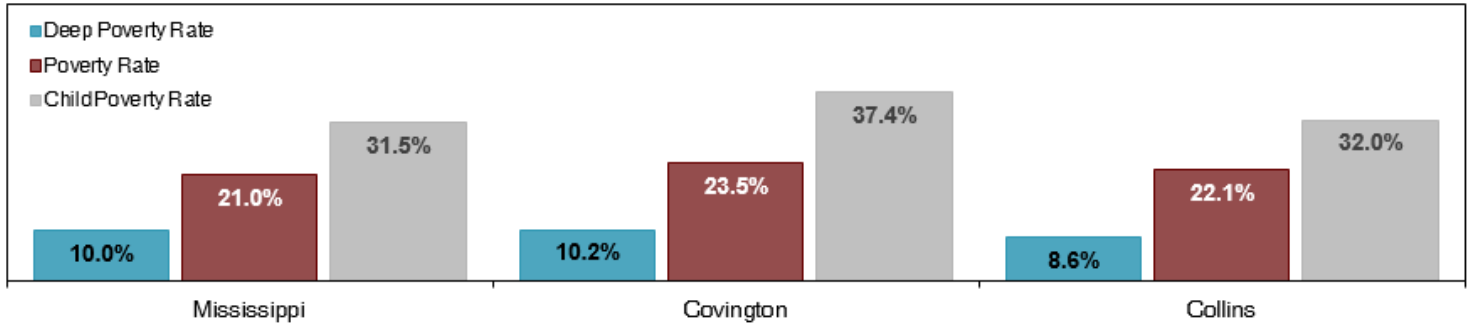


Poverty Rate 2016



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

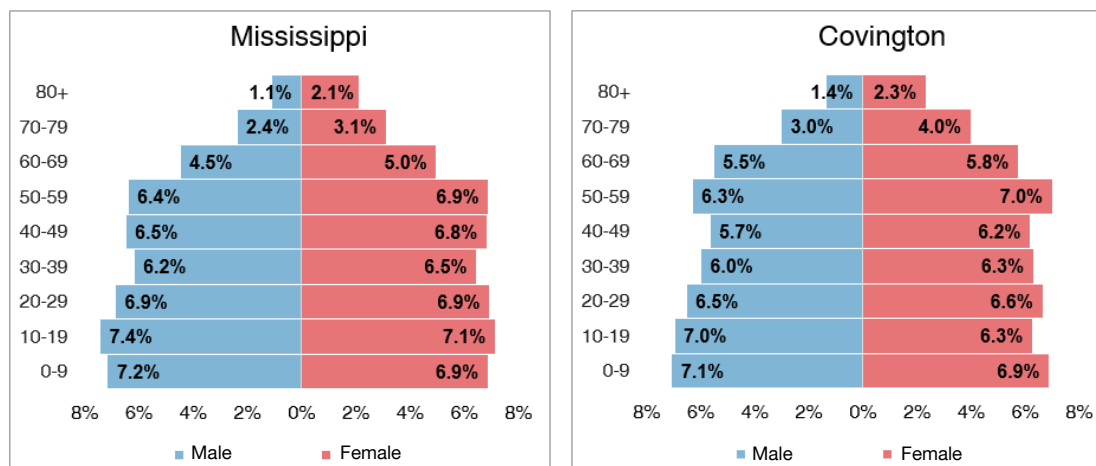
Population and Households 2016

	Mississippi	Covington	Collins
Population	2,985,415	19,188	2,557
Households (HH)	1,098,803	6,950	801
Population in Poverty	606,873	4,531	492
Child Poverty*	31.5%	37.4%	32.0%
Young Adult Poverty*	26.6%	31.9%	16.0%
Elder Poverty*	13.4%	19.0%	6.8%

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 of state and county; SAIPE, U.S. Census Bureau for population in poverty of state and county; 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.

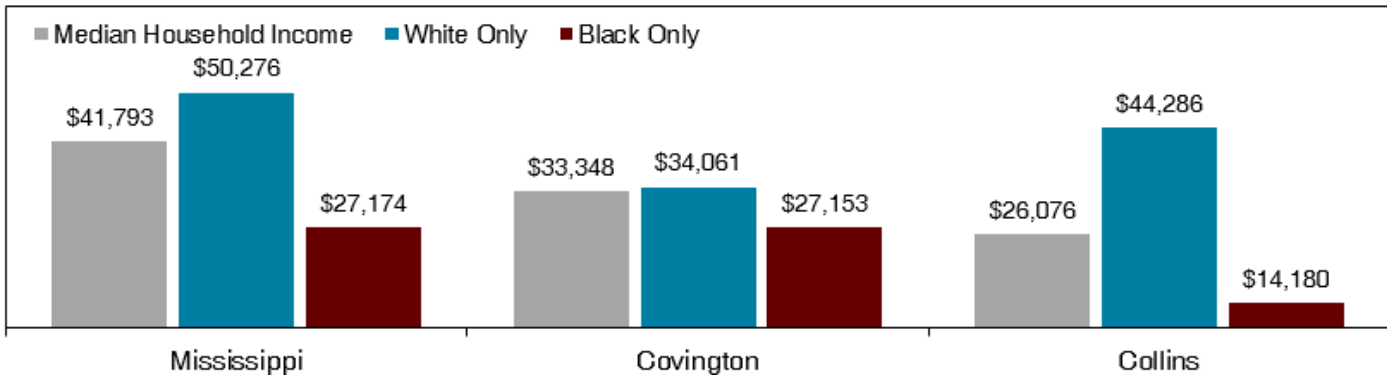
Source: 2016 Population Estimates, U.S. Census Bureau

