

Building Economic Stability for Mississippi Families

June 2010



INSIGHT

CENTER FOR COMMUNITY
ECONOMIC DEVELOPMENT



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Building Economic Stability for Mississippi Families was produced in collaboration with:



The Insight Center for Community Economic Development, formerly the National Economic Development and Law Center (NEDLC), is a national research, consulting and legal organization dedicated to building economic health in vulnerable communities. The Insight Center's multidisciplinary approach utilizes a wide array of community economic development strategies including promoting industry-focused workforce development, building individual and community assets, establishing the link between early care and education and economic development, and advocating for the adoption of the Self-Sufficiency Standard as a measurement of income adequacy. For more information visit: www.insightcced.org.



The Mississippi Economic Policy Center (MEPC) engages in rigorous, accessible and timely analysis to inform the policy debate on issues that affect the economic and social well being of working families and low-wealth Mississippians. An independent, nonpartisan initiative, MEPC is managed by the Enterprise Corporation of the Delta (ECD), a regional financial institution and community development intermediary dedicated to strengthening communities, building assets and improving lives in economically distressed areas in the Mid South. For more information visit: www.mepconline.org.



The Children's Defense Fund Leave No Child Behind® mission is to ensure every child a Healthy Start, a Head Start, a Fair Start, a Safe Start and a Moral Start in life and successful passage to adulthood with the help of caring families and communities. CDF provides a strong, effective and independent voice for all the children of America who cannot vote, lobby or speak for themselves. CDF pays particular attention to the needs of poor and minority children and those with disabilities. CDF educates the nation about the needs of children and encourages preventive investments before they get sick, drop out of school, get into trouble or suffer family breakdown. For more information visit: www.childrensdefense.org.



The Center for Women's Welfare at the University of Washington is devoted to furthering the goal of economic justice for women and their families. Under the direction of Dr. Diana Pearce, the Center researches questions involving poverty measures, public policy, and programs that address income adequacy. The Center partners with a range of non-profit, women's, children's, and community-based groups to evaluate public policy, to devise tools for analyzing wage adequacy, and to help create programs to strengthen public investment in low-income women, children, and families. For more information visit: www.selfsufficiencystandard.org.



Wider Opportunities for Women (WOW) works nationally and in its home community of Washington, D.C. to achieve economic independence and equality of opportunity for women and their families. For over 40 years, WOW has been a leader in the areas of nontraditional employment, job training and education, welfare-to-work and workforce development policy. Since 1995, WOW has been devoted to the self-sufficiency of women and their families through the national Family Economic Security (FES) Project. Building on FES, WOW has expanded to meet its intergenerational mission of economic independence for women at all stages of life with the Elder Economic Security Initiative. For more information visit: www.wowonline.org.

In addition, we thank the following organizations and individuals for making this report possible.

Organizations

- Back Bay Mission
- Helping Economic Growth Advancement
- Mississippi Corridor Consortium
- Mississippi Council on Economic Education
- Moore Community House
- Sacred Heart Family Center
- Tri-County Workforce Alliance

Individuals

- Donna Addkison
- Jenny Chung
- Anagha Dange
- Oleta Fitzgerald
- Latisha Latiker
- Ed Sivak
- Gloria Shields
- F. Scot Slay
- Susan E Smith
- Lori Warren

Introduction

The Self-Sufficiency Standard measures how much income is needed for working families to cover their most basic expenses: rent, food, child care, health care, transportation, and state and federal taxes.¹ Drawn from widely-recognized, public data sources such as the US Department of Housing and Urban Development and the Child Care Market Rate Survey, the Self-Sufficiency Standard varies by family composition and county of residence. First developed in 1995 by Dr. Diana Pearce as part of a national project coordinated by Wider Opportunities for Women (WOW), the Self-Sufficiency Standard (Standard) is an organizing, policy, and program development tool for nonprofit organizations, public agencies, foundations, and policymakers in 37 states across the country. The Standard provides a more accurate metric of basic needs than the often-cited, but outdated and methodologically-flawed, official poverty measure: the Federal Poverty Thresholds.

In 2009, the Insight Center for Community Economic Development began a project, *Building Economic Security in Mississippi*, to expand the capacity of local organizations to develop a statewide coalition of diverse stakeholders around family economic security, using the Self-Sufficiency Standard for Mississippi as the organizing framework. We partnered with the Mississippi Economic Policy Center (MEPC), the organization that houses the Self-Sufficiency Standard in Mississippi and educates organizations across the state on how to use the tool, and the Children's Defense Fund Southern Regional Office (CDF), an organization that leads effective statewide and regional initiatives to reduce childhood poverty in the South.

Phase I of *Building Economic Security in Mississippi* included the following key steps, which were completed in 2009 in partnership with MEPC, CDF, and WOW. Together, we:

1. Released the 2009 *Self-Sufficiency Standard for Mississippi*, which reflects the current costs of meeting basic needs for families in each county of Mississippi
2. Created a *Building Economic Security in Mississippi* Advisory Committee of local leaders
3. Conducted a statewide scan of 23 organizations helping families move toward economic security
4. Increased the capacity of local organizations to use and promote the Self-Sufficiency Standard throughout Mississippi
5. Produced *Overlooked and Undercounted: Struggling to Make Ends Meet in Mississippi*, a report that details the number and demographic profile of families living on incomes below the Self-Sufficiency Standard in Mississippi

Introduction

In Phase II of *Building Economic Security in Mississippi*, the Mississippi Economic Policy Center has taken the lead in training organizations across the state on how to use the Standard to improve programs and policies to help families move along a pathway from poverty to economic stability. Toward that end, MEPC has developed a range of online tools including county level maps and an online Self-Sufficiency Calculator to make the Standard accessible for people around the state. In particular, the Calculator allows users to find out how much they need to earn to meet their basic living expenses by simply entering their county of residence and family composition. The Calculator is also linked to region-specific wage and occupation data that allows users to understand which occupations actually lead to self-sufficiency level wages and what training would be required to enter those occupations.

In addition to developing the online tools, MEPC works with faith-based and community groups to understand how the Standard works and how to integrate it into their work. Some examples include facilitating training on how to use the Standard for fundraising and evaluation activities. MEPC also uses the Standard to provide background information to lawmakers on different social policy proposals.

