

Poverty and Well-being Profiles

Simpson County, MS

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Populations and Households in Poverty (2018)

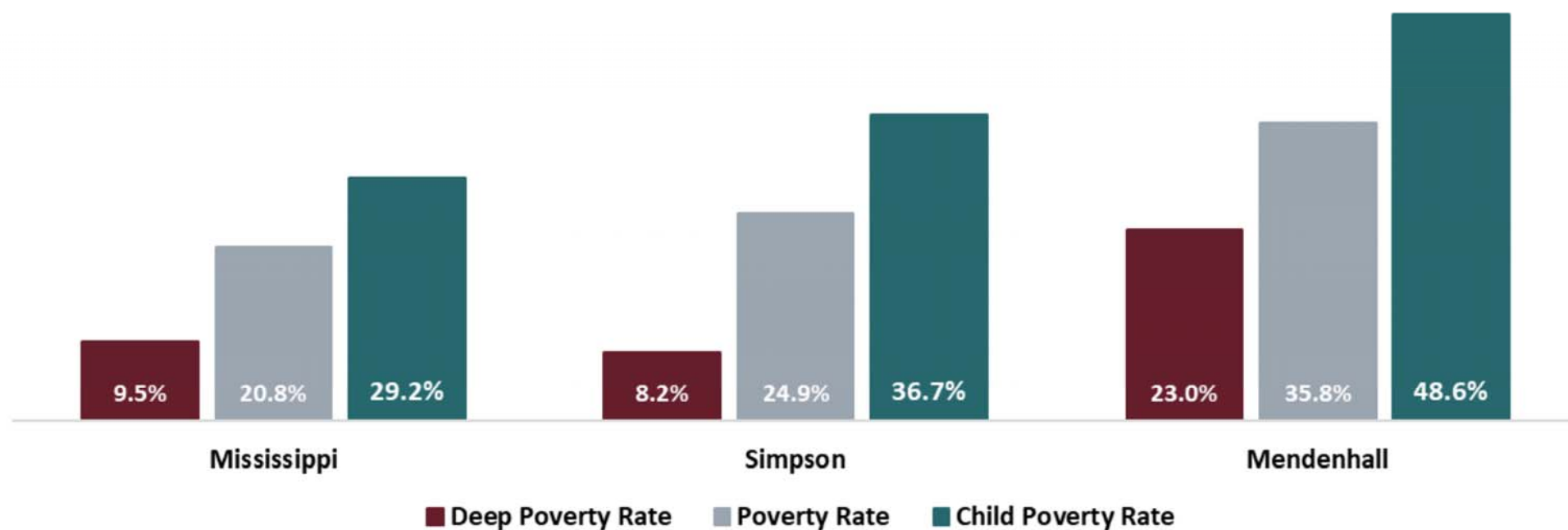
| Category | Mississippi | Simpson | Mendenhall* |
|-----------------------|-------------|---------|-------------|
| Population** | 2,890,347 | 26,516 | 2,825 |
| Households (HH) | 1,105,576 | 9,361 | 919 |
| Population in Poverty | 599,795 | 6,599 | 1,010 |
| Child Poverty | 29.2% | 36.7% | 48.6% |
| Young Adult Poverty | 24.6% | 27.4% | 43.3% |
| Elder Poverty | 12.7% | 16.3% | 24.6% |

**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: 2018 Population Estimates, U.S. Census Bureau for 2018 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.

