

Poverty and Well-Being Profiles

MS Congressional District 2

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Populations and Households in Poverty (2021)

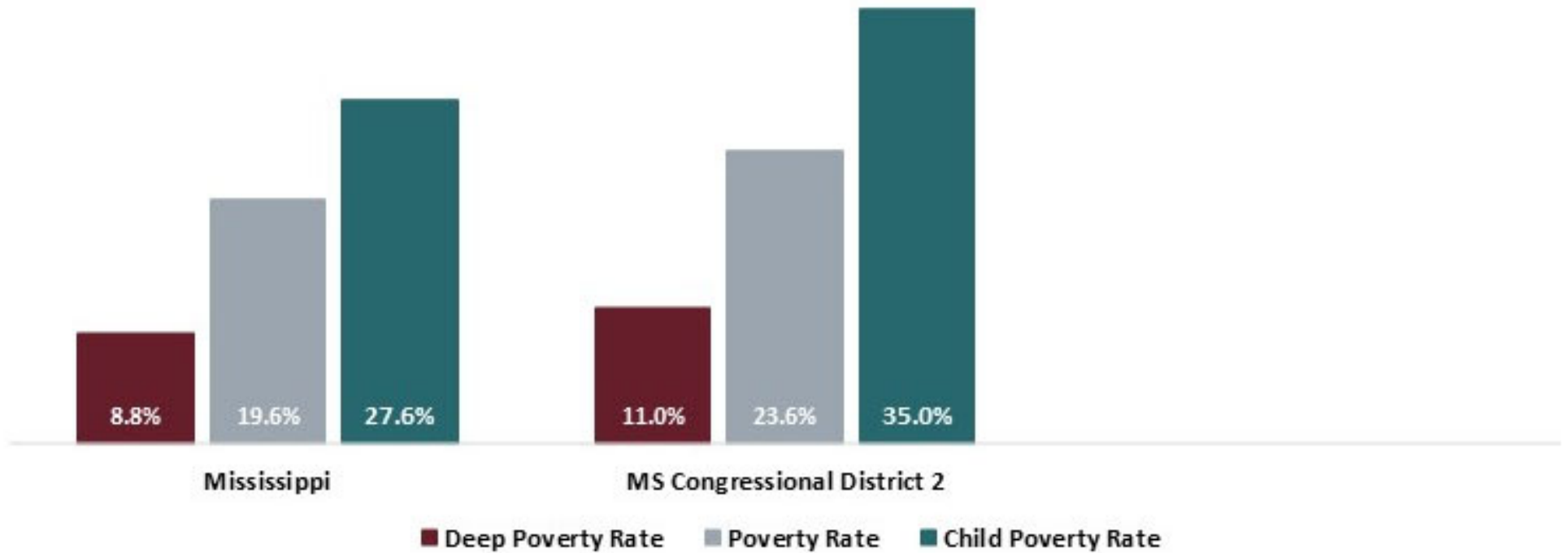
| Category | Mississippi | Cong Dist 2 | * |
|-----------------------|-------------|-------------|------|
| Population** | 2,874,132 | 822,112 | |
| Households (HH) | 1,108,670 | 318,541 | |
| Population in Poverty | 557,111 | 193,009 | |
| Child Poverty | 27.1% | 40.4% | 0.0% |
| Young Adult Poverty | 22.5% | 28.5% | 0.0% |
| Elder Poverty | 13.2% | 17.1% | 0.0% |

**Cities and towns listed in this profile are county seats.*

***Total population to determine poverty status — American Community Survey (ACS) Table S1701.*

Child is defined as a person under 18 years of age; young adult is defined as a person between 18 and 34 years of age; elder is aged 65 and over. Source: U.S Census Bureau ACS Estimates (2017-2021) for population of state, county, and county seat — Table S1701; Population in poverty for the state versus the United States or county/district and county seat — SAIPE, U.S Census Bureau.

