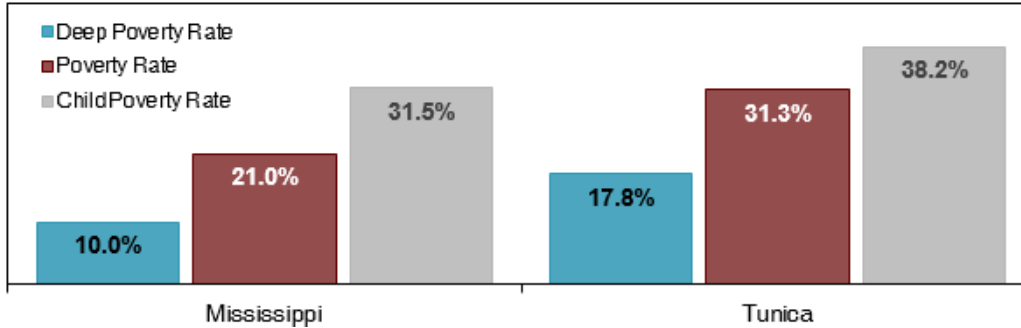


## Poverty Rate 2016



Source: SAIPE, U.S. Census Bureau for poverty rates; ACS, 2012-2016 5-year estimates, U.S. Census Bureau for other variables

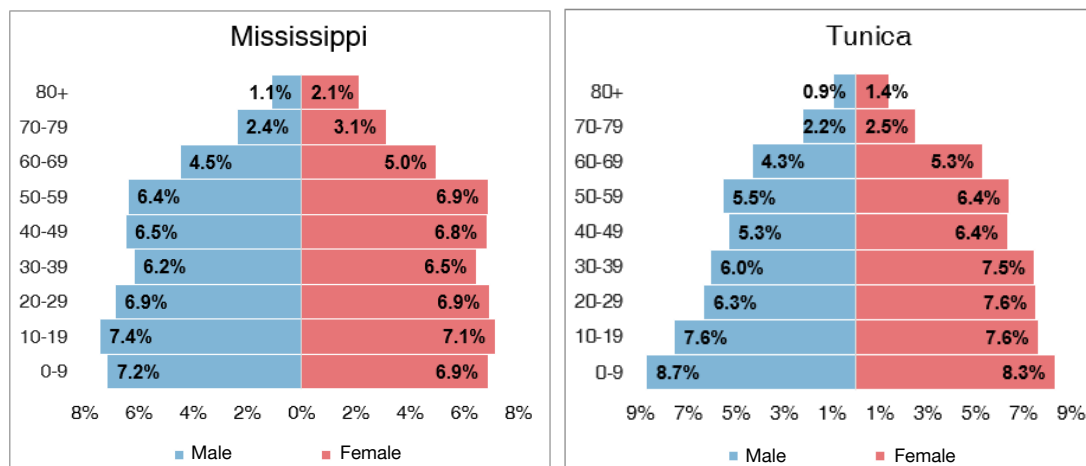
## Population and Households 2016

|                       | Mississippi | Tunica |
|-----------------------|-------------|--------|
| Population            | 2,985,415   | 10,156 |
| Households (HH)       | 1,098,803   | 3,999  |
| Population in Poverty | 606,873     | 3,164  |
| Child Poverty*        | 31.5%       | 38.2%  |
| Young Adult Poverty*  | 26.6%       | 33.4%  |
| Elder Poverty*        | 13.4%       | 19.5%  |

Note: Child is aged under 18; Young Adult is defined as a person between 18 and 34 years of age; Elder is aged 65 and over

Source: 2017 Population Estimates, U.S. Census Bureau for 2016 population; SAIPE, U.S. Census Bureau for population in poverty; ACS, 2012-2016 5-year estimates, U.S. Census Bureau for other variables

## Population Pyramid 2016



Population Pyramid: A graphic profile that shows the age-sex distribution of the given population. Age groups are depicted on the y-axis and the percentage of the population on the x-axis. Sex is shown on the left/right sides. The population pyramid provides a picture of the composition of the population.

