
Walthall County*	3,302	0.4%	730	22.1%	447	13.5%	1,177	35.6%	2,125	64.4%
Warren County	11,451	1.5%	2,473	21.6%	1,690	14.8%	4,163	36.4%	7,288	63.6%
Washington County	13,936	1.9%	4,317	31.0%	1,694	12.2%	6,011	43.1%	7,925	56.9%
Wayne County*	5,424	0.7%	1,109	20.4%	589	10.9%	1,697	31.3%	3,727	68.7%
Webster County*	2,438	0.3%	535	22.0%	281	11.5%	816	33.5%	1,621	66.5%

Table B-2. (continued) The Self-Sufficiency Standard and Federal Poverty Level by County Households: Mississippi 2007

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
TOTAL HOUSEHOLDS	743,859	100.0%	130,636	17.6%	105,579	14.2%	236,215	31.8%	507,644	68.2%
COUNTY										
Wilkinson County*	2,247	0.3%	497	22.1%	304	13.5%	801	35.6%	1,446	64.4%
Winston County*	5,551	0.7%	1,564	28.2%	661	11.9%	2,225	40.1%	3,326	59.9%
Yalobusha County*	3,091	0.4%	679	22.0%	356	11.5%	1,035	33.5%	2,056	66.5%
Yazoo County*	6,493	0.9%	1,402	21.6%	958	14.8%	2,360	36.4%	4,133	63.6%

Source: U.S. Census Bureau, 2007 American Community Survey.

*Note: The sample size for one or more cells in this row is small. Data may not be statistically stable.

Table B-3. The Self-Sufficiency Standard and Federal Poverty Level by Race and Ethnicity of Householder¹: Mississippi 2007

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
TOTAL HOUSEHOLDS	743,859	100.0%	130,636	17.6%	105,579	14.2%	236,215	31.8%	507,644	68.2%
RACE AND ETHNICITY										
Asian/Pacific Islander	7,759	1.0%	1,446	18.6%	1,588	20.5%	3,034	39.1%	4,725	60.9%
Black	263,035	35.4%	79,375	30.2%	49,578	18.8%	128,953	49.0%	134,082	51.0%
Latino²	11,986	1.6%	2,465	20.6%	3,308	27.6%	5,773	48.2%	6,213	51.8%
White	456,345	61.3%	46,776	10.3%	50,273	11.0%	97,049	21.3%	359,296	78.7%
Other*	4,734	0.6%	574	12.1%	832	17.6%	1,406	29.7%	3,328	70.3%

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

² Latino refers to Hispanic/Latino ethnicity, regardless of race. Therefore all other racial/ethnic groups are non-Hispanic/Latino.

Source: U.S. Census Bureau, 2007 American Community Survey.

*Note: The sample size for one or more cells in this row is small. Data may not be statistically stable.

Table B-4. The Self-Sufficiency Standard and Federal Poverty Level by Citizenship Status and Ethnicity of Householder¹: Mississippi 2007

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
TOTAL HOUSEHOLDS	743,859	100.0%	130,636	17.6%	105,579	14.2%	236,215	31.8%	507,644	68.2%
CITIZENSHIP STATUS										
Native-born	727,465	97.8%	127,890	17.6%	101,281	13.9%	229,171	31.5%	498,294	68.5%
Foreign born	16,394	2.2%	2,746	16.8%	4,298	26.2%	7,044	43.0%	9,350	57.0%
Naturalized citizen	6,869	0.9%	1,095	15.9%	1,405	20.5%	2,500	36.4%	4,369	63.6%
Not a citizen	9,525	1.3%	1,651	17.3%	2,893	30.4%	4,544	47.7%	4,981	52.3%

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

Source: U.S. Census Bureau, 2007 American Community Survey.

Table B-5. The Self-Sufficiency Standard and Federal Poverty Level by Gender of Householder¹ and Household Type: Mississippi 2007

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
TOTAL HOUSEHOLDS	743,859	100.0%	130,636	17.6%	105,579	14.2%	236,215	31.8%	507,644	68.2%
GENDER OF HOUSEHOLDER										
Male	400,340	53.8%	38,432	9.6%	48,110	12.0%	86,542	21.6%	313,798	78.4%
Female	343,519	46.2%	92,204	26.8%	57,469	16.7%	149,673	43.6%	193,846	56.4%
HOUSEHOLD TYPE										
All family households²	564,013	75.8%	94,421	16.7%	79,827	14.2%	174,248	30.9%	389,765	69.1%
Non-family³ household	179,846	24.2%	36,215	20.1%	25,752	14.3%	61,967	34.5%	117,879	65.5%
Male householder	105,076	14.1%	17,671	16.8%	14,135	13.5%	31,806	30.3%	73,270	69.7%
Female householder	74,770	10.1%	18,544	24.8%	11,617	15.5%	30,161	40.3%	44,609	59.7%

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

² A family household is a household maintained by a family, defined as a group of two or more persons (one of whom is the householder) residing together and related by birth, marriage, or adoption; family households include any unrelated persons who reside in the household.

³ A non-family household is a person maintaining a household while living alone or with nonrelatives only.

Source: U.S. Census Bureau, 2007 American Community Survey.

Table B-6. The Self-Sufficiency Standard and Federal Poverty Level by Number of Children in Household and Age of Youngest Child: Mississippi 2007

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
TOTAL HOUSEHOLDS	743,859	100.0%	130,636	17.6%	105,579	14.2%	236,215	31.8%	507,644	68.2%
NUMBER OF CHILDREN IN HOUSEHOLD										
No children	386,755	52.0%	51,410	13.3%	47,278	12.2%	98,688	25.5%	288,067	74.5%
1 or more	357,104	48.0%	79,226	22.2%	58,301	16.3%	137,527	38.5%	219,577	61.5%
1	153,026	20.6%	25,635	16.8%	23,968	15.7%	49,603	32.4%	103,423	67.6%
2	130,166	17.5%	26,785	20.6%	17,641	13.6%	44,426	34.1%	85,740	65.9%
3	52,275	7.0%	16,150	30.9%	11,724	22.4%	27,874	53.3%	24,401	46.7%
4 or more	21,637	2.9%	10,656	49.2%	4,968	23.0%	15,624	72.2%	6,013	27.8%
AGE OF YOUNGEST CHILD										
Less than 6 yrs	161,815	21.8%	42,640	26.4%	33,903	21.0%	76,543	47.3%	85,272	52.7%
6 to 17 yrs	195,289	26.3%	36,586	18.7%	24,398	12.5%	60,984	31.2%	134,305	68.8%

Source: U.S. Census Bureau, 2007 American Community Survey.