Poverty Rate Measures (2021)

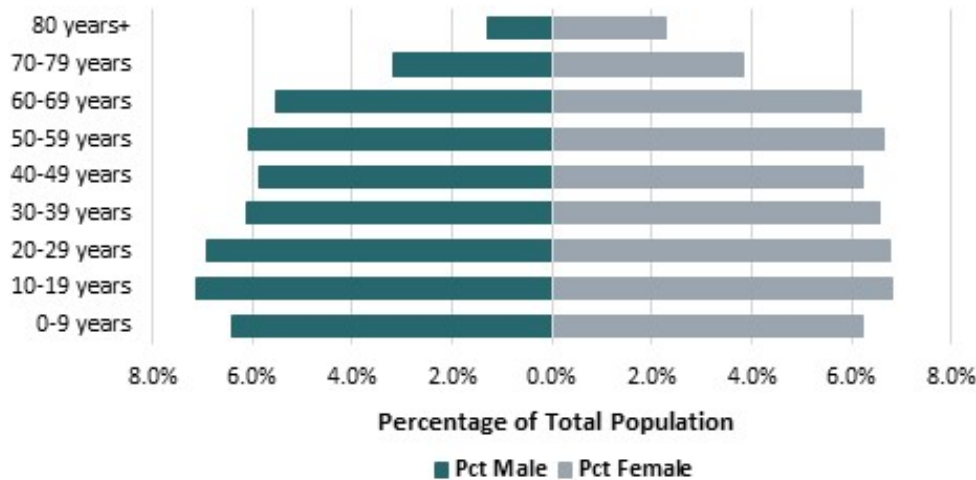


Source: Small Area Income and Poverty Estimates, U.S. Census Bureau ACS 2017-2021 --year estimates for poverty rates of the state versus the United States or county/district and county seat — Table S1701.

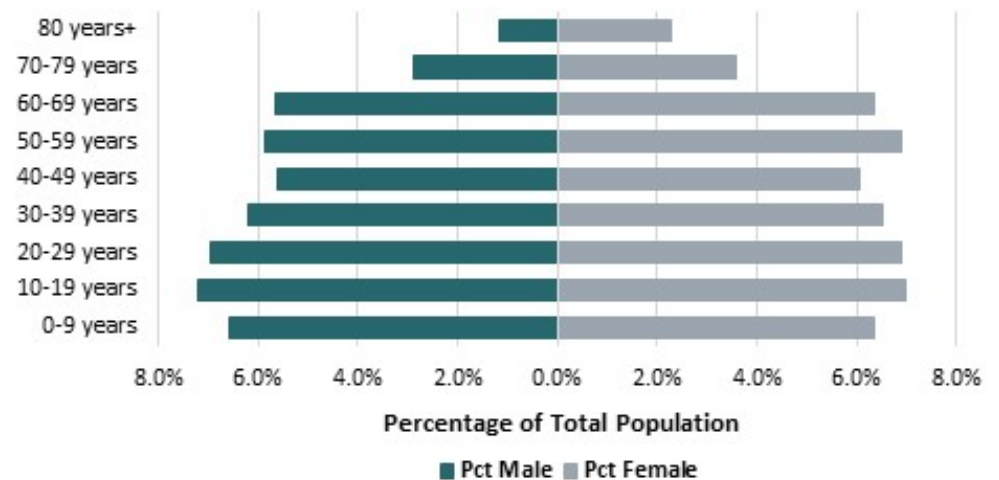
The U.S. Census Bureau uses a set of money income thresholds that vary by family size and composition to determine who is in poverty.

Population Pyramid (2021)

Mississippi



MS Congressional District 2



Population Pyramid: Shows the age-gender distribution of the given population. Age groups are depicted on the vertical axis and the percentage of the population on the horizontal axis. Gender is shown on the left/right sides. The population pyramid provides a picture of the composition of the population. Source: U.S. Census Bureau ACS 2017-2021 5-year estimates, Table S0101.