With the research phase complete and implementation of the Self-Sufficiency Standard now fully underway, this report represents a culmination of much of our collective work to date on this project. It proceeds as follows:

Section I

Section I provides an overview of the cost of meeting basic needs in different counties of Mississippi, according to the Self-Sufficiency Standard, and discusses why the Self-Sufficiency Standard is a more effective tool to assess basic needs than the official poverty measure. This section also summarizes which families are living on incomes below the Standard, as compared to the official poverty measure, and which regions of the state have the highest rates of economic insecurity.

Section II

Section II presents a snapshot of the self-sufficiency levels in nine counties across Mississippi. In this section, the main body of the report, we also demonstrate how the Federal Poverty Thresholds and the version of the Thresholds used for eligibility determinations, the Federal Poverty Guidelines, fail to capture thousands of families struggling to make ends meet in each of these communities. In addition to profiling the data for each of the nine counties, we spotlight best practices among organizations that are helping families reach economic stability and how these organizations currently use and/or plan to use the Self-Sufficiency Standard in their work.

Section III

Section III offers recommendations for how to help more families reach economic security, including strategies to further integrate the Self-Sufficiency Standard into local programs and policies.

Section I: Mississippi in Perspective

How Many Mississippi Households Are Struggling?

Nearly one-third of non-elderly Mississippi households struggle to cover their basic needs. This means that 236,215 households in the state do not have enough income to pay for rent, food, child care, health care, and transportation. These rates of income inadequacy have been exacerbated by the economic devastation that resulted from Hurricane Katrina and the global recession that followed it. But income inadequacy in Mississippi is also a long-standing consequence of structural gender and race disparities in the workforce, a gap between residents' skills and education levels and job requirements, and the disproportionate increase in basic living costs over incomes. To address these challenges, innovative strategies and partnerships across the state are helping Mississippians reduce the income-expense gap and move toward economic security.

How Much Does It Cost to Live in Mississippi?

It depends on where you live and your family composition.

The Self-Sufficiency Standard for Mississippi measures how much income a family needs to earn to cover basic living expenses without any public or private assistance. The Standard is calculated for 70 different family types, is customized for all 82 counties of the state, and is based on widely-accepted public data sources, such as the HUD Fair Market Rents and Mississippi Child Care Market Rate Survey.

Families living in Mississippi pay different amounts for basic household goods depending on where they live and the size and composition of their household. For example, in the more affordable Delta Counties of Carroll and Humphreys, a family of two adults needs \$24,394 a year to cover the cost of basic goods including rent, food, child care, health care, and transportation. But in high-cost Lamar County, just west of Hattiesburg, that same family needs \$32,601—over \$8,000 more a year—to pay for those same household expenses.

Why Do We Need a New Measure of Making Ends Meet?

The level of specificity and accuracy depicted in the Self-Sufficiency Standard is absent from both the official poverty measure, the Federal Poverty Thresholds, and the Federal Poverty Guidelines, the simplified version of the Thresholds used for eligibility determinations. The Thresholds and Guidelines were created in 1963 and 1965, respectively, and are based solely on the cost of a bare-bones food budget. Although it is updated annually using the Consumer Price Index (CPI), the Federal Poverty Guidelines are the same dollar amount—\$10,830 for an individual living alone in 2010—whether one lives in high cost New York City, NY or lower cost Topeka, Kansas. This uniformity ignores critical geographical differences in costs at the county and sub-county levels. The official poverty measures are also the same dollar amount for households of various sizes, whether that household consists of a mother and her infant or a 90-year old couple. Finally, the Thresholds and Guidelines are measures of deprivation—a measure none of us want to live below—whereas the Self-Sufficiency Standard is a more hopeful measure of economic security.

As a result of these shortcomings, the Federal Poverty Thresholds and Guidelines vastly understate how much it costs to meet basic needs as well as the number of people struggling to get by all in Mississippi. According the Federal Poverty Thresholds, only 18% of households in Mississippi are considered poor. **According to the more accurate Self-Sufficiency Standard, 32%—or about one in three households—lacks sufficient income to meet their most basic needs in Mississippi.** Discrepancies such as these leave policymakers with unreliable data and inadequate planning tools.

Mississippi in Perspective

Why Does It Matter if the Official Poverty Measures are Outdated and Unrealistically Low?

The Federal Poverty Thresholds and Guidelines are used in making critical planning, evaluation, and funding decisions at the federal, state, and local levels. The Federal Poverty Thresholds are used to determine the number of people in poverty and the amount of federal funding that flows to state and local communities: the more people below the Thresholds, the more dollars a local community receives. The Federal Poverty Guidelines are also used to determine eligibility for over 80 state and federal programs, including Medicaid, Supplemental Nutrition Assistance Program (formerly food stamps), and the Low-Income Subsidy Program for seniors. As a result, local communities do not get the federal support they need to serve those with incomes above the official poverty line, but below the Self-Sufficiency Standard. The result? **Over 200,000 hard-working families across Mississippi fall through the cracks of this faulty system, with too much income to qualify for many supports, but not enough to cover their most basic human needs.**

Who is Struggling to Make Ends Meet in Mississippi?

The 32% of Mississippi households struggling to get by represents a substantial and diverse proportion of the state, and includes married couples with children, full-time working parents, men and women, and people from all racial and ethnic backgrounds. At the same time, a closer look at the data reveals structural inequalities and regional differences in levels of income inadequacy in Mississippi. The following trends were uncovered in this research:

- **Where you live matters.** As the map on page 7 demonstrates, the percentage of households below the Standard varies considerably by county, ranging from a low of 18.4% in DeSoto County, just South of Memphis, Tennessee, to a high of 47.6% in the Delta Counties of Carroll, Humphreys, Leflore, Sunflower, and Tallahatchie Counties. In Hinds County, home of the state Capitol and the largest number of households living below the Standard, nearly 22,000 households do not have enough income to cover their basic needs. That corresponds to 32% of the total number of households in Hinds County.
- **Structural racism and historical barriers have impacted the rates of economic insecurity among families of color.**² While African-American households constitute just over one-third (35%) of all Mississippi households, over half (55%) of the households in the state with incomes below the Standard are African American. In comparison, White households comprise over half (61%) of all Mississippi households, but only 41% of households with incomes below the Standard.
- **U.S. Census statistics reveal that the median income for women in Mississippi is 74% of a man's median income, which is a contributing factor to higher rates of economic insecurity among women.**^{3,4} Female-maintained households are twice as likely (44% versus 22%) to have incomes below the Standard than male-maintained households.
- **Education helps close the gap, but not equally for all groups.** Over half (55%) of Mississippi households with less than a high school education have incomes below the Standard. The rate drops dramatically as education increases: only 12% of households with a college degree or more are struggling to make ends meet. However, although education is strongly related to income adequacy, education does not eliminate long-standing structural inequalities for women and people of color. Educated women and people of color, for example, earn less than similarly educated white men in Mississippi.⁵