Table B-7. The Self-Sufficiency Standard and Federal Poverty Level by Household Type and Number of Children: Mississippi 2007

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
TOTAL HOUSEHOLDS	743,859	100.0%	130,636	17.6%	105,579	14.2%	236,215	31.8%	507,644	68.2%
HOUSEHOLD TYPE AND NUMBER OF CHILDREN										
MARRIED COUPLE	380,616	51.2%	27,867	7.3%	41,910	11.0%	69,777	18.3%	310,839	81.7%
No children	168,495	22.7%	9,013	5.3%	13,504	8.0%	22,517	13.4%	145,978	86.6%
1 or more	212,121	28.5%	18,854	8.9%	28,406	13.4%	47,260	22.3%	164,861	77.7%
1	86,749	11.7%	5,845	6.7%	9,776	11.3%	15,621	18.0%	71,128	82.0%
2	84,140	11.3%	6,859	8.2%	8,640	10.3%	15,499	18.4%	68,641	81.6%
3	30,246	4.1%	3,504	11.6%	6,406	21.2%	9,910	32.8%	20,336	67.2%
4 or more	10,986	1.5%	2,646	24.1%	3,584	32.6%	6,230	56.7%	4,756	43.3%
MALE HOUSEHOLDER¹, NO SPOUSE PRESENT	145,073	19.5%	24,795	17.1%	22,219	15.3%	47,014	32.4%	98,059	67.6%
No children	116,543	15.7%	18,886	16.2%	16,803	14.4%	35,689	30.6%	80,854	69.4%
1 or more	28,530	3.8%	5,909	20.7%	5,416	19.0%	11,325	39.7%	17,205	60.3%
1	14,377	1.9%	2,381	16.6%	2,110	14.7%	4,491	31.2%	9,886	68.8%
2	8,641	1.2%	1,786	20.7%	1,390	16.1%	3,176	36.8%	5,465	63.2%
3*	3,590	0.5%	869	24.2%	1,332	37.1%	2,201	61.3%	1,389	38.7%
4 or more*	1,922	0.3%	873	45.4%	584	30.4%	1,457	75.8%	465	24.2%
FEMALE HOUSEHOLDER, NO SPOUSE PRESENT²	218,170	29.3%	77,974	35.7%	41,450	19.0%	119,424	54.7%	98,746	45.3%
No children	101,717	13.7%	23,511	23.1%	16,971	16.7%	40,482	39.8%	61,235	60.2%
1 or more	116,453	15.7%	54,463	46.8%	24,479	21.0%	78,942	67.8%	37,511	32.2%
1	51,900	7.0%	17,409	33.5%	12,082	23.3%	29,491	56.8%	22,409	43.2%
2	37,385	5.0%	18,140	48.5%	7,611	20.4%	25,751	68.9%	11,634	31.1%
3	18,439	2.5%	11,777	63.9%	3,986	21.6%	15,763	85.5%	2,676	14.5%
4 or more*	8,729	1.2%	7,137	81.8%	800	9.2%	7,937	90.9%	792	9.1%

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

Source: U.S. Census Bureau, 2007 American Community Survey.

*Note: The sample size for one or more cells in this row is small. Data may not be statistically stable.

Table B-8. The Self-Sufficiency Standard and Federal Poverty Level by Household Type and Race and Ethnicity: Mississippi 2007

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
TOTAL HOUSEHOLDS	743,859	100.0%	130,636	17.6%	105,579	14.2%	236,215	31.8%	507,644	68.2%
HOUSEHOLD TYPE BY RACE AND ETHNICITY										
HOUSEHOLDS WITHOUT CHILDREN	386,755	52.0%	51,410	13.3%	47,278	12.2%	98,688	25.5%	288,067	74.5%
Married couple or male householder ¹ , no spouse present	285,038	38.3%	27,899	9.8%	30,307	10.6%	58,206	20.4%	226,832	79.6%
Black or African American	74,785	10.1%	12,245	16.4%	12,357	16.5%	24,602	32.9%	50,183	67.1%
White	201,036	27.0%	14,646	7.3%	16,208	8.1%	30,854	15.3%	170,182	84.7%
Other	9,217	1.2%	1,008	10.9%	1,742	18.9%	2,750	29.8%	6,467	70.2%
Female householder, no spouse present	101,717	13.7%	23,511	23.1%	16,971	16.7%	40,482	39.8%	61,235	60.2%
Black or African American	44,978	6.0%	13,122	29.2%	9,405	20.9%	22,527	50.1%	22,451	49.9%
White	53,783	7.2%	9,839	18.3%	6,899	12.8%	16,738	31.1%	37,045	68.9%
Other*	2,956	0.4%	550	18.6%	667	22.6%	1,217	41.2%	1,739	58.8%
HOUSEHOLDS WITH CHILDREN	357,104	48.0%	79,226	22.2%	58,301	16.3%	137,527	38.5%	219,577	61.5%
Married couple or male householder, no spouse present	240,651	32.4%	24,763	10.3%	33,822	14.1%	58,585	24.3%	182,066	75.7%
Black or African American	65,002	8.7%	10,812	16.6%	12,037	18.5%	22,849	35.2%	42,153	64.8%
White	166,082	22.3%	11,821	7.1%	19,341	11.6%	31,162	18.8%	134,920	81.2%
Other	9,567	1.3%	2,130	22.3%	2,444	25.5%	4,574	47.8%	4,993	52.2%
Female householder, no spouse present	116,453	15.7%	54,463	46.8%	24,479	21.0%	78,942	67.8%	37,511	32.2%
Black or African American	78,270	10.5%	43,196	55.2%	15,779	20.2%	58,975	75.3%	19,295	24.7%
White	35,444	4.8%	10,470	29.5%	7,825	22.1%	18,295	51.6%	17,149	48.4%
Other*	2,739	0.4%	797	29.1%	875	31.9%	1,672	61.0%	1,067	39.0%

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

Source: U.S. Census Bureau, 2007 American Community Survey.