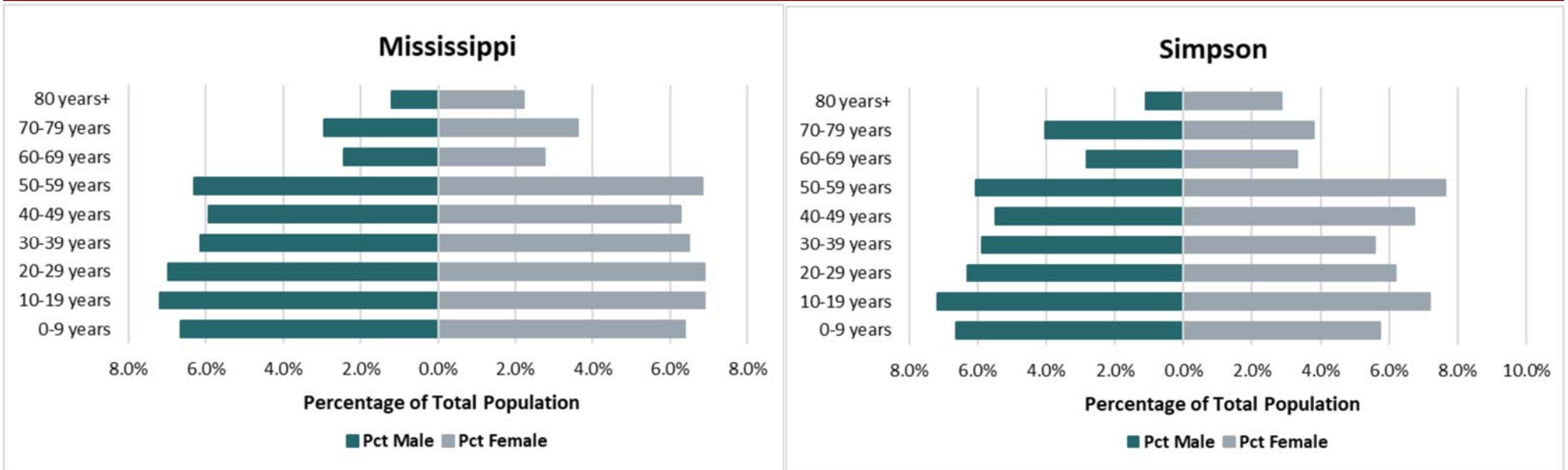
Poverty Rate Measures (2018)



Source: Small Area Income and Poverty Estimates, U.S. Census Bureau ACS 2014-2018 five-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 (2018)



Population Pyramid: Shows the age-sex 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 2014-2018 five-year estimates, Table S0101.

Asset Poverty (2018)

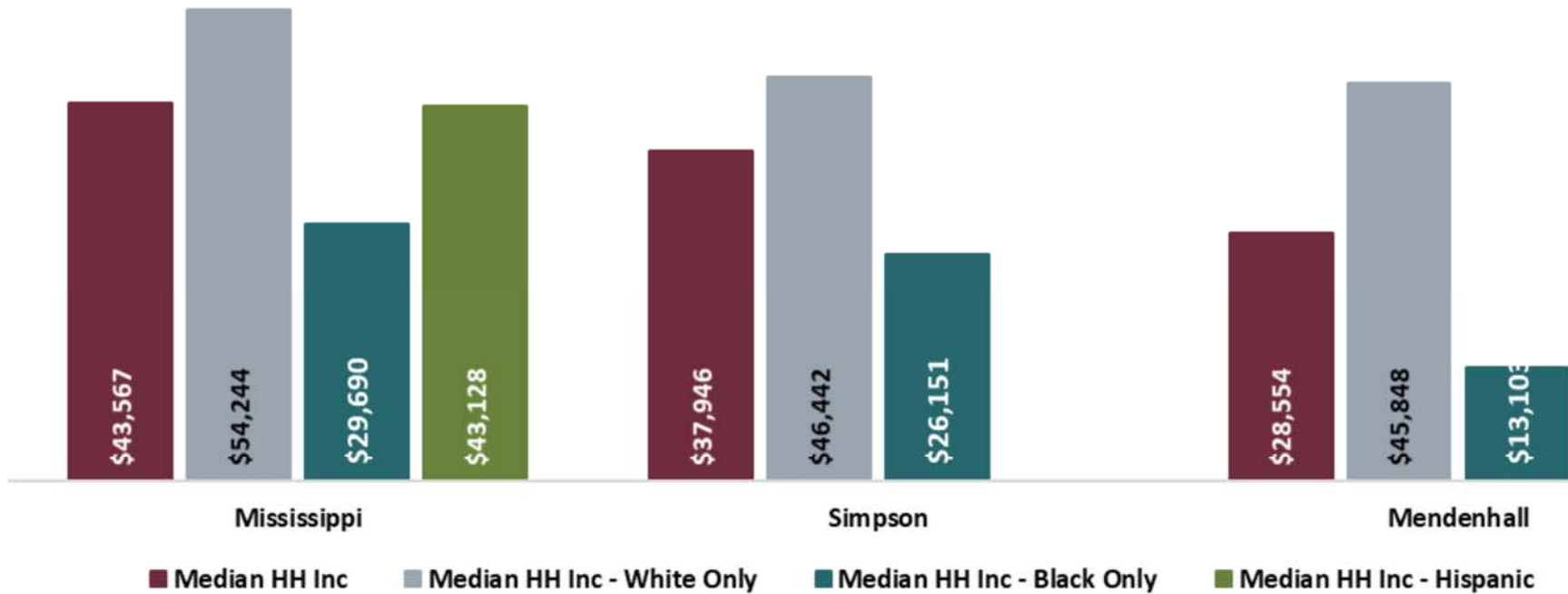
| Category | Mississippi | Simpson | Mendenhall |
|----------------------|-------------|---------|------------|
| Asset Poverty | 25.4% | 33.3% | N/A |
| Liquid Asset Poverty | 54.6% | 45.7% | N/A |
| Zero Net Worth | 16.1% | 14.7% | N/A |
| Unbanked | 15.8% | 9.7% | N/A |
| Underbanked | 22.5% | 20.1% | N/A |