Asset Poverty (2021)

| Category | Mississippi | Cong Dist 2 |
|----------------------|-------------|-------------|
| Asset Poverty | 28.0% | 36.0% |
| Liquid Asset Poverty | 45.0% | 44.0% |
| Zero Net Worth | 16.0% | 18.0% |
| Unbanked | 11.0% | 12.0% |
| Underbanked | 21.0% | 21.0% |

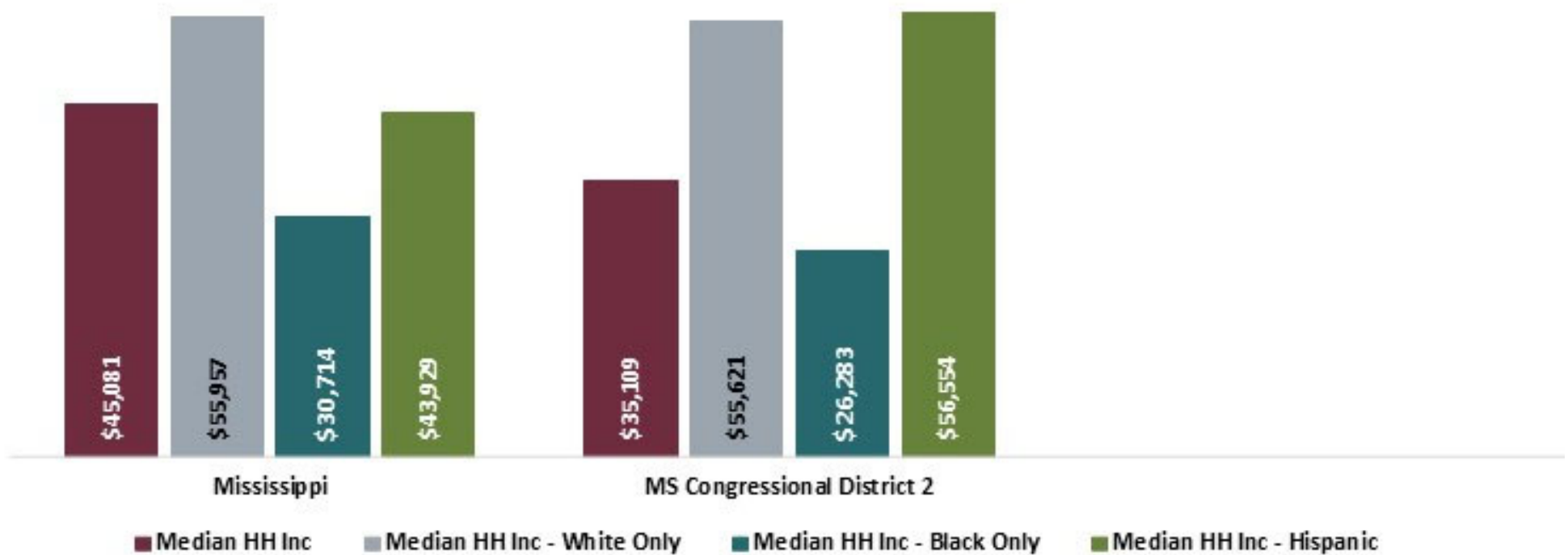
Source: Prosperity Now Scorecard — <https://scorecard.prosperitynow.org/>

Percentage of Population by Race/Ethnicity (2021)

| | White Only | Black Only | Hispanic |
|-------------|------------|------------|----------|
| Mississippi | 57.7% | 37.2% | 3.2% |
| Cong Dist 2 | 54.4% | 38.5% | 2.1% |