*Note: The sample size for one or more cells in this row is small. Data may not be statistically stable.

Table B-9. The Self-Sufficiency Standard and Federal Poverty Level by Educational Attainment of Householder¹ by Gender and Race: Mississippi 2007

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
TOTAL HOUSEHOLDS	743,859	100.0%	130,636	17.6%	105,579	14.2%	236,215	31.8%	507,644	68.2%
EDUCATIONAL ATTAINMENT										
LESS THAN HIGH SCHOOL	105,753	14.2%	38,097	36.0%	20,410	19.3%	58,507	55.3%	47,246	44.7%
Male	58,476	7.9%	12,368	21.2%	12,212	20.9%	24,580	42.0%	33,896	58.0%
Black or African American	22,781	3.1%	6,736	29.6%	4,999	21.9%	11,735	51.5%	11,046	48.5%
White	31,370	4.2%	4,950	15.8%	5,582	17.8%	10,532	33.6%	20,838	66.4%
Female	47,277	6.4%	25,729	54.4%	8,198	17.3%	33,927	71.8%	13,350	28.2%
Black or African American	28,235	3.8%	18,418	65.2%	3,868	13.7%	22,286	78.9%	5,949	21.1%
White	16,324	2.2%	6,101	37.4%	3,823	23.4%	9,924	60.8%	6,400	39.2%
HIGH SCHOOL DIPLOMA	229,242	30.8%	45,825	20.0%	39,736	17.3%	85,561	37.3%	143,681	62.7%
Male	123,690	16.6%	12,872	10.4%	18,347	14.8%	31,219	25.2%	92,471	74.8%
Black or African American	38,759	5.2%	6,325	16.3%	7,926	20.4%	14,251	36.8%	24,508	63.2%
White	81,084	10.9%	5,598	6.9%	9,530	11.8%	15,128	18.7%	65,956	81.3%
Female	105,552	14.2%	32,953	31.2%	21,389	20.3%	54,342	51.5%	51,210	48.5%
Black or African American	51,768	7.0%	22,806	44.1%	12,080	23.3%	34,886	67.4%	16,882	32.6%
White	51,008	6.9%	9,685	19.0%	8,510	16.7%	18,195	35.7%	32,813	64.3%
SOME COLLEGE OR ASSOCIATE'S DEGREE	242,052	32.5%	38,092	15.7%	34,272	14.2%	72,364	29.9%	169,688	70.1%
Male	122,124	16.4%	10,031	8.2%	12,782	10.5%	22,813	18.7%	99,311	81.3%
Black or African American	32,473	4.4%	4,009	12.3%	4,878	15.0%	8,887	27.4%	23,586	72.6%
White	86,887	11.7%	5,658	6.5%	7,548	8.7%	13,206	15.2%	73,681	84.8%
Female	119,928	16.1%	28,061	23.4%	21,490	17.9%	49,551	41.3%	70,377	58.7%
Black or African American	51,397	6.9%	17,935	34.9%	11,176	21.7%	29,111	56.6%	22,286	43.4%
White	66,494	8.9%	9,795	14.7%	9,763	14.7%	19,558	29.4%	46,936	70.6%
BACHELOR'S DEGREE OR HIGHER	166,812	22.4%	8,622	5.2%	11,161	6.7%	19,783	11.9%	147,029	88.1%
Male	96,050	12.9%	3,161	3.3%	4,769	5.0%	7,930	8.3%	88,120	91.7%
Black or African American*	14,024	1.9%	629	4.5%	1,116	8.0%	1,745	12.4%	12,279	87.6%
White	77,933	10.5%	2,312	3.0%	3,128	4.0%	5,440	7.0%	72,493	93.0%
Female	70,762	9.5%	5,461	7.7%	6,392	9.0%	11,853	16.8%	58,909	83.2%
Black or African American	23,598	3.2%	2,517	10.7%	3,535	15.0%	6,052	25.6%	17,546	74.4%
White	45,245	6.1%	2,677	5.9%	2,389	5.3%	5,066	11.2%	40,179	88.8%

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees.

Source: U.S. Census Bureau, 2007 American Community Survey.

*Note: The sample size for one or more cells in this row is small. Data may not be statistically stable.

Table B-10. The Self-Sufficiency Standard and Federal Poverty Level by Number of Workers in Household¹: Mississippi 2007

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
TOTAL HOUSEHOLDS	743,859	100.0%	130,636	17.6%	105,579	14.2%	236,215	31.8%	507,644	68.2%
NUMBER OF WORKERS IN HOUSEHOLD										
Two or more workers	372,166	50.0%	20,846	5.6%	43,557	11.7%	64,403	17.3%	307,763	82.7%
One worker	324,559	43.6%	75,418	23.2%	57,153	17.6%	132,571	40.8%	191,988	59.2%
No workers	47,134	6.3%	34,372	72.9%	4,869	10.3%	39,241	83.3%	7,893	16.7%

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees. All workers over age 16 are included in the calculation of number of workers in the total household.

Source: U.S. Census Bureau, 2007 American Community Survey.

Table B-11. The Self-Sufficiency Standard and Federal Poverty Level by Number of Workers by Race and Ethnicity¹: Mississippi 2007

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
TOTAL HOUSEHOLDS	743,859	100.0%	130,636	17.6%	105,579	14.2%	236,215	31.8%	507,644	68.2%
WHITE	456,345	61.3%	46,776	10.3%	50,273	11.0%	97,049	21.3%	359,296	78.7%
Two or more workers	251,583	33.8%	8,504	3.4%	20,099	8.0%	28,603	11.4%	222,980	88.6%
One worker	183,697	24.7%	26,066	14.2%	27,345	14.9%	53,411	29.1%	130,286	70.9%
No workers	21,065	2.8%	12,206	57.9%	2,829	13.4%	15,035	71.4%	6,030	28.6%
BLACK	263,035	35.4%	79,375	30.2%	49,578	18.8%	128,953	49.0%	134,082	51.0%
Two or more workers	107,005	14.4%	11,384	10.6%	19,983	18.7%	31,367	29.3%	75,638	70.7%
One worker	131,201	17.6%	46,687	35.6%	27,675	21.1%	74,362	56.7%	56,839	43.3%
No workers	24,829	3.3%	21,304	85.8%	1,920	7.7%	23,224	93.5%	1,605	6.5%
OTHER	24,479	3.3%	4,485	18.3%	5,728	23.4%	10,213	41.7%	14,266	58.3%
Two or more workers*	13,578	1.8%	958	7.1%	3,475	25.6%	4,433	32.6%	9,145	67.4%
One worker	9,661	1.3%	2,665	27.6%	2,133	22.1%	4,798	49.7%	4,863	50.3%
No workers*	1,240	0.2%	862	69.5%	120	9.7%	982	79.2%	258	20.8%

¹ All workers over age 16 are included in the calculation of number of workers in the total household.

