

Poverty and Well-Being Profiles

Washington County, MS

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Populations and Households in Poverty (2019)

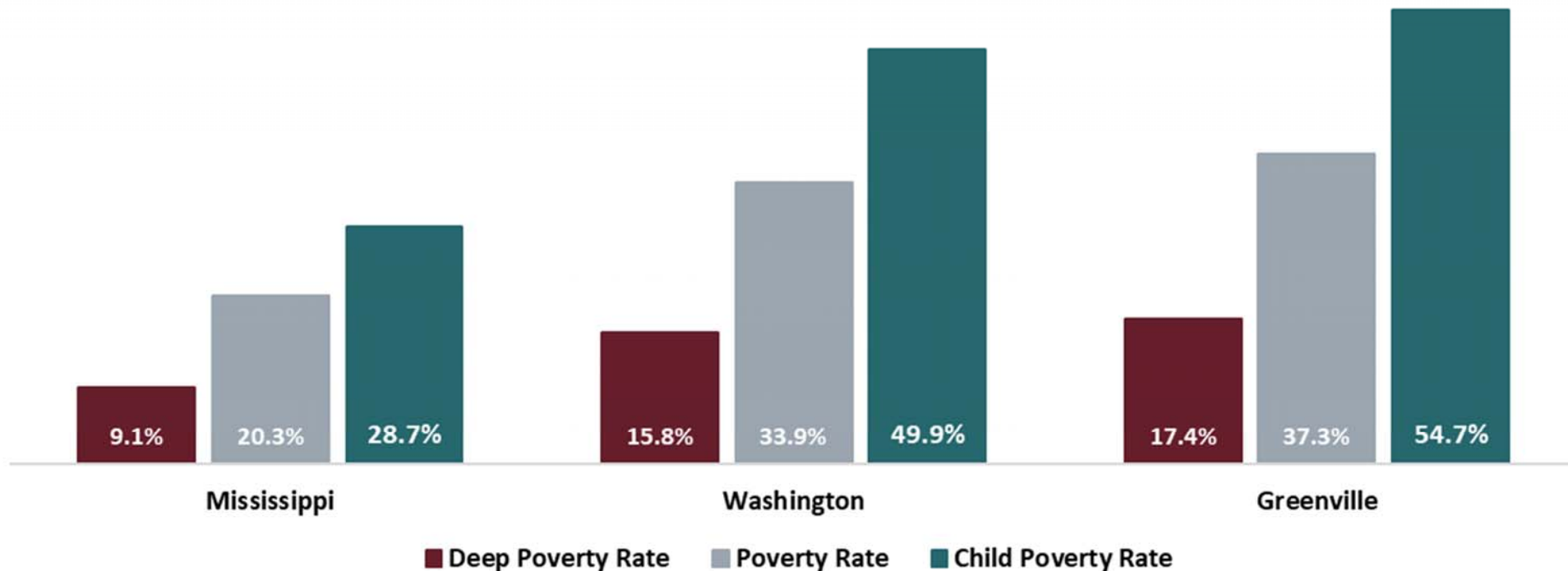
| Category | Mississippi | Washington | Greenville* |
|-----------------------|-------------|------------|-------------|
| Population** | 2,886,767 | 45,449 | 30,088 |
| Households (HH) | 1,104,394 | 17,988 | 12,142 |
| Population in Poverty | 585,786 | 15,399 | 11,234 |
| Child Poverty | 28.7% | 49.9% | 54.7% |
| Young Adult Poverty | 23.7% | 38.5% | 44.5% |
| Elder Poverty | 12.8% | 16.8% | 15.2% |

**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: 2019 Population Estimates, U.S. Census Bureau for 2019 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.

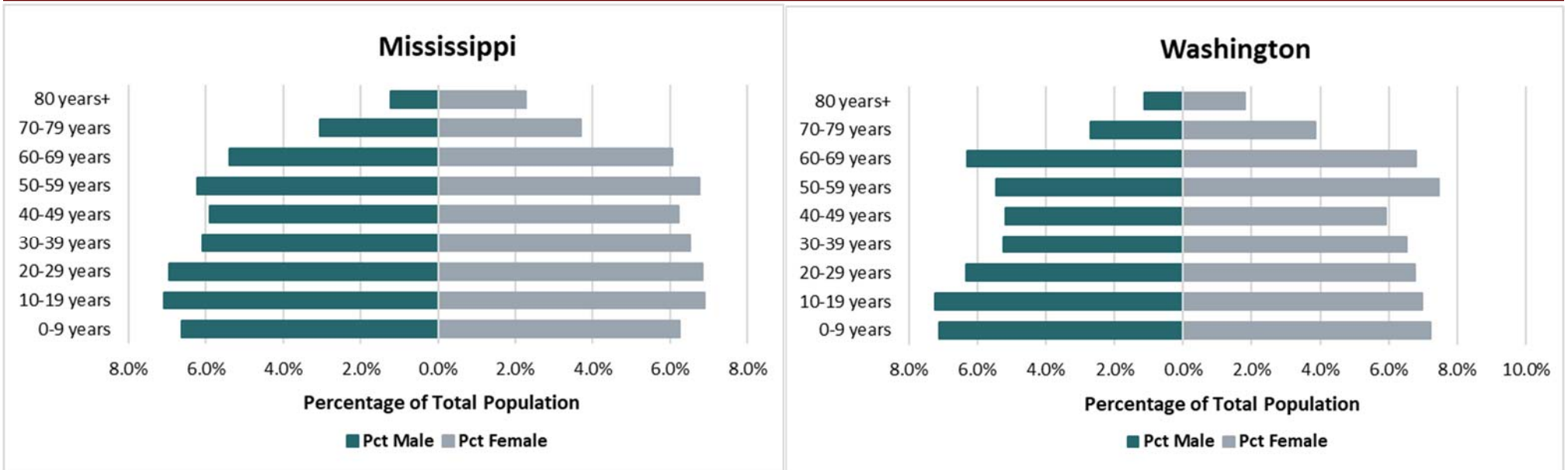
Poverty Rate Measures (2019)