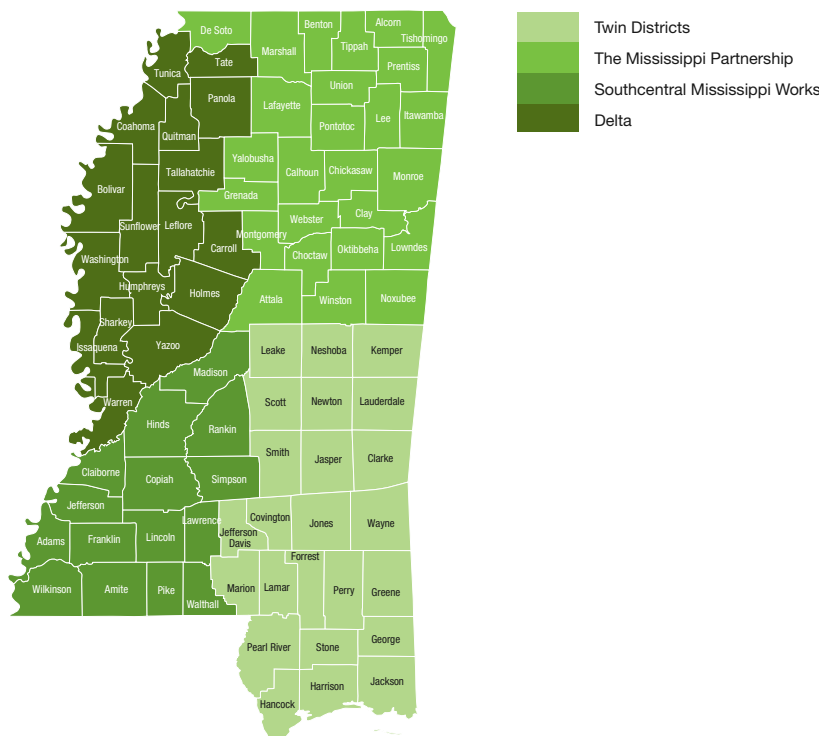
Mississippi in Perspective

- **Having a job does not guarantee economic security.** Although having stable year-round full-time work is critical to income adequacy, it is not a guarantee. In Mississippi, 83% of households with incomes below the Standard already have at least one worker, and 18% (almost one in five) of full-time workers have incomes below the Standard.

What's Working to Help Mississippians Make Ends Meet?

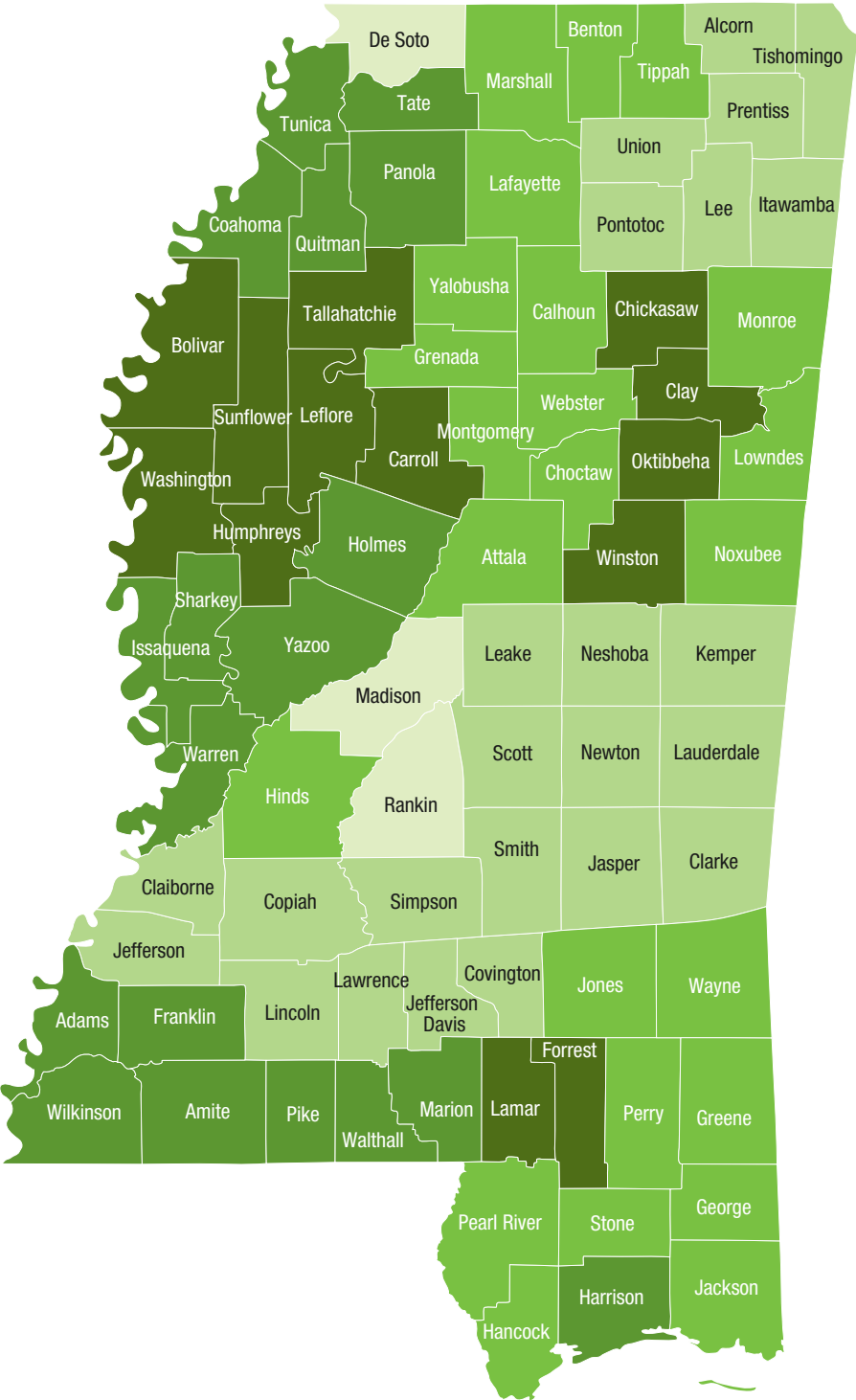
The challenge of income inadequacy is serious and pervasive in Mississippi. However, this report not only sheds new light on the problem, but it also offers some effective solutions as local leaders tackle these challenges in their own communities.