Source: U.S. Census Bureau, 2007 American Community Survey

Table B-12. The Self-Sufficiency Standard and Federal Poverty Level by Work Status of Householder¹: Mississippi 2007

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
TOTAL HOUSEHOLDS	743,859	100.0%	130,636	17.6%	105,579	14.2%	236,215	31.8%	507,644	68.2%
WORK STATUS OF HOUSEHOLDER										
Full-time/Year-Round	455,092	61.2%	28,379	6.2%	55,301	12.2%	83,680	18.4%	371,412	81.6%
Part-time/Year-Round	32,523	4.4%	7,974	24.5%	6,607	20.3%	14,581	44.8%	17,942	55.2%
Full-time/Part-Year	130,436	17.5%	31,213	23.9%	23,903	18.3%	55,116	42.3%	75,320	57.7%
less than 26 weeks	35,963	4.8%	15,985	44.4%	6,539	18.2%	22,524	62.6%	13,439	37.4%
26 weeks to 49 weeks	94,473	12.7%	15,228	16.1%	17,364	18.4%	32,592	34.5%	61,881	65.5%
Part-time/Part-Year	41,404	5.6%	19,635	47.4%	6,332	15.3%	25,967	62.7%	15,437	37.3%
less than 26 weeks	19,225	2.6%	11,081	57.6%	2,533	13.2%	13,614	70.8%	5,611	29.2%
26 weeks to 49 weeks	22,179	3.0%	8,554	38.6%	3,799	17.1%	12,353	55.7%	9,826	44.3%
Not Working	84,404	11.3%	43,435	51.5%	13,436	15.9%	56,871	67.4%	27,533	32.6%

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees.

² This category can also include households with full-time workers.

Source: U.S. Census Bureau, 2007 American Community Survey.

Table B-13. The Self-Sufficiency Standard and Federal Poverty Level by Work Status of Adults¹: Mississippi 2007

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
TOTAL HOUSEHOLDS	743,859	100.0%	130,636	17.6%	105,579	14.2%	236,215	31.8%	507,644	68.2%
WORK STATUS OF ADULTS										
ONE ADULT IN HOUSEHOLD	270,488	36.4%	82,133	30.4%	39,845	14.7%	121,978	45.1%	148,510	54.9%
Work full-time, year-round	149,967	20.2%	15,152	10.1%	22,302	14.9%	37,454	25.0%	112,513	75.0%
Work part-time and/or part-year	83,860	11.3%	38,864	46.3%	13,896	16.6%	52,760	62.9%	31,100	37.1%
Nonworker	36,661	4.9%	28,117	76.7%	3,647	9.9%	31,764	86.6%	4,897	13.4%
TWO OR MORE ADULTS IN HOUSEHOLD	473,371	63.6%	48,503	10.2%	65,734	13.9%	114,237	24.1%	359,134	75.9%
All adults work	331,905	44.6%	14,771	4.5%	36,948	11.1%	51,719	15.6%	280,186	84.4%
All workers full-time, year-round	133,126	17.9%	474	0.4%	6,070	4.6%	6,544	4.9%	126,582	95.1%
Some workers part-time and/or part-year ²	152,165	20.5%	4,971	3.3%	20,541	13.5%	25,512	16.8%	126,653	83.2%
All workers part-time and/or part-year	46,614	6.3%	9,326	20.0%	10,337	22.2%	19,663	42.2%	26,951	57.8%
Some adults work	130,518	17.5%	27,082	20.7%	27,555	21.1%	54,637	41.9%	75,881	58.1%
All workers full-time, year-round	79,160	10.6%	10,677	13.5%	17,247	21.8%	27,924	35.3%	51,236	64.7%
Some workers part-time and/or part-year ²	15,139	2.0%	1,797	11.9%	2,933	19.4%	4,730	31.2%	10,409	68.8%
All workers part-time and/or part-year	36,219	4.9%	14,608	40.3%	7,375	20.4%	21,983	60.7%	14,236	39.3%
No adults work	10,948	1.5%	6,650	60.7%	1,231	11.2%	7,881	72.0%	3,067	28.0%

¹ All workers over age 16 are included in the calculation of number of workers in the total household.² This category can also include households with full-time workers.

Source: U.S. Census Bureau, 2007 American Community Survey.

Table B-14. The Self-Sufficiency Standard and Federal Poverty Level by Number of Workers by Household Type (Children and Marital Status)¹: Mississippi 2007