Source: Small Area Income and Poverty Estimates, U.S. Census Bureau ACS 2015—2019 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 (2019)



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 2015—2019 five-year estimates, Table S0101.

Asset Poverty (2018)

| Category | Mississippi | Washington | Greenville |
|----------------------|-------------|------------|------------|
| Asset Poverty | 25.4% | 41.5% | 38.5% |
| Liquid Asset Poverty | 54.6% | 55.6% | 60.0% |
| Zero Net Worth | 16.1% | 24.4% | 23.4% |
| Unbanked | 15.8% | 17.4% | 18.2% |
| Underbanked | 22.5% | 24.2% | 27.1% |

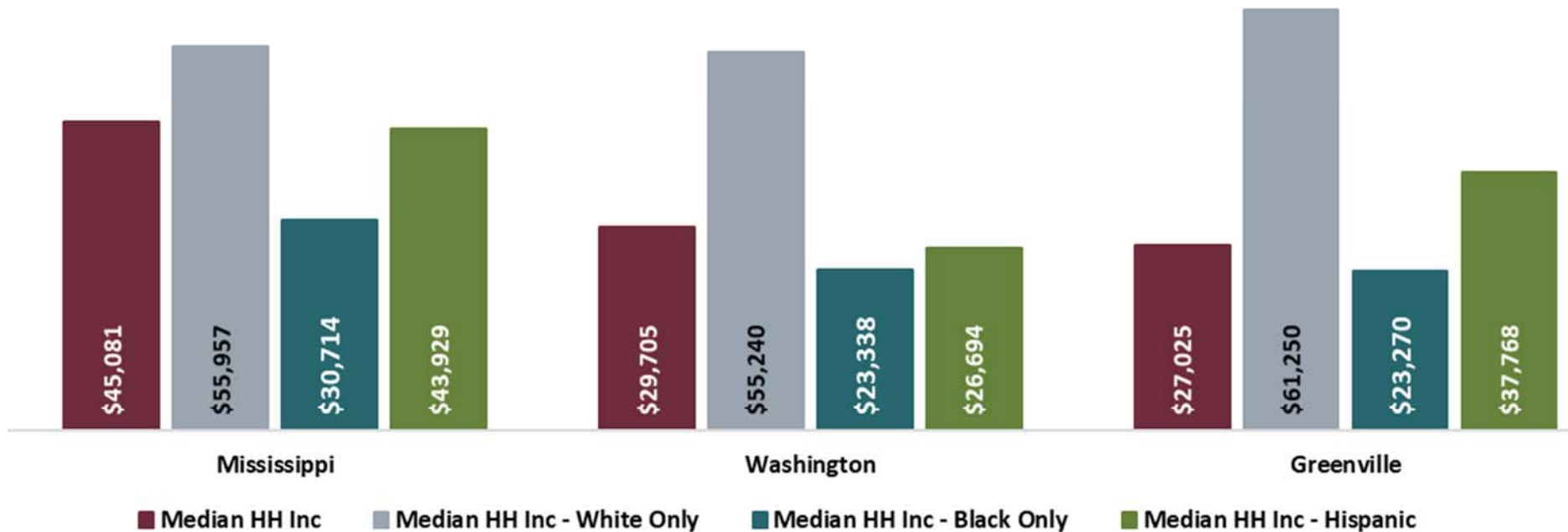
Source: Prosperity Now Scorecard — <https://scorecard.prosperitynow.org/>

Percentage of Population by Race/Ethnicity (2019)

| | White Only | Black Only | Hispanic |
|-------------|------------|------------|----------|
| Mississippi | 58.7% | 37.4% | 3.0% |
| Washington | 25.6% | 72.1% | 1.6% |
| Greenville | 16.0% | 81.8% | 0.6% |