In the following pages, leaders in Mississippi share how they are working to help families in their communities reach economic self-sufficiency. We profiled nine counties from each of the state's four Workforce Investment Act Districts shown in the map below: the Delta, Mississippi Partnership, Southcentral Mississippi Works, and Twin Districts. In each profile, we present the monthly expenses for families of various sizes and compositions (as detailed in the Self-Sufficiency Standard), and the number of families who are not earning enough to cover these basic expenses. For each county spotlighted, we also selected an organization that works or is headquartered in that county and whose programs and strategies are helping to improve lives. For each organization we include a statement from a client who has become more economically stable a result of participating in these programs. We used the following criteria in selecting which nonprofit organizations to profile: recommendations from local partners; interviews we conducted with 24 local leaders, geographic diversity, and the diversity of strategies implemented. The report also describes how these entities are using, or plan to use, the Self-Sufficiency Standard to help move families along a path of economic self-sufficiency and, in doing so, challenge some of the complex factors that contribute to our understanding of poverty in Mississippi.



Mississippi in Perspective

How Does Your Community Measure Up?



Ranking of Counties by Percentage of Households Below the Self-Sufficiency Standard

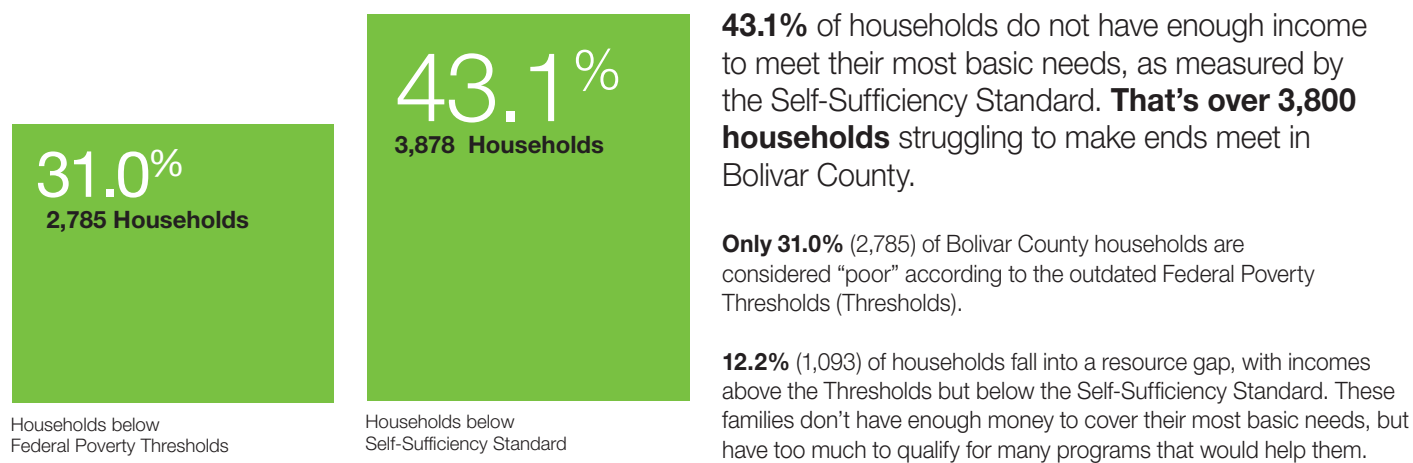
18.4% - 21.1%	
1. DeSoto	3. Rankin
2. Madison	
26.0% - 30.0%	
4 Tishomingo	16 Kemper
5 Itawamba	17 Clarke
6 Prentiss	18 Newton
7 Alcorn	19 Lauderdale
8 Union	20 Jefferson
9 Pontotoc	21 Claiborne
10 Lee	22 Lawrence
11 Smith	23 Jefferson Davis
12 Jasper	24 Covington
13 Leake	25 Simpson
14 Scott	26 Copiah
15 Neshoba	27 Lincoln
31.1% - 33.8%	
28 Jackson	40 Hinds
29 Perry	41 Choctaw
30 Greene	42 Webster
31 Wayne	43 Montgomery
32 Jones	44 Yalobusha
33 Stone	45 Calhoun
34 George	46 Attala
35 Hancock	47 Grenada
36 Pearl River	48 Benton
37 Noxybee	49 Tippah
38 Monroe	50 Marshall
39 Lowndes	51 Lafayette
35.4% - 37.2%	
52 Harrison	61 Sharkey
53 Franklin	62 Holmes
54 Wilkinson	63 Yazoo
55 Amite	64 Warren
56 Walthall	65 Tunica
57 Marion	66 Quitman
58 Adams	67 Tate
59 Pike	68 Coahoma
60 Issaquena	69 Panola
40.1% - 47.6%	
70 Chickasaw	77 Washington
71 Winston	78 Carroll
72 Clay	79 Humphreys
73 Oktibbeha	80 Tallahatchie
74 Lamar	81 Sunflower
75 Forrest	82 Leflore
76 Bolivar	

Self-Sufficiency in: Bolivar County

The Self-Sufficiency Standard quantifies the cost of meeting *all* of the basic needs for working families and individuals; it varies by county and by 70 family compositions. In contrast, the Federal Poverty Thresholds and Federal Poverty Guidelines (the simplified version of the Thresholds used to determine eligibility for many programs) are based only on the cost of a bare-bones food budget and ignore critical differences in local costs of living. As a result, these federal measures drastically underestimate how many people are struggling in today's economy, and how much money they need to be economically self-sufficient. **In Bolivar County, the Self-Sufficiency Standard indicates that a family with 2 adults and one infant needs \$30,401 a year to cover their basic needs, while the Guidelines are only \$18,310 a year for that same family.**