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
TOTAL HOUSEHOLDS	743,859	100.0%	130,636	17.6%	105,579	14.2%	236,215	31.8%	507,644	68.2%
NUMBER OF WORKERS BY HOUSEHOLD TYPE										
HOUSEHOLDS WITHOUT CHILDREN	386,755	52.0%	51,410	13.3%	47,278	12.2%	98,688	25.5%	288,067	74.5%
Married couple or Male householder ² , no spouse present	285,038	38.3%	27,899	9.8%	30,307	10.6%	58,206	20.4%	226,832	79.6%
Two or more workers	137,418	18.5%	2,976	2.2%	10,989	8.0%	13,965	10.2%	123,453	89.8%
One worker full-time, year-round	90,895	12.2%	3,471	3.8%	10,064	11.1%	13,535	14.9%	77,360	85.1%
One worker part-time and/or part-year	37,907	5.1%	10,460	27.6%	6,622	17.5%	17,082	45.1%	20,825	54.9%
No workers	18,818	2.5%	10,992	58.4%	2,632	14.0%	13,624	72.4%	5,194	27.6%
Female householder, no spouse present	101,717	13.7%	23,511	23.1%	16,971	16.7%	40,482	39.8%	61,235	60.2%
Two or more workers	25,971	3.5%	2,422	9.3%	4,928	19.0%	7,350	28.3%	18,621	71.7%
One worker full-time, year-round	38,547	5.2%	2,377	6.2%	6,083	15.8%	8,460	21.9%	30,087	78.1%
One worker part-time and/or part-year	24,753	3.3%	9,601	38.8%	4,665	18.8%	14,266	57.6%	10,487	42.4%
No workers	12,446	1.7%	9,111	73.2%	1,295	10.4%	10,406	83.6%	2,040	16.4%
HOUSEHOLDS WITH CHILDREN	357,104	48.0%	79,226	22.2%	58,301	16.3%	137,527	38.5%	219,577	61.5%
Married couple or Male householder, no spouse present	240,651	32.4%	24,763	10.3%	33,822	14.1%	58,585	24.3%	182,066	75.7%
Two or more workers	175,520	23.6%	8,221	4.7%	19,624	11.2%	27,845	15.9%	147,675	84.1%
One worker full-time, year-round	45,497	6.1%	7,397	16.3%	10,771	23.7%	18,168	39.9%	27,329	60.1%
One worker part-time and/or part-year	16,326	2.2%	6,443	39.5%	3,157	19.3%	9,600	58.8%	6,726	41.2%
No workers*	3,308	0.4%	2,702	81.7%	270	8.2%	2,972	89.8%	336	10.2%
Female householder, no spouse present	116,453	15.7%	54,463	46.8%	24,479	21.0%	78,942	67.8%	37,511	32.2%
Two or more workers	33,257	4.5%	7,227	21.7%	8,016	24.1%	15,243	45.8%	18,014	54.2%
One worker full-time, year-round	37,082	5.0%	11,643	31.4%	10,624	28.7%	22,267	60.0%	14,815	40.0%
One worker part-time and/or part-year	33,552	4.5%	24,026	71.6%	5,167	15.4%	29,193	87.0%	4,359	13.0%
No workers*	12,562	1.7%	11,567	92.1%	672	5.3%	12,239	97.4%	323	2.6%

¹All workers over age 16 are included in the calculation of number of workers in the total household.

² The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

Source: U.S. Census Bureau, 2007 American Community Survey

*Note: The sample size for one or more cells in this row is small. Data may not be statistically stable.

Table B-15. Top Ten Occupations¹ of Householders²
Below the Self-Sufficiency Standard: Mississippi 2007

HOUSEHOLDS ABOVE THE SELF-SUFFICIENCY STANDARD					HOUSEHOLDS BELOW SELF-SUFFICIENCY STANDARD				
Rank	Occupation	Number	Percent	Cumulative Percent	Rank	Occupation	Number	Percent	Cumulative Percent
1	Sales	27,220	11.5%	11.5%	1	Office and Administrative Support	57,550	11.3%	11.3%
2	Production	26,204	11.1%	22.6%	2	Management	52,718	10.4%	21.7%
3	Office and Administrative Support	22,098	9.4%	32.0%	3	Sales	50,720	10.0%	31.7%
4	Food Preparation and Serving	20,938	8.9%	40.8%	4	Production	50,228	9.9%	41.6%
5	Transportation and Material Moving	15,343	6.5%	47.3%	5	Transportation and Material Moving	39,459	7.8%	49.4%
6	Building and Grounds Cleaning and Maintenance	14,866	6.3%	53.6%	6	Construction and Extraction	34,037	6.7%	56.1%
7	Construction and Extraction	13,820	5.9%	59.5%	7	Healthcare Practitioner and Technical	32,953	6.5%	62.6%
8	Personal Care and Service	11,327	4.8%	64.3%	8	Education, Training, and Library	30,588	6.0%	68.6%
9	Education, Training, and Library	8,882	3.8%	68.0%	9	Installation, Maintenance, and Repair	26,156	5.2%	73.8%
10	Healthcare Support	8,202	3.5%	71.5%	10	Business and Financial Operations	18,308	3.6%	77.4%

¹ Occupation groupings are based on the Standard Occupational Classification (SOC). For definitions of these major groups see the Bureau of Labor Statistics Standard Occupation Classifications at http://www.bls.gov/soc/soc_majo.htm

² The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

Source: U.S. Census Bureau, 2007 American Community Survey

Table B-16. Top Ten Occupations¹ of Householders² Above and Below the Self-Sufficiency Standard by Gender: Mississippi 2007

HOUSEHOLDS BELOW THE SELF-SUFFICIENCY STANDARD									
MALE HOUSEHOLDERS					FEMALE HOUSEHOLDERS				
Rank	Occupation	Number	Percent	Cumulative Percent	Rank	Occupation	Number	Percent	Cumulative Percent
1	Construction and Extraction	12,691	14.7%	14.7%	1	Sales	21,102	14.1%	14.1%
2	Transportation and Material Moving	10,798	12.5%	27.1%	2	Office and Administrative Support	17,975	12.0%	26.1%
3	Production	10,777	12.5%	39.6%	3	Food Preparation and Serving	17,870	11.9%	38.0%
4	Sales	6,118	7.1%	46.7%	4	Production	15,427	10.3%	48.4%
5	Building and Grounds Cleaning and Maintenance	5,666	6.5%	53.2%	5	Personal Care and Service	9,951	6.6%	55.0%
6	Installation, Maintenance, and Repair	5,340	6.2%	59.4%	6	Building and Grounds Cleaning and Maintenance	9,200	6.1%	61.1%
7	Office and Administrative Support	4,123	4.8%	64.1%	7	Education, Training, and Library	7,672	5.1%	66.3%
8	Management	3,360	3.9%	68.0%	8	Healthcare Support	7,608	5.1%	71.4%
9	Food Preparation and Serving	3,068	3.5%	71.6%	9	Transportation and Material Moving	4,545	3.0%	74.4%
10	Farming, Fishing, and Forestry	3,036	3.5%	75.1%	10	Healthcare Practitioners and Technical	3,272	2.2%	76.6%
HOUSEHOLDS ABOVE THE SELF-SUFFICIENCY STANDARD									
MALE HOUSEHOLDERS					FEMALE HOUSEHOLDERS				
Rank	Occupation	Number	Percent	Cumulative Percent	Rank	Occupation	Number	Percent	Cumulative Percent
1	Management	37,596	12.0%	12.0%	1	Office and Administrative Support	41,987	21.7%	21.7%
2	Production	36,706	11.7%	23.7%	2	Healthcare Practitioners and Technical	23,426	12.1%	33.7%
3	Transportation and Material Moving	35,227	11.2%	34.9%	3	Education, Training, and Library	20,091	10.4%	44.1%
4	Construction and Extraction	33,061	10.5%	45.4%	4	Sales	17,972	9.3%	53.4%
5	Sales	32,748	10.4%	55.9%	5	Management	15,122	7.8%	61.2%
6	Installation, Maintenance, and Repair	25,158	8.0%	63.9%	6	Production	13,522	7.0%	68.2%
7	Office and Administrative Support	15,563	5.0%	68.9%	7	Business and Financial Operations	8,204	4.2%	72.4%
8	Protective Service	11,630	3.7%	72.6%	8	Personal Care and Service	6,894	3.6%	75.9%
9	Education, Training, and Library	10,497	3.3%	75.9%	9	Food Preparation and Serving	6,572	3.4%	79.3%
10	Business and Financial Operations	10,104	3.2%	79.1%	10	Healthcare Support	6,169	3.2%	82.5%