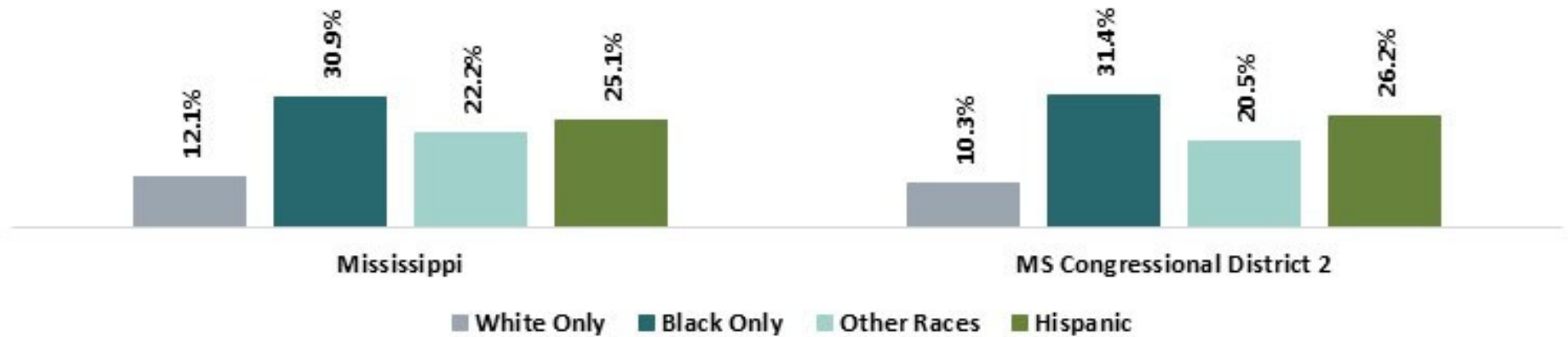
U.S. Census Bureau ACS 2016-2021 estimates

Median Household Income by Race and Ethnicity (2021)



Source: Small Area Income and Poverty Estimates, U.S. Census Bureau ACS 2017-2021 5-year estimates for median household income of the state and county. U.S. Census Bureau ACS 2017-2021 5-year estimates for median household income by race—Table B19013.

Poverty Rate by Race and Ethnicity (2021)



Source: U.S. Census Bureau ACS 2017-2021 5-year estimates for median household income by race—Table S1701.

Living Wage (2022)

| | | Related children under 18 years of age | | | |
|-----------------|--------------|----------------------------------------|---------|------------|------------|
| | | None | 1 Child | 2 Children | 3 Children |
| 1 Adult | Living Wage | \$15.07 | \$29.98 | \$37.28 | \$47.27 |
| | Poverty Wage | \$6.53 | \$8.80 | \$11.07 | \$13.34 |
| 2 Adults | | | | | |
| 1 Working FT | Living Wage | \$24.84 | \$30.82 | \$37.28 | \$39.04 |
| | Poverty Wage | \$8.80 | \$30.82 | \$13.34 | \$15.61 |
| 2 Working FT | Living Wage | \$12.41 | \$16.87 | \$20.87 | \$24.03 |
| | Poverty Wage | \$4.40 | \$5.54 | \$6.67 | \$7.81 |

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

Typical Expenses (2022)

| Annual Expense | 1 Adult 0 Children | 1 Adult 1 Child | 1 Adult 2 Children | 1 Adult 3 Children |
|---------------------------------------|-----------------------|--------------------|-----------------------|-----------------------|
| Food | \$3,926 | \$5,795 | \$8,707 | \$11,540 |
| Child care | \$0 | \$5,088 | \$10,175 | \$15,263 |
| Medical | \$3,150 | \$9,384 | \$9,394 | \$9,319 |
| Housing | \$7,109 | \$9,105 | \$9,105 | \$11,717 |
| Transportation | \$5,477 | \$9,851 | \$12,045 | \$14,484 |
| Other | \$4,253 | \$7,420 | \$8,755 | \$9,610 |
| Required annual income after taxes | \$27,121 | \$52,881 | \$65,134 | \$81,364 |
| Annual taxes | \$4,220 | \$9,471 | \$12,414 | \$16,950 |
| Required annual income | \$31,340 | \$62,351 | \$77,547 | \$98,314 |