Households Not Meeting Basic Needs

Federal Poverty Thresholds v. Self-Sufficiency Standard



Self-Sufficiency Standard

Selected Family Types	1 Adult	2 Adults	1 Adult +1 Infant	1 Adult +1 Preschooler +1 Schoolage	2 Adults +1 Infant
Monthly Costs					
Housing	\$494	\$494	\$568	\$568	\$568
Child Care	\$0	\$0	\$344	\$488	\$344
Food	\$215	\$422	\$318	\$486	\$519
Transportation	\$247	\$477	\$254	\$254	\$484
Health Care	\$123	\$375	\$324	\$345	\$388
Miscellaneous	\$108	\$177	\$181	\$214	\$230
Taxes	\$208	\$297	\$274	\$304	\$352
Earned Income Tax Credit (-)	\$0	\$0	-\$166	-\$254	-\$134
Child Care Tax Credit (-)	\$0	\$0	-\$62	-\$54	-\$67
Child Tax Credit (-)	\$0	\$0	-\$83	-\$167	-\$83
Making Work Pay Tax Credit (-)	-\$33	-\$67	-\$33	-\$33	-\$67
Total	\$1,361	\$2,175	\$1,919	\$2,151	\$2,533
Wage Required to Meet Basic Costs					
Hourly Self-Sufficiency Wage	\$7.73	\$6.18 per adult	\$10.90	\$12.22	\$7.20 per adult
Annual Self-Sufficiency Wage	\$16,336	\$26,098	\$23,031	\$25,812	\$30,401

Section II: Organizations Making a Difference

What's Working?

Combining Advocacy and Direct Service from a Human Rights Perspective

Spotlight

Children's Defense Fund Southern Regional Office

2659 Livingston Road, Suite 200, Jackson, MS 39213

Phone (601) 321-1966

www.childrensdefense.org/sro

Serving the entire state

Headquarters: Jackson

The Children Defense Fund's (CDF) Southern Regional Office opened in Jackson, Mississippi in January 1995 and works in the states of Alabama, Arkansas, Florida, Georgia, Louisiana, and Mississippi. CDF grew out of the civil rights movement in these southern states, where slavery, segregation, and poverty have diminished the opportunities for generations of children. Today, CDF's Southern Regional Offices combines advocacy and direct services using a human rights framework. Their work includes: relief and referral services for families displaced by Hurricane Katrina, tax and benefits assistance, small business development assistance, school readiness, leadership development, and state and national campaigns centered on child well-being.

CDF leads an initiative, the Southern Rural Black Women's Initiative (SRBWI) for Social and Economic Justice, which empowers rural women to advocate on behalf of themselves, their families and their communities. SRBWI does this through training, developing networks, helping women access benefits, and incubating and supporting women-owned small businesses in rural communities.

More recently, CDF has been a key partner in the *Building Economic Security in Mississippi* Project, working to integrate the Self-Sufficiency Standard into its programmatic and advocacy agenda. CDF uses the Standard in framing their support of universal health care and other benefits for children by highlighting the costs of child care and health care. CDF also uses the Standard to educate participants in its benefits and tax assistance programs about the cost of meeting basic needs, and has shared the Standard as an educational tool with local mayors and commissioners.

CDF will incorporate the Self-Sufficiency Standard into its leadership development trainings to provide an example of which careers will lead to economic security and which will leave women struggling. And the need in this region is great: in Bolivar County alone, over 3,800 non-elderly households, or 43.1%, are living on incomes below the Self-Sufficiency Standard.

CDF also plans to more fully integrate the Self-Sufficiency Standard into its tax assistance program by providing the tool to each tax filer as a way to educate them on what it takes to make ends meet in their community, and in its *Cradle to Prison Pipeline* campaign to reduce detention and incarceration by increasing preventive supports and services children need. As Director Oleta Fitzgerald explains, "The Standard helps identify the kinds of jobs you need to get in order to avoid the 'cradle to prison pipeline'. We will continue to use the Standard to educate people about where they are now and what they need to be planning to get the education and skills necessary to be above the Standard."



Shirley Williams

Marketing Manager for Southern Journeys LLC, a worker-owned sewing company

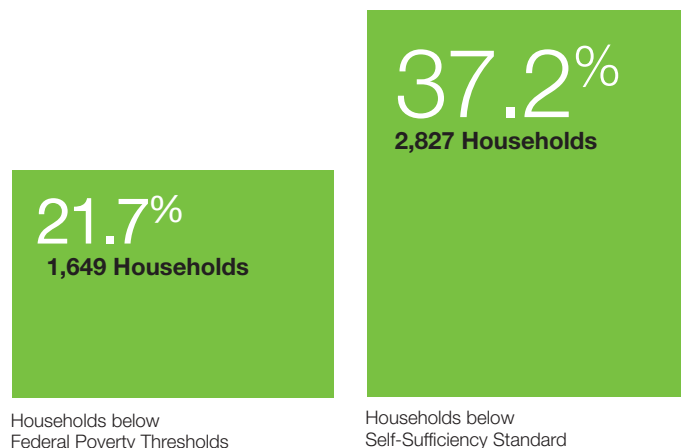
"Southern Journeys would not have been possible without the support of the Children's Defense Fund/Southern Rural Black Women's Initiative (CDF/SRBWI) and the tireless effort of women working together across Mississippi, Alabama, and Georgia. Southern Journeys preserves the African American Heritage of the rural south, which is proudly reflected in our collections – Georgia Garden, Jacob's Ladder, and Wheel of Freedom. It fulfills the life-long hope of many of our women to become business owners. Thanks to the CDF/SRBWI, we are not only business owners, but master craftswomen and confident investors."

Self-Sufficiency in: Coahoma County

The Self-Sufficiency Standard quantifies the cost of meeting *all* of the basic needs for working families and individuals; it varies by county and by 70 family compositions. In contrast, the Federal Poverty Thresholds and Federal Poverty Guidelines (the simplified version of the Thresholds used to determine eligibility for many programs) are based *only* on the cost of a bare-bones food budget and ignore critical differences in local costs of living. As a result, these federal measures drastically underestimate how many people are struggling in today's economy, and how much money they need to be economically self-sufficient. **In Coahoma County, the Self-Sufficiency Standard indicates that a family with 2 adults and one infant needs \$32,314 a year to cover their basic needs, while the Guidelines are only \$18,310 a year for that same family.**

Households Not Meeting Basic Needs

Federal Poverty Thresholds v. Self-Sufficiency Standard



37.2% of households do not have enough income to meet their most basic needs, as measured by the Self-Sufficiency Standard. **That's over 2,800 households** struggling to make ends meet in Coahoma County.

Only 21.7% (1,649) of Coahoma County households are considered "poor" according to the outdated Federal Poverty Thresholds (Thresholds).