¹ Occupation groupings are based on the Standard Occupational Classification (SOC). For definitions of these major groups see the Bureau of Labor Statistics Standard Occupation Classifications at http://www.bls.gov/soc/soc_majo.htm

² The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees.

Source: U.S. Census Bureau, 2007 American Community Survey.

Table B-17. Top Ten Occupations¹ of Householders² Above and Below the Self-Sufficiency Standard by Race and Ethnicity: Mississippi 2007

WHITE HOUSEHOLDERS									
HOUSEHOLDS BELOW SELF-SUFFICIENCY STANDARD					HOUSEHOLDS ABOVE SELF-SUFFICIENCY STANDARD				
Rank	Occupation	Number	Percent	Cumulative Percent	Rank	Occupation	Number	Percent	Cumulative Percent
1	Sales	13,330	13.7%	13.7%	1	Management	45,154	12.6%	12.6%
2	Office and Administrative Support	10,164	10.5%	24.2%	2	Office and Administrative Support	42,079	11.7%	24.3%
3	Production	8,568	8.8%	33.0%	3	Sales	41,184	11.5%	35.7%
4	Construction and Extraction	8,312	8.6%	41.6%	4	Production	26,257	7.3%	43.0%
5	Food Preparation and Serving	6,705	6.9%	48.5%	5	Construction and Extraction	26,108	7.3%	50.3%
6	Transportation and Material Moving	5,895	6.1%	54.6%	6	Healthcare Practitioner and Technical	23,552	6.6%	56.9%
7	Personal Care and Service	4,245	4.4%	59.0%	7	Transportation and Material Moving	23,162	6.4%	63.3%
8	Building and Grounds Cleaning and Maintenance	3,845	4.0%	62.9%	8	Education, Training, and Library	20,968	5.8%	69.2%
9	Installation, Maintenance, and Repair	3,731	3.8%	66.8%	9	Installation, Maintenance, and Repair	20,159	5.6%	74.8%
10	Management	3,691	3.8%	70.6%	10	Business and Financial Operations	13,730	3.8%	78.6%
BLACK OR AFRICAN-AMERICAN HOUSEHOLDERS									
HOUSEHOLDS BELOW SELF-SUFFICIENCY STANDARD					HOUSEHOLDS ABOVE SELF-SUFFICIENCY STANDARD				
Rank	Occupation	Number	Percent	Cumulative Percent	Rank	Occupation	Number	Percent	Cumulative Percent
1	Production	16,515	12.8%	12.8%	1	Production	22,494	16.8%	16.8%
2	Food Preparation and Serving	13,399	10.4%	23.2%	2	Transportation and Material Moving	15,606	11.6%	28.4%
3	Sales and Related	13,073	10.1%	33.3%	3	Office and Administrative Support	14,528	10.8%	39.3%
4	Office and Administrative Support	11,196	8.7%	42.0%	4	Education, Training, and Library	8,554	6.4%	45.6%
5	Building and Grounds Cleaning and Maintenance	10,493	8.1%	50.2%	5	Healthcare Practitioners and Technical	8,377	6.2%	51.9%
6	Transportation and Material Moving	8,790	6.8%	57.0%	6	Sales	8,354	6.2%	58.1%
7	Healthcare Support	6,458	5.0%	62.0%	7	Construction and Extraction	6,646	5.0%	63.1%
8	Personal Care and Service	6,381	4.9%	66.9%	8	Management	6,607	4.9%	68.0%
9	Education, Training, and Library	5,650	4.4%	71.3%	9	Installation, Maintenance, and Repair	5,316	4.0%	72.0%
10	Construction and Extraction	3,775	2.9%	74.2%	10	Protective Service	4,682	3.5%	75.4%

¹ Occupation groupings are based on the Standard Occupational Classification (SOC). For definitions of these major groups see the Bureau of Labor Statistics Standard Occupation Classifications at http://www.bls.gov/soc/soc_majo.htm

² The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees.

Source: U.S. Census Bureau, 2007 American Community Survey.

Table B-18. The Self-Sufficiency Standard and Federal Poverty Level by Earnings and Hours Worked of Householder¹: Mississippi 2007

	TOTAL	MEDIAN	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard			
			Number	Median	Number	Median	Number	Median	Number	Median
ANNUAL EARNINGS (ALL HOUSEHOLDERS)	743,859	\$23,000	130,636	\$3,000	105,579	\$14,600	236,215	\$8,000	507,644	\$32,000
WORKING HOUSEHOLDER EARNINGS AND HOURS										
Annual Earnings (Workers Only)	659,455	\$26,000	87,201	\$7,500	92,143	\$15,600	179,344	\$12,000	480,111	\$34,000
Total Hours Worked	659,455	2,080	87,201	1,300	92,143	2,080	179,344	1,824	480,111	2,080
Hourly Pay Rate	659,455	\$12.82	87,201	\$6.09	92,143	\$8.65	179,344	\$7.21	480,111	\$15.65

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees.