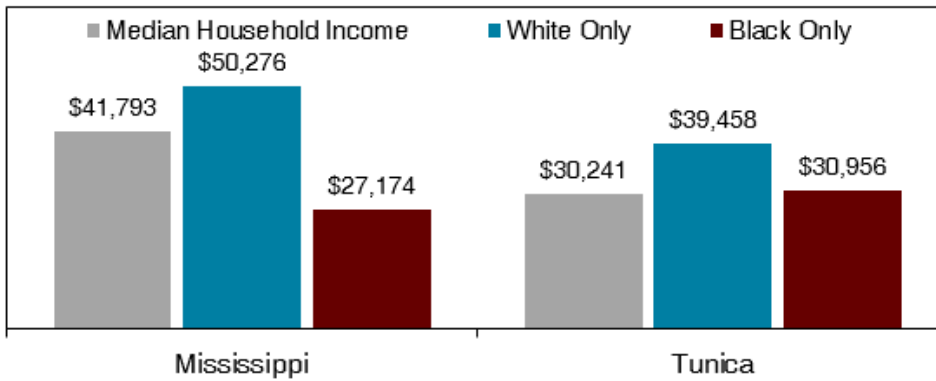
Source: 2016 Population Estimates, U.S. Census Bureau

### Asset Poverty

|                      | Mississippi | Tunica |
|----------------------|-------------|--------|
| Asset Poverty        | 27.8%       | 46.1%  |
| Liquid Asset Poverty | 53.4%       | 58.7%  |
| Zero Net Worth       | 16.9%       | 30.6%  |
| Unbanked             | 12.9%       | 19.5%  |
| Underbanked          | 25.5%       | 25.8%  |

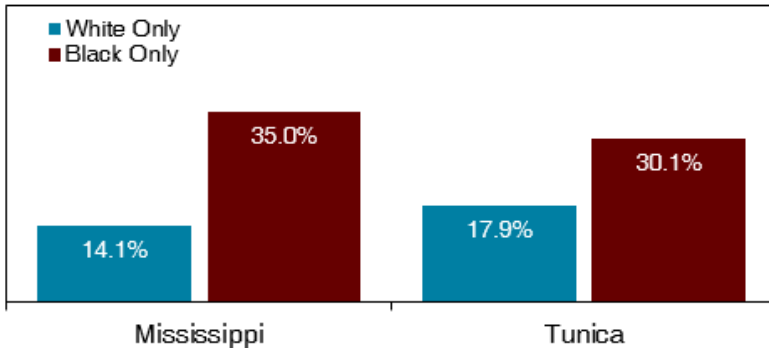
Source: Prosperity Now Scorecard

### Median Household Income by Race



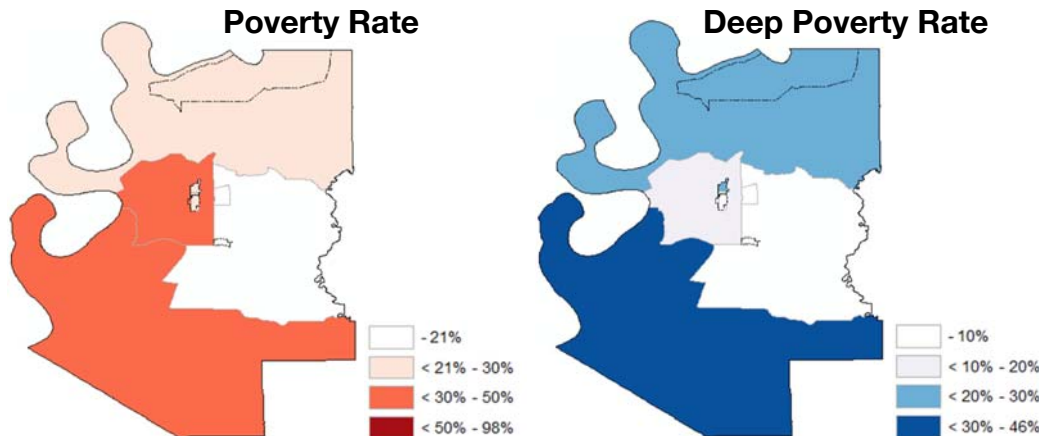
Source: SAIPE, U.S. Census Bureau for median HH income; ACS, 2012-2016 5-year estimates, U.S. Census Bureau for other variables