15.5% (1,178) of households fall into a resource gap, with incomes above the Thresholds but below the Self-Sufficiency Standard. These families don't have enough money to cover their most basic needs, but have too much to qualify for many programs that would help them.

Self-Sufficiency Standard

Selected Family Types	1 Adult	2 Adults	1 Adult +1 Infant	1 Adult +1 Preschooler +1 Schoolage	2 Adults +1 Infant
Monthly Costs					
Housing	\$472	\$472	\$623	\$623	\$623
Child Care	\$0	\$0	\$344	\$488	\$344
Food	\$215	\$422	\$318	\$486	\$519
Transportation	\$247	\$477	\$254	\$254	\$484
Health Care	\$131	\$406	\$355	\$376	\$420
Miscellaneous	\$106	\$178	\$189	\$223	\$239
Taxes	\$203	\$300	\$303	\$339	\$389
Earned Income Tax Credit (-)	\$0	\$0	-\$144	-\$223	-\$109
Child Care Tax Credit (-)	\$0	\$0	-\$75	-\$69	-\$65
Child Tax Credit (-)	\$0	\$0	-\$83	-\$167	-\$83
Making Work Pay Tax Credit (-)	-\$33	-\$67	-\$33	-\$33	-\$67
Total	\$1,341	\$2,188	\$2,051	\$2,297	\$2,693
Wage Required to Meet Basic Costs					
Hourly Self-Sufficiency Wage	\$7.62	6.22 per adult	\$11.65	\$13.05	\$7.65 per adult
Annual Self-Sufficiency Wage	\$16,091	\$26,258	\$24,613	\$27,560	\$32,314

Organizations Making a Difference

What's Working?

Industry-Specific Job Training and Wrap-Around Services for Vulnerable Populations

Spotlight

Tri-County Workforce Alliance

PO Box 1348, Clarksdale, MS 38614-1348

Phone (662) 627-3011

Serving Bolivar, Coahoma, and Quitman Counties

Headquarters: Clarksdale

The Tri-County Workforce Alliance (TCWA) works to build the economy of Bolivar, Coahoma, and Quitman Counties by developing a healthy and competitive workforce, reducing unemployment, and promoting long-term community development through education and job training.

TCWA's objectives are to:

1. Enhance and maintain the highest levels of diverse skills among the area's current workforce
2. Provide unemployed and underemployed adults with the necessary job and entrepreneurial skill
3. Create a smoother transition for high school students seeking to enter the job market upon graduation

TCWA focuses on helping vulnerable populations—people on public assistance, the unemployed, underemployed, high school graduates, and people with disabilities—gain access to growing industries in the region whose jobs lead to Self-Sufficiency Standard level wages. In Coahoma County alone, over 2,800 non-elderly households, or 37.2%, have incomes below the Self-Sufficiency Standard and are struggling to meet their basic daily expenses.

“For us and our clients,” Executive Director of TCWA Josephine Rhymes explains, “success is when they get a job that’s sustainable and it allows them to afford all of what they need—transportation, food, housing, healthcare.” To help achieve this goal, TCWA operates a number of programs including two industry-specific workforce programs: a ‘women in carpentry’ program and a nursing program. Their approach combines an understanding of the business needs in the community with the knowledge of what it takes to train vulnerable populations to enter the workforce. TCWA also provides wrap-around services for clients—child care, transportation, financial education and ‘soft skills’ training—so that participants in the program have the skills they need to be considered for these positions, and once they are hired, to have a successful career within these growing industries in their community.

TCWA envisions that the Self-Sufficiency Standard will help them retool their existing programs to ensure that their training enables clients to gain access to jobs that pay Self-Sufficiency Standard level wages. The Standard will also help TCWA in fundraising by quantifying a heretofore “hidden” population of need (e.g., the thousands of families living on incomes above the official poverty line but below the Self-Sufficiency Standard in the Delta region).



Lena Ballard

TCWA Carpentry for Women Program Graduate and Owner of “Workshop and Things”

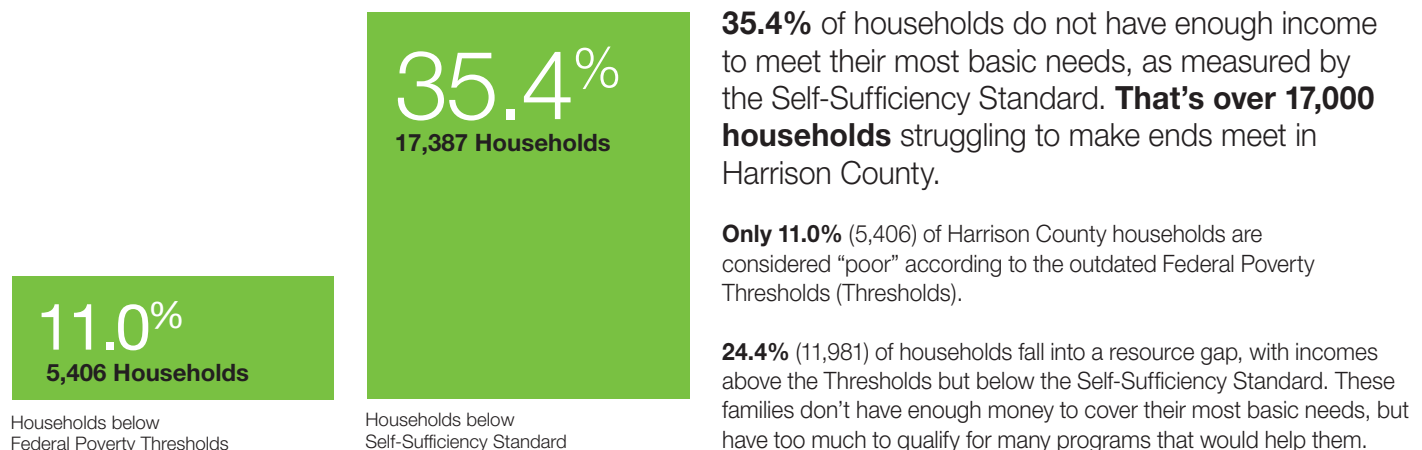
“I had not thought about going back to school to better myself, but after enrolling in Tri-County Workforce Alliance’s Carpentry for Women Program, I was inspired and gained confidence and felt that I could do anything. I worked very hard in my GED class and got my GED while I was in the carpentry class. The class equipped me with the knowledge and skills to start my own business...Thank you, Tri-County!”