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

Percentage of Population by Race/Ethnicity (2018)

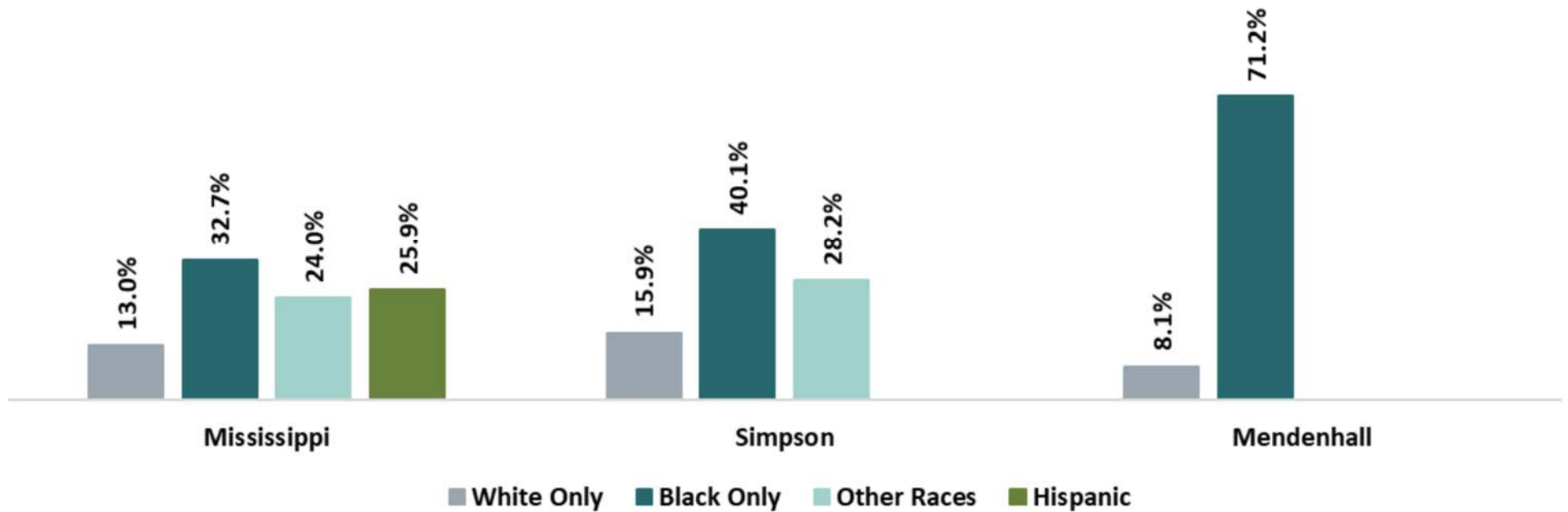
| | White Only | Black Only | Hispanic |
|-------------|------------|------------|----------|
| Mississippi | 58.6% | 37.7% | 3.0% |
| Simpson | 61.8% | 36.5% | 0.3% |
| Mendenhall | N/A | N/A | N/A |

Median Household Income by Race (2018)



Source: Small Area Income and Poverty Estimates, U.S. Census Bureau ACS 2014-2018 five-year estimates for median household income of the state and county. U.S. Census Bureau ACS 2014-2018 five-year estimates for median household income by race—Table B19013.