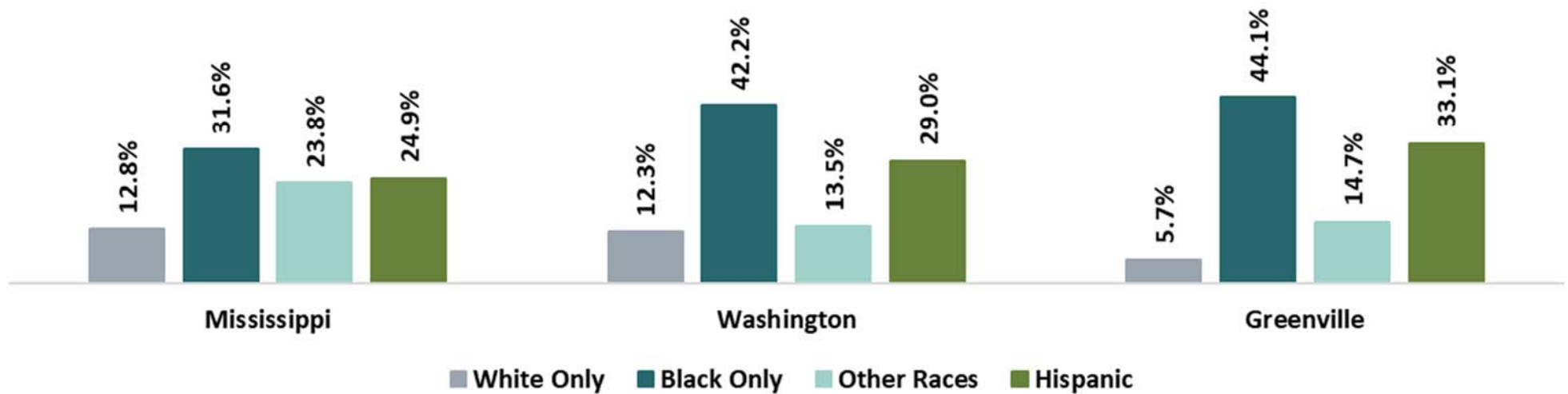
U.S. Census Bureau ACS 2015—2019 estimates

Median Household Income by Race and Ethnicity (2019)



Source: Small Area Income and Poverty Estimates, U.S. Census Bureau ACS 2015—2019 five-year estimates for median household income of the state and county. U.S. Census Bureau ACS 2015—2019 five-year estimates for median household income by race—Table B19013.

Poverty Rate by Race and Ethnicity (2019)



Source: U.S. Census Bureau ACS 2015—2019 five-year estimates for median household income by race—Table S1701.

Living Wage (2020)

| | | Related children under 18 years of age | | | |
|-----------------|--------------|--|---------|------------|------------|
| | | None | 1 Child | 2 Children | 3 Children |
| 1 Adult | Living Wage | \$10.54 | \$20.52 | \$23.56 | \$28.17 |
| | Poverty Wage | \$6.00 | \$8.13 | \$10.25 | \$12.38 |
| 2 Adults | | | | | |
| 1 Working FT | Living Wage | \$17.29 | \$21.47 | \$23.56 | \$26.81 |
| | Poverty Wage | \$8.13 | \$21.47 | \$12.38 | \$14.50 |
| 2 Working FT | Living Wage | \$8.64 | \$11.57 | \$13.07 | \$14.77 |
| | 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. Living Wage Calculator — <http://livingwage.mit.edu/>

Typical Expenses (2020)

| 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 | \$6,000 | \$7,812 | \$7,812 | \$10,416 |
| Transportation | \$4,322 | \$8,425 | \$10,689 | \$11,645 |
| Other | \$2,812 | \$4,688 | \$4,867 | \$6,123 |
| Required annual income after taxes | \$18,521 | \$35,960 | \$41,280 | \$49,325 |
| Annual taxes | \$3,392 | \$6,721 | \$7,729 | \$9,264 |
| Required annual income | \$21,913 | \$42,681 | \$49,009 | \$58,589 |

Typical Expenses (2020)

| 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 | \$6,552 | \$7,812 | \$7,812 | \$10,416 |
| Transportation | \$8,425 | \$10,689 | \$11,645 | \$12,206 |
| Other | \$4,688 | \$4,867 | \$6,123 | \$6,126 |
| Required annual income after taxes | \$30,320 | \$37,630 | \$41,956 | \$46,957 |
| Annual taxes | \$5,635 | \$7,038 | \$7,858 | \$8,815 |
| Required annual income | \$35,955 | \$44,668 | \$49,814 | \$55,772 |

Typical Expenses (2020)

| 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 | \$6,552 | \$7,812 | \$7,812 | \$10,416 |
| Transportation | \$8,425 | \$10,689 | \$11,645 | \$12,206 |
| Other | \$4,688 | \$4,867 | \$6,123 | \$6,126 |
| Required annual income after taxes | \$30,320 | \$40,546 | \$45,801 | \$51,731 |
| Annual taxes | \$5,635 | \$7,590 | \$8,586 | \$9,720 |
| Required annual income | \$35,955 | \$48,136 | \$54,388 | \$61,450 |

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 2015—2019 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. | |

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