Self-Sufficiency in: Harrison County

The Self-Sufficiency Standard quantifies the cost of meeting *all* of the basic needs for working families and individuals; it varies by county and by 70 family compositions. In contrast, the Federal Poverty Thresholds and Federal Poverty Guidelines (the simplified version of the Thresholds used to determine eligibility for many programs) are based *only* on the cost of a bare-bones food budget and ignore critical differences in local costs of living. As a result, these federal measures drastically underestimate how many people are struggling in today's economy, and how much money they need to be economically self-sufficient. **In Harrison County, the Self-Sufficiency Standard indicates that a family with 2 adults and one infant needs \$40,820 a year to cover their basic needs, while the Guidelines are only \$18,310 a year for that same family.**

Households Not Meeting Basic Needs

Federal Poverty Thresholds v. Self-Sufficiency Standard



Self-Sufficiency Standard

Selected Family Types	1 Adult	2 Adults	1 Adult +1 Infant	1 Adult +1 Preschooler +1 Schoolage	2 Adults +1 Infant
Monthly Costs					
Housing	\$733	\$733	\$857	\$857	\$857
Child Care	\$0	\$0	\$416	\$592	\$416
Food	\$234	\$459	\$347	\$529	\$565
Transportation	\$245	\$472	\$252	\$252	\$479
Health Care	\$138	\$438	\$387	\$408	\$451
Miscellaneous	\$135	\$210	\$226	\$264	\$277
Taxes	\$316	\$411	\$494	\$536	\$563
Earned Income Tax Credit (-)	\$0	\$0	-\$30	-\$64	\$0
Child Care Tax Credit (-)	\$0	\$0	-\$63	-\$120	-\$55
Child Tax Credit (-)	\$0	\$0	-\$83	-\$167	-\$83
Making Work Pay Tax Credit (-)	-\$33	-\$67	-\$33	-\$33	-\$67
Total	\$1,767	\$2,656	\$2,768	\$3,053	\$3,402
Wage Required to Meet Basic Costs					
Hourly Self-Sufficiency Wage	\$10.04	\$7.55 per adult	\$15.73	\$17.35	\$9.66 per adult
Annual Self-Sufficiency Wage	\$21,205	\$31,875	\$33,217	\$36,633	\$40,820

Organizations Making a Difference

What's Working?

Comprehensive and Integrated Family Services

Spotlight

Moore Community House

PO Box 204, Biloxi, MS 39533-0204

Phone: (228) 436-0881

www.moorecommunityhouse.org

Serving Harrison County

Headquarters: Biloxi

Moore Community House (MCH) was founded in 1924 as a local mission agency of the United Methodist Church to serve the children of immigrant workers in the seasonal fishing industry. Geographically bound by Biloxi Bay, the Gulf of Mexico, and Keesler Air Force Base, MCH's Biloxi-based facilities were almost completely destroyed by Hurricane Katrina. However, countless volunteers, combined with public and private investments, enabled MCH to rebuild itself and it now provides a range of integrated, holistic, and customized family services, based on the unique needs of each family.

MCH's programs include:

- Comprehensive Family Services: Provides case management which starts with an intake interview with each parent and includes a comprehensive family needs assessment.
- Early Head Start: Provides early care and education for infants to three-year-olds and comprehensive health and family support services. MCH's program targets teen mothers, so they can remain in school and graduate after giving birth.
- Pre-School Program: Provides quality early childhood services to support children's development and prepare them to enter school ready to succeed.
- Child Care Food Program: Supplies each enrolled child with nutritious meals and snacks and provides nutrition education.
- Employment & Training Referral Services: Makes employment and training referrals for adult residents who live in public housing and have kids in MCH child care programs.

Given the high cost of child care, as documented by the Self-Sufficiency Standard, early care and education programs like Head Start are critical for parents who need to work and for the healthy development of Mississippi's children.

In 2008, with the help of Wider Opportunities for Women, MCH saw a unique opportunity on the Mississippi Gulf Coast for low-income women to increase their earning potential by helping to meet the new demand for skilled workers to rebuild communities after Hurricane Katrina. A start-up grant from the Women's Fund in Jackson propelled the Women in Construction (WinC) pilot training session. That pilot training session turned into a program that today, attracts widespread attention for its innovation in preparing low-income women with the skills needed to enter the building trade. The program offers low-income women free training and job placement in the building industry on the Gulf Coast. These non-traditional and well-paying jobs with benefits offer women a path to Self-Sufficiency Standard level wages. And with more than 17,000 (35.4%) non-elderly households struggling to meet their most basic needs in Harrison County, the need is great.



Abigail Richardson
(pictured bottom right)
Women in Construction
Graduate

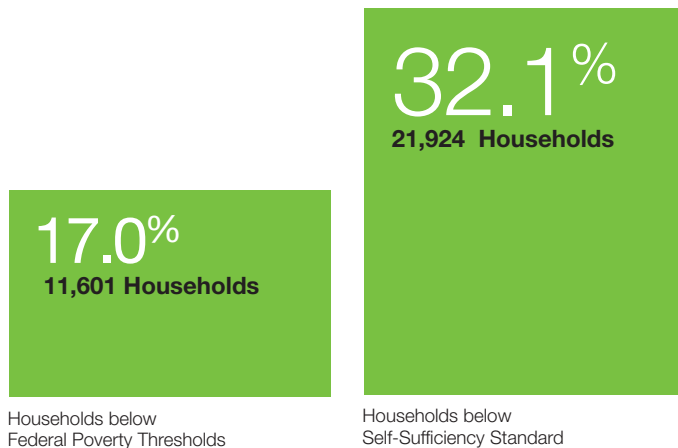
"I had worked in welding before, but was homeless when I started the Women in Construction program. They helped me get my welding recertification, and also helped me find shelter, clothes, and transportation for job interviews. Today, I have a good paying welding job that covers all my basic needs and lets me help my daughter with her college expenses."

Self-Sufficiency in: Hinds County

The Self-Sufficiency Standard quantifies the cost of meeting *all* of the basic needs for working families and individuals; it varies by county and by 70 family compositions. In contrast, the Federal Poverty Thresholds and Federal Poverty Guidelines (the simplified version of the Thresholds used to determine eligibility for many programs) are based only on the cost of a bare-bones food budget and ignore critical differences in local costs of living. As a result, these federal measures drastically underestimate how many people are struggling in today's economy, and how much money they need to be economically self-sufficient. **In Hinds County, the Self-Sufficiency Standard indicates that a family with 2 adults and one infant needs \$36,479 a year to cover their basic needs, while the Guidelines are only \$18,310 a year for that same family.**

Households Not Meeting Basic Needs

Federal Poverty Thresholds v. Self-Sufficiency Standard



32.1% of households do not have enough income to meet their most basic needs, as measured by the Self-Sufficiency Standard. **That's over 21,900 households** struggling to make ends meet in Hinds County.