Source: U.S. Census Bureau, 2007 American Community Survey.

Table B-19. Median Hourly Pay Rate of Working Householders¹ by Gender, Household Status and the Presence of Children: Mississippi 2007

	TOTAL HOUSEHOLDS			TOTAL BELOW STANDARD			TOTAL ABOVE STANDARD		
	Total	Missing	Mean	Total	Missing	Mean	Total	Missing	Mean
GENDER									
Male	373,739	26,601	\$14.62	70,964	15,578	\$7.69	302,775	11,023	\$16.92
Female	285,716	57,803	\$10.58	108,380	41,293	\$7.03	177,336	16,510	\$13.94
FAMILY HOUSEHOLDS									
Married couple	343,584	37,032	\$14.82	52,782	16,995	\$7.69	290,802	20,037	\$16.83
Male householder, no spouse present	36,077	3,920	\$12.25	12,466	2,742	\$8.17	23,611	1,178	\$15.38
Female householder, no spouse present	121,586	21,814	\$9.38	69,767	19,496	\$7.21	51,819	2,318	\$13.94
NON-FAMILY HOUSEHOLDS									
Male householder	94,891	10,185	\$12.50	23,356	8,450	\$6.67	71,535	1,735	\$14.50
Female householder	63,317	11,453	\$11.63	20,973	9,188	\$6.47	42,344	2,265	\$14.42
CHILDREN									
Children Present	320,070	37,034	\$12.39	110,115	27,412	\$7.69	209,955	9,622	\$16.25
No Children Present	339,385	47,370	\$13.22	69,229	29,459	\$6.67	270,156	17,911	\$15.38
RACE/ETHNICITY									
White	411,031	45,314	\$14.90	72,874	24,175	\$7.21	338,157	21,139	\$16.99
Black or African American	226,380	36,655	\$10.10	97,983	30,970	\$7.21	128,397	5,685	\$13.10

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees.

² Missing indicates the number of non-working householders excluded from the calculation of median hourly pay rate.

Source: U.S. Census Bureau, 2007 American Community Survey.

Table B-20. Profile of Households with Inadequate Income: Mississippi 2007

	Total Below Standard	
	Number	Percent of Total
TOTAL HOUSEHOLDS	236,215	31.8%
RACE/ETHNICITY		
Black or African American	128,953	54.6%
White	97,049	41.1%
CITIZENSHIP STATUS		
Citizen	231,671	98.1%
Non-Citizen	4,544	1.9%
NUMBER OF CHILDREN IN HOUSEHOLD		
No Children	98,688	41.8%
1 or more	137,527	58.2%
HOUSEHOLD TYPE		
Married couple with children	47,260	20.0%
Male householder with children	11,325	4.8%
Female householder with children	78,942	33.4%
Family households without children and non-family households	98,688	41.8%
EDUCATIONAL ATTAINMENT		
Less than high school	58,507	24.8%
High school diploma	85,561	36.2%
Some college	72,364	30.6%
Bachelor's degree or higher	19,783	8.4%
NUMBER OF WORKERS		
None	39,241	16.6%
One	132,571	56.1%
Two+	64,403	27.3%
PUBLIC ASSISTANCE		
No	226,489	95.9%
Yes	9,726	4.1%
SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP, FORMERLY FOOD STAMPS)		
No	164,437	69.6%
Yes	71,778	30.4%
HOUSING TENURE		
Buying: Mortgage < 30% of income	35,905	15.2%
Renting: Rent < 30% of income	22,180	9.4%
Housing > 30% of income	162,461	68.8%
Other	15,669	6.6%
AGE		
18 to 24	35,907	15.2%
25 to 34	62,691	26.5%
35 to 44	58,241	24.7%
45 to 54	46,145	19.5%
55 to 64	33,231	14.1%

Source: U.S. Census Bureau, 2007American Community Survey.

Endnotes

¹ *Fact Sheet: United States, Mississippi*. Retrieved November 19, 2009, from <http://factfinder.census.gov>

² Ruggles, P. (1990). *Drawing the line: Alternative poverty measures and their implications for public policy*. The Urban Institute, Washington, D.C.

³ Bergmann, B. & Renwick, T. (1993). A budget-based definition of poverty: With an application to single-parent families. *The Journal of Human Resources*, 28 (1), 1-24.

⁴ Citro, C. & Michael, R. Eds. (1995). *Measuring poverty: A new approach*. Washington, DC: National Academy Press.

⁵ Dalaker. (2000). *Poverty in the United States: 2000*. (U.S. Census Bureau, Current Population Reports, Series P60-214). U.S. Government Printing Office (Washington, D.C., 2001).

⁶ The Self-Sufficiency Standard was developed in the mid-1990s by Diana Pearce as an alternative “performance standard” in the workforce development system, then called the JTPA (Job Training Partnership Act) Program, to measure more accurately and specifically what would be required to meet the JTPA goal of “self-sufficiency” for each individual participant. The development of the Self-Sufficiency Standard has also benefited from other attempts to create alternatives, such as Living Wage campaigns, the National Academy of Sciences studies, and Trudi Renwick’s work. See Trudi Renwick and Barbara Bergmann, “A budget-based definition of poverty: With an application to single-parent families,” *The Journal of Human Resources*, 28(1), p. 1-24 (1993). For a more detailed discussion of the background and methodology of the Self-Sufficiency Standard, see a state report, available at <http://www.selfsufficiencystandard.org/pubs.html>

⁷ The Self-Sufficiency Standard has been calculated for 37 states plus the District of Columbia and New York City.

⁸ U.S. Department of Labor, Bureau of Labor Statistics (2000). Consumer Expenditure Survey. *2000 Table 4: Size of consumer unit: Average annual expenditures and characteristics*. Available from <http://www.bls.gov/cex/2000/Standard/cusize.pdf>

⁹ According the 2007 American Community Survey estimates for Mississippi, 21% of all households are below the poverty level. This is different than the estimate calculated in this report (18% for households) due to the fact that our sample excludes those

over 65 years, those with work disabilities, and those living in group quarters, groups with higher than average poverty rates. See U.S. Census Bureau, 2007 American Community Survey 1-Year Estimates. *C17017. Poverty status in the past 12 months by household type*. Retrieved July 2, 2009 from <http://factfinder.census.gov>.