### Poverty Rate by Race



Source: ACS, 2012-2016 5-year estimates, U.S. Census Bureau

### Poverty and Deep Poverty in Tunica County



Note: The geographical unit of (deep) poverty rate on the map is by Census block group in Mississippi. Colored areas present poverty rates higher than the state's average (21% for poverty rate and 10% for deep poverty).

Source: ACS, 2012-2016 5-year estimates, U.S. Census Bureau

## Living Wage 2017

|                     |              | Related children under 18 years |         |            |            |
|---------------------|--------------|---------------------------------|---------|------------|------------|
|                     |              | None                            | 1 Child | 2 Children | 3 Children |
| <b>1 Adult</b>      | Living Wage  | \$11.00                         | \$20.71 | \$22.84    | \$27.69    |
|                     | Poverty Wage | \$5.00                          | \$7.00  | \$9.00     | \$11.00    |
| <b>2 Adults</b>     |              |                                 |         |            |            |
| 1 working full-time | Living Wage  | \$17.92                         | \$20.80 | \$23.77    | \$25.65    |
|                     | Poverty Wage | \$7.00                          | \$9.00  | \$11.00    | \$13.00    |
| 1 working part-time | Living Wage  |                                 | \$14.77 |            |            |
| 2 working full-time | Living Wage  | \$8.96                          | \$11.22 | \$12.96    | \$14.16    |
|                     | Poverty Wage | \$3.00                          | \$4.00  | \$5.00     | \$6.00     |

Note: The living wage is the hourly rate that an individual must earn to support their family. The values are **per adult in a family**. The minimum wage is \$7.25 per hour. Full-time is considered as 2,080 hours per year. Part-time is defined as less than 35 hours per week of work.