Poverty Rate by Race (2018)



Source: U.S. Census Bureau ACS 2014-2018 five-year estimates for median household income by race—Table S1701.

Living Wage (2019)

| | | Related children under 18 years of age | | | |
|-----------------|--------------|--|---------|------------|------------|
| | | None | 1 Child | 2 Children | 3 Children |
| 1 Adult | Living Wage | \$10.71 | \$20.77 | \$23.81 | \$28.13 |
| | Poverty Wage | \$6.00 | \$8.13 | \$10.25 | \$12.38 |
| 2 Adults | | | | | |
| 1 Working FT | Living Wage | \$17.65 | \$21.72 | \$23.81 | \$26.78 |
| | Poverty Wage | \$8.13 | \$21.72 | \$12.38 | \$14.50 |
| 2 Working FT | Living Wage | \$8.83 | \$11.70 | \$13.20 | \$14.76 |
| | Poverty Wage | \$4.06 | \$5.13 | \$6.19 | \$7.25 |

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 fewer than 35 hours per week of work.

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

Typical Expenses (2019)

| Annual Expense | 1 Adult 0 Children | 1 Adult 1 Child | 1 Adult 2 Children | 1 Adult 3 Children |
|---------------------------------------|-----------------------|--------------------|-----------------------|-----------------------|
| Food | \$3,010 | \$4,446 | \$6,682 | \$8,863 |
| Child care | \$0 | \$2,916 | \$3,845 | \$4,774 |
| Medical | \$2,377 | \$7,673 | \$7,385 | \$7,505 |
| Housing | \$6,324 | \$8,268 | \$8,268 | \$10,356 |
| Transportation | \$4,322 | \$8,425 | \$10,689 | \$11,645 |
| Other | \$2,812 | \$4,688 | \$4,867 | \$6,123 |
| Required annual income after taxes | \$18,845 | \$36,416 | \$41,736 | \$49,265 |
| Annual taxes | \$3,438 | \$6,785 | \$7,793 | \$9,255 |
| Required annual income | \$22,282 | \$43,201 | \$49,529 | \$58,520 |

Typical Expenses (2019)

| 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 | \$5,518 | \$6,877 | \$8,872 | \$10,802 |
| Child care | \$0 | \$0 | \$0 | \$0 |
| Medical | \$5,137 | \$7,385 | \$7,505 | \$7,406 |
| Housing | \$7,224 | \$8,268 | \$8,268 | \$10,356 |
| Transportation | \$8,425 | \$10,689 | \$11,645 | \$12,206 |
| Other | \$4,688 | \$4,867 | \$6,123 | \$6,126 |
| Required annual income after taxes | \$30,992 | \$38,086 | \$42,412 | \$46,897 |
| Annual taxes | \$5,729 | \$7,101 | \$7,921 | \$8,806 |
| Required annual income | \$36,721 | \$45,187 | \$50,334 | \$55,703 |

Typical Expenses (2019)

| 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 | \$5,518 | \$6,877 | \$8,872 | \$10,802 |
| Child care | \$0 | \$2,916 | \$3,845 | \$4,774 |
| Medical | \$5,137 | \$7,385 | \$7,505 | \$7,406 |
| Housing | \$7,224 | \$8,268 | \$8,268 | \$10,356 |
| Transportation | \$8,425 | \$10,689 | \$11,645 | \$12,206 |
| Other | \$4,688 | \$4,867 | \$6,123 | \$6,126 |
| Required annual income after taxes | \$30,992 | \$41,002 | \$46,257 | \$51,671 |
| Annual taxes | \$5,729 | \$7,654 | \$8,650 | \$9,711 |
| Required annual income | \$36,721 | \$48,656 | \$54,907 | \$61,382 |

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 2014-2018 five-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 three 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) 2014, 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. | |

Publication P3267-65 (06-20)

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Extension Service of Mississippi State University, cooperating with U.S. Department of Agriculture. Published in furtherance of Acts of Congress, May 8 and June 30, 1914. GARY B. JACKSON, Director.

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