Asset Poverty

	Mississippi	Covington	Collins
Asset Poverty	27.8%	19.6%	N/A
Liquid Asset Poverty	53.4%	47.0%	
Zero Net Worth	16.9%	18.2%	
Unbanked	12.9%	11.4%	
Underbanked	25.5%	25.7%	

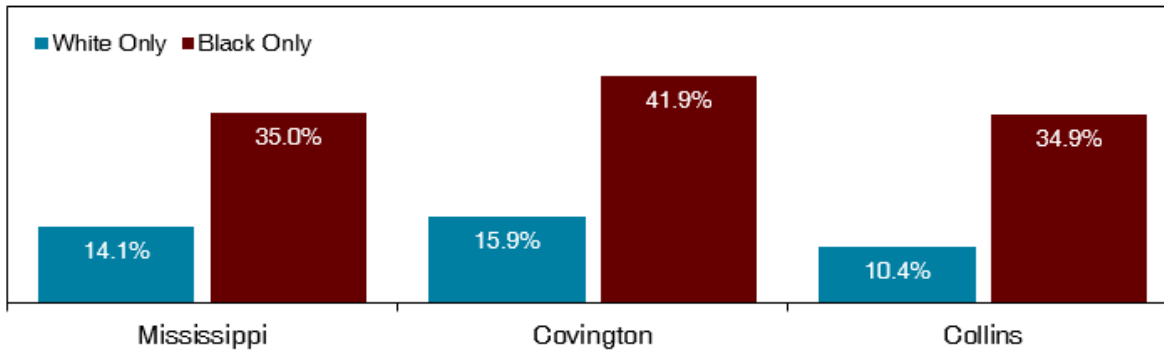
Source: Prosperity Now Scorecard

Median Household Income by Race



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

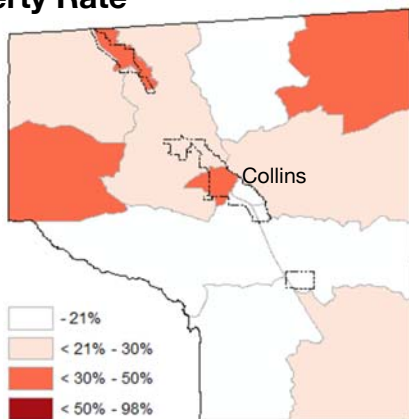
Poverty Rate by Race



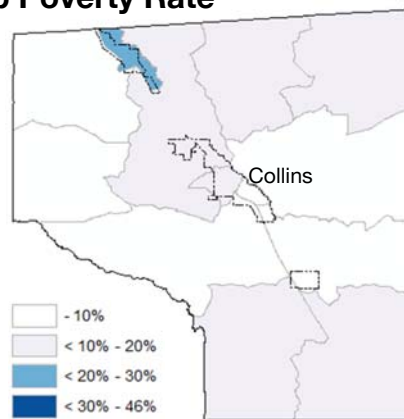
Source: ACS, 2012-2016 5-year estimates, U.S. Census Bureau

Poverty and Deep Poverty in Covington County

Poverty Rate



Deep Poverty Rate



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
1 Adult	Living Wage	\$10.25	\$20.49	\$22.62	\$27.96
	Poverty Wage	\$5.00	\$7.00	\$9.00	\$11.00
2 Adults					
1 working full-time	Living Wage	\$17.43	\$20.58	\$23.55	\$25.93
	Poverty Wage	\$7.00	\$9.00	\$11.00	\$13.00
1 working part-time	Living Wage		\$14.63		
2 working full-time	Living Wage	\$8.71	\$11.10	\$12.85	\$14.30
	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 1 Child	1 Adult 2 Children	1 Adult 3 Children	2 Adults (1 working)	2 Adults 1 Child	2 Adults 2 Children	2 Adults 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	\$5,712	\$8,172	\$8,172	\$11,232	\$6,552	\$8,172	\$8,172	\$11,232
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	\$18,001	\$35,886	\$39,610	\$48,965	\$30,547	\$36,045	\$41,246	\$45,410
Annual taxes	\$3,317	\$6,724	\$7,431	\$9,202	\$5,706	\$6,752	\$7,740	\$8,523
Required annual income	\$21,317	\$42,610	\$47,041	\$58,167	\$36,254	\$42,797	\$48,987	\$53,934
Annual Expense	2 Adults (1 working part-time) 1 Child		2 Adults (2 working)	2 Adults 1 Child	2 Adults 2 Children	2 Adults 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			\$6,552	\$8,172	\$8,172	\$11,232		
Transportation			\$8,754	\$9,189	\$11,032	\$10,989		
Other			\$4,294	\$4,736	\$6,059	\$5,620		
Required annual income after taxes			\$30,547	\$38,896	\$45,005	\$50,078		
Annual taxes			\$5,706	\$7,295	\$8,457	\$9,413		
Required annual income	\$45,632		\$36,254	\$46,191	\$53,462	\$59,491		

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

Definition of Measures and Data Source

Measures	Definition	Data Source
Poverty Rate	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.	
Household Income	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.	
Assets and Financial Security		
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.	National Survey of Unbanked and Underbanked Household, Federal Deposit Insurance Corporation

Publication P3267-17

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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.