Typical Expenses (2022)

| Annual Expense | 2 Adults (1 wrkg FT) 0 Children | 2 Adults (1 wrkg FT) 1 Child | 2 Adults (1 wrkg FT) 2 Children | 2 Adults (1 wrkg FT) 3 Children |
|---------------------------------------|---------------------------------------|------------------------------------|---------------------------------------|---------------------------------------|
| Food | \$7,198 | \$8,966 | \$11,564 | \$14,071 |
| Child care | \$0 | \$0 | \$0 | \$0 |
| Medical | \$7,033 | \$9,394 | \$9,319 | \$9,472 |
| Housing | \$7,412 | \$9,105 | \$9,105 | \$11,717 |
| Transportation | \$9,851 | \$12,045 | \$14,484 | \$15,530 |
| Other | \$7,420 | \$8,755 | \$9,610 | \$10,749 |
| Required annual income after taxes | \$45,152 | \$55,218 | \$63,513 | \$69,065 |
| Annual taxes | \$6,505 | \$8,881 | \$10,848 | \$12,139 |
| Required annual income | \$51,657 | \$64,100 | \$74,361 | \$81,205 |

Typical Expenses (2022)

| Annual Expense | 2 Adults (2 wrkg FT) 0 Children | 2 Adults (2 wrkg FT) 1 Child | 2 Adults (2 wrkg FT) 2 Children | 2 Adults (2 wrkg FT) 3 Children |
|------------------------------------|---------------------------------------|------------------------------------|---------------------------------------|---------------------------------------|
| Food | \$7,198 | \$8,966 | \$11,564 | \$14,071 |
| Child care | \$0 | \$5,088 | \$10,175 | \$15,263 |
| Medical | \$7,033 | \$9,394 | \$9,319 | \$9,472 |
| Housing | \$7,412 | \$9,105 | \$9,105 | \$11,717 |
| Transportation | \$9,851 | \$12,045 | \$14,484 | \$15,530 |
| Other | \$7,420 | \$8,755 | \$9,610 | \$10,749 |
| Required annual income after taxes | \$45,152 | \$60,306 | \$73,688 | \$84,328 |
| Annual taxes | \$6,227 | \$9,856 | \$13,078 | \$15,623 |
| Required annual income | \$51,379 | \$70,163 | \$86,766 | \$99,951 |

Definitions of Measures and Data Sources

| Measure | Definition | Data Source |
|--------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------|
| Poverty rate | Number of people with household income at or below 100% of the poverty threshold based on household size. | |
| Deep poverty | HH incomes below 50% of the poverty threshold based on HH size. | Small Area Income and Poverty Estimates, U.S. Census Bureau American Community Survey 2016-2020 5-year estimates for median household income. |
| Poverty threshold | Income dollar amount to determine a household's poverty status. Threshold vary according to the size of the household and the ages of its members. | |
| Household income | Income of the householder and all other people 15 years and older in the HH. | |
| 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. | |
| Assets and Financial Security | | |
| Net worth | Assets minus liabilities (i.e., how much a person owns minus what is owed to others). | |
| Zero net worth | Percentage of households that have zero or negative net worth. | |
| (Liquid) asset poverty | Percentage of household without sufficient net worth (based on liquid asset) to subsist at the poverty level for 3 months under a financial crisis such as a job loss, medical emergency, or the need to fix a car. | Prosperity Now Scorecard, Survey of Income and Program Participation (SIPP) 2021, U.S. Census Bureau. |
| Liquid asset | Includes cash on hand or an asset that can be readily converted to cash (e.g., bank account, other interest-earning account, equity in stocks and mutual funds, and retirement accounts). | |
| Unbanked | Percent of household not having a checking, savings, or money market account. | National Survey of Unbanked and Underbanked Households, Federal Deposit Insurance Corporation. |
| Underbanked | Percentage of household having a checking or savings account, but also obtaining financial products and services outside of the banking system. | |

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