¹⁰ Because the FPL is so low, in all instances the FPL for a given household is lower than the Standard, even in the least expensive areas.

¹¹ In the Census questionnaires, individuals were asked whether or not they identified as Hispanic or Latino and then asked to identify their race/races (they could indicate more than one race). Those who indicated they were Latino (either alone or in addition to other race categories) were coded as Hispanic/Latino, regardless of race (Latinos may be of any race). Non-Latino individuals who identified as African American (alone or in addition to other race categories) were coded as African American. Non-Latino, non-African American individuals who identified as Asian or Hawaii/Pacific Islanders (alone or in addition to other race categories) were coded as API (Asian/Pacific Islander). Those non-Latino, non-African American and non-API individuals who identified as “Other” (either alone or in addition to other race categories) were coded as “Other”. All other non-Latino, non-African American, non-API and non-“Other” individuals were coded as White. Tables were created with the mutually exclusive categories, and then were again run for all respondents indicating more than one racial category. The results were virtually identical, so only the mutually exclusive race/ethnic categories are reported here.

¹² Note that data for race/ethnicity, citizenship status, and language, reflect that of the householder and not necessarily that of the entire household.

¹³ Rank, M. & Hirschl T.A. (2001). Rags or riches? Estimating the probabilities of poverty and affluence across the adult American life span. *Social Science Quarterly*, 82 (4) December: 651-669.

¹⁴ Among foreign-born householders, rates of income inadequacy rates are highest for non-citizen householders (48%) compared to naturalized citizen householders (36%).

¹⁵ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such

person, any adult member, excluding roomers, boarders, or paid employees.

¹⁶ Snyder, A.R., McLaughlin, D.K. & Findeis, J. (2006). Household composition and poverty among female-headed households with children: Differences by race and residence. *Rural Sociology*, 71 (4): 597-624. Brown, S.L. (2004). Family structure and child well-being: The significance of parental cohabitation. *Journal of Marriage and Family*, 66: 351-67.

¹⁷ Households with children maintained by a male householder with no spouse present are referred to as single father households. Likewise, households with children maintained by a female householder with no spouse present are referred to as single mother households.

¹⁸ See Cauthen, N. K. and Hsien-Hen L. (2003). *Living at the edge, Research Brief 1: Employment alone is not enough for America's low-income families*. New York City: Columbia University, National Center for Children in Poverty.

¹⁹ In the 2007 American Community Survey, part-time is defined as usually worked less than 35 hours per week and part-year is defined as worked less than 50 weeks in the past 12 months. U.S. Census Bureau. 2007 American Community Survey. *2007 Subject Definitions*. Retrieved February 18, 2009, from <http://www.census.gov/acs/www/UseData/Def.htm>

²⁰ All households with two or more adults have been grouped together because there are relatively few households with three or more adults.

²¹ Note that occupations are different from industries; thus, the manufacturing industry (or sector) includes many occupations, from machinist to manager. Within occupations, there are further specifications of jobs that fall within the same occupational categories; so, for example, "teachers" include positions from preschool teachers to post-secondary teachers and specialties like special education teachers.

²² Income inadequacy may also be related to the skill level associated with specific types of jobs within these broader occupational categories; these characteristics, however, are not available for analysis in the ACS data analyzed here.

²³ See Amott, T.L. & Matthaei, J.L. (1991). *Race, Gender & Work*. Boston: South End Press.

²⁴ Bishaw, A. & Jessica S. (2008). *Income, Earnings, and Poverty Data from the 2007 American Community Survey*. U.S. Census Bureau, American Community Survey Reports, ACS-09. Retrieved July 27, 2009, from <http://www.census.gov/prod/2008pubs/acs-09.pdf>

²⁵ Note that although this definition does not include noncash assistance, many households that receive cash assistance also receive noncash assistance such as food stamps and Medicaid. U.S. Census Bureau. *American Community Survey 2007 subject definitions*. Retrieved February 20, 2009, from <http://www.census.gov/acs/www/UseData/Def.htm>

²⁶ Mississippi Department of Human Services. Office for Children and Youth. Child care assistance. Retrieved July 2, 2009, from http://www.mdhs.state.ms.us/ocy_apply.html

²⁷ National Center for Children in Poverty. *Mississippi: Demographics of young, low-income children*. Retrieved on October 21, 2008, from http://www.nccp.org/profiles/state_profile.php?state=MS&id=8 and National Center for Children in Poverty. *Mississippi: Demographics of low-income children*. Retrieved October 21, 2008, from http://www.nccp.org/profiles/state_profile.php?state=MS&id=6

About the Author

Diana M. Pearce, PhD teaches at the School of Social Work, University of Washington in Seattle, Washington, and is Director of the Center for Women's Welfare. Recognized for coining the phrase "the feminization of poverty," Dr. Pearce founded and directed the Women and Poverty Project at Wider Opportunities for Women (WOW). She has written and spoken widely on women's poverty and economic inequality, including testimony before Congress and the President's Working Group on Welfare Reform. While at WOW, Dr. Pearce conceived and developed the methodology for the Self-Sufficiency Standard and first published results in 1996 for Iowa and California. Her areas of expertise include low-wage and part-time employment, unemployment insurance, homelessness, and welfare reform as they impact women. Dr. Pearce has helped found and lead several coalitions, including the Women, Work and Welfare Coalition and the Women and Job Training Coalition. She received her PhD degree in Sociology and Social Work from the University of Michigan.

Center for Women's Welfare

The Center for Women's Welfare at the University of Washington School of Social Work is devoted to furthering the goal of economic justice for women and their families. The main work of the Center focuses on the development of the Self-Sufficiency Standard. Under the direction of Dr. Diana Pearce, the Center partners with a range of government, non-profit, women's, children's, and community-based groups to:

- 1) research and evaluate public policy related to income adequacy
- 2) create tools to assess and establish income adequacy
- 3) develop programs and policies that strengthen public investment in low-income women, children, and families

For more information about the Center's programs, or work related to the Self-Sufficiency Standard, call (206) 685-5264. Full copies of this report can be viewed at <http://www.selfsufficiencystandard.org>