Source: Living Wage Calculator. <http://livingwage.mit.edu/>

## Typical Expenses 2017

| Annual Expense                     | 1 Adult                                   | 1 Adult<br>1 Child | 1 Adult<br>2 Children   | 1 Adult<br>3 Children | 2 Adults<br>(1 working) | 2 Adults<br>1 Child    | 2 Adults<br>2 Children | 2 Adults<br>3 Children |
|------------------------------------|---|--------------------|-------------------------|-----------------------|-------------------------|------------------------|------------------------|------------------------|
| Food                               | \$2,986                                   | \$4,394            | \$6,613                 | \$8,777               | \$5,474                 | \$6,807                | \$8,786                | \$10,702               |
| Child Care                         | \$0                                       | \$2,851            | \$3,759                 | \$4,668               | \$0                     | \$0                    | \$0                    | \$0                    |
| Medical                            | \$2,411                                   | \$7,421            | \$7,140                 | \$7,198               | \$5,474                 | \$7,140                | \$7,198                | \$6,868                |
| Housing                            | \$7,092                                   | \$8,580            | \$8,580                 | \$10,728              | \$7,440                 | \$8,580                | \$8,580                | \$10,728               |
| Transportation                     | \$4,236                                   | \$8,754            | \$9,189                 | \$11,032              | \$8,754                 | \$9,189                | \$11,032               | \$10,989               |
| Other                              | \$2,656                                   | \$4,294            | \$4,736                 | \$6,059               | \$4,294                 | \$4,736                | \$6,059                | \$5,620                |
| Required annual income after taxes | \$19,381                                  | \$36,294           | \$40,018                | \$48,461              | \$31,435                | \$36,453               | \$41,654               | \$44,906               |
| Annual taxes                       | \$3,509                                   | \$6,781            | \$7,488                 | \$9,132               | \$5,830                 | \$6,809                | \$7,797                | \$8,453                |
| Required annual income             | \$22,890                                  | \$43,075           | \$47,506                | \$57,593              | \$37,266                | \$43,261               | \$49,452               | \$53,359               |
| Annual Expense                     | 2 Adults (1 working part-time)<br>1 Child |                    | 2 Adults<br>(2 working) | 2 Adults<br>1 Child   | 2 Adults<br>2 Children  | 2 Adults<br>3 Children |                        |                        |
| Food                               |   |                    | \$5,474                 | \$6,807               | \$8,786                 | \$10,702               |                        |                        |
| Child Care                         |   |                    | \$0                     | \$2,851               | \$3,759                 | \$4,668                |                        |                        |
| Medical                            |   |                    | \$5,474                 | \$7,140               | \$7,198                 | \$6,868                |                        |                        |
| Housing                            |   |                    | \$7,440                 | \$8,580               | \$8,580                 | \$10,728               |                        |                        |
| Transportation                     |   |                    | \$8,754                 | \$9,189               | \$11,032                | \$10,989               |                        |                        |
| Other                              |   |                    | \$4,294                 | \$4,736               | \$6,059                 | \$5,620                |                        |                        |
| Required annual income after taxes |   |                    | \$31,435                | \$39,304              | \$45,413                | \$49,574               |                        |                        |
| Annual taxes                       |   |                    | \$5,830                 | \$7,352               | \$8,513                 | \$9,342                |                        |                        |
| Required annual income             | \$46,097                                  |                    | \$37,266                | \$46,656              | \$53,927                | \$58,917               |                        |                        |

Source for living wage and typical expenses: <http://livingwage.mit.edu/>

## Definition of Measures and Data Source

| Measures                             | Definition   | Data Source   |
|--------------------------------------|--|---|
| <b>Poverty Rate</b>                  | Number of people with household incomes at or below 100% of their poverty threshold.   | Small Area Income and Poverty Estimates (SAIPE), U.S. Census Bureau; American Community Survey (ACS), 2012-2016 5-year estimate, U.S. Census Bureau |
| Poverty thresholds                   | Income dollar amounts to determine a household's poverty status. Thresholds vary according to the size of the household and the ages of its members.   |   |
| Deep poverty                         | Household incomes below 50% of their poverty threshold.  |   |
| <b>Household Income</b>              | Income of the householder and all other people 15 years and older in the household.  | Small Area Income and Poverty Estimates (SAIPE), U.S. Census Bureau; American Community Survey (ACS), 2012-2016 5-year estimate, U.S. Census Bureau |
| Median household income              | The point that divides the household income distribution into halves, one-half with income above the median and the other with income below the median.  |   |
| <b>Assets and Financial Security</b> |  |   |
| Net worth                            | Assets minus liabilities (i.e., how much a person owns minus what they owe to others).   | Prosperity Now Scorecard; Survey of Income and Program Participation (SIPP) 2014, U.S. Census Bureau  |
| Zero net worth                       | Percentage of households that have zero or negative net worth.   |   |
| (Liquid) asset poverty               | Percentage of households without sufficient net worth (based on liquid asset) to subsist at the poverty level for three months under a financial crisis such as a job loss, medical emergency, or the need to fix a car. |   |
| Liquid asset                         | It includes cash on hand or an asset that can be readily converted to cash (for example, bank account, other interest-earning accounts, equity in stocks and mutual funds, and retirement accounts).                     |   |
| Unbanked                             | Percentage of household not having a checking, savings, or money market account.   |   |
| Underbanked                          | Percentage of household having a checking or savings, but also obtaining financial products and services outside of the banking system.  |   |

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