Only 17.0% (11,601) of Hinds County households are considered "poor" according to the outdated Federal Poverty Thresholds (Thresholds).

15.1% (10,323) of households fall into a resource gap, with incomes above the Thresholds but below the Self-Sufficiency Standard. These families don't have enough money to cover their most basic needs, but have too much to qualify for many programs that would help them.

Self-Sufficiency Standard

Selected Family Types	1 Adult	2 Adults	1 Adult +1 Infant	1 Adult +1 Preschooler +1 Schoolage	2 Adults +1 Infant
Monthly Costs					
Housing	\$644	\$644	\$747	\$747	\$747
Child Care	\$0	\$0	\$416	\$592	\$416
Food	\$207	\$406	\$306	\$468	\$499
Transportation	\$248	\$479	\$255	\$255	\$485
Health Care	\$133	\$416	\$366	\$387	\$430
Miscellaneous	\$123	\$195	\$209	\$245	\$258
Taxes	\$262	\$354	\$395	\$422	\$467
Earned Income Tax Credit (-)	\$0	\$0	-\$85	-\$147	-\$53
Child Care Tax Credit (-)	\$0	\$0	-\$68	-\$108	-\$60
Child Tax Credit (-)	\$0	\$0	-\$83	-\$167	-\$83
Making Work Pay Tax Credit (-)	-\$33	-\$67	-\$33	-\$33	-\$67
Total	\$1,585	\$2,428	\$2,425	\$2,660	\$3,040
Wage Required to Meet Basic Costs					
Hourly Self-Sufficiency Wage	\$9.00	\$6.90 per adult	\$13.78	\$15.12	\$8.64 per adult
Annual Self-Sufficiency Wage	\$19,015	\$29,132	\$29,101	\$31,925	\$36,479

Organizations Making a Difference

What's Working?

Combining Asset Building Strategies with Policy Analysis and Advocacy

Spotlight

Enterprise Corporation of the Delta and Hope Community Credit Union

4 Old River Place, Jackson, MS 39202

Phone: (601) 944-1100

www.ecd.org and www.hopecu.org

Serving the entire state

Headquarters: Jackson

One of the nation's leading Community Development Financial Institutions (CDFIs), the Enterprise Corporation of the Delta and Hope Community Credit Union's (ECD/HOPE) mission is to strengthen communities, build assets, and improve lives of people in economically distressed areas of Mississippi, and surrounding states. ECD/HOPE accomplishes this mission by providing affordable financial products and services in the region, and by building partnerships with banks, corporations, public agencies, community organizations, and others that provide essential resources needed to spur economic development in the region. ECD also manages the Mississippi Economic Policy Center (MEPC), which houses the Self-Sufficiency Standard for Mississippi and leads efforts to integrate the tool into programs, policies, and grantmaking.

ECD/HOPE offers a range of affordable products and services that advance entrepreneurship, home ownership, and community development in economically distressed areas. These include:

- Commercial loans
- Mortgage and consumer financial services, and
- Affordable checking and savings accounts

Since 1994, ECD/HOPE has been working hard to move families toward self sufficiency. In particular, the organization has used the Self-Sufficiency Standard to structure products and services that meet the needs to low-wealth individuals. Through its emphasis on savings and delivery of affordable payday lending alternatives, credit-building loans, and financial education opportunities, ECD/HOPE provides people with the tools they need to build assets. In Hinds County alone, over 21,900 (32.1%) households live on incomes below the Self-Sufficiency Standard.

"Many of our members have been victims of predatory lenders, financial relationships that strip wealth away from people who can least afford it," said Pearl Wicks, Senior Vice President of Retail Operations. "ECD/HOPE empowers its members to make sound financial decisions that set them on a path to a stable financial future."

Over the years, ECD/HOPE has used the Self-Sufficiency Standard regularly to evaluate the impact of its programs and to measure, for example, if its commercial lending supports businesses that pay self-sufficiency level wages. Finally, ECD/HOPE often cites the Standard data in oral testimony to the state legislature and in its media outreach to support its overall policy work on issues that affect the economic and social well being of Mississippi's working families.



David Bowles
ECD/HOPE Member

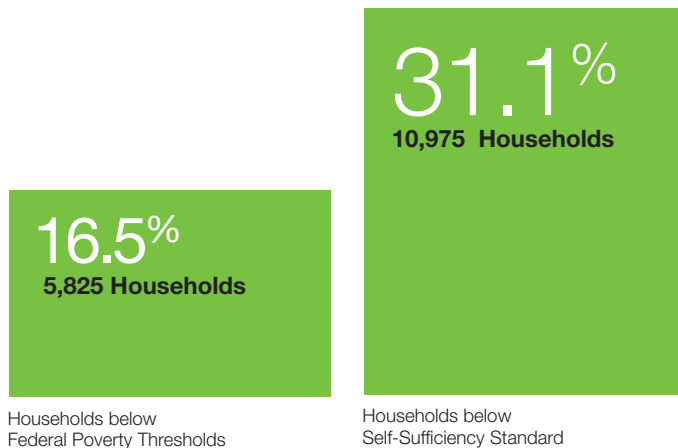
"HOPE showed me how much I needed to clear each month to pay basic living expenses like food, gas and a place to live. Now that HOPE has helped me pay off my high interest loans and credit cards, I not only meet the necessities, I'm able to put a little away too for a rainy day."

Self-Sufficiency in: Jackson County

The Self-Sufficiency Standard quantifies the cost of meeting *all* of the basic needs for working families and individuals; it varies by county and by 70 family compositions. In contrast, the Federal Poverty Thresholds and Federal Poverty Guidelines (the simplified version of the Thresholds used to determine eligibility for many programs) are based only on the cost of a bare-bones food budget and ignore critical differences in local costs of living. As a result, these federal measures drastically underestimate how many people are struggling in today's economy, and how much money they need to be economically self-sufficient. **In Jackson County, the Self-Sufficiency Standard indicates that a family with 2 adults and one infant needs \$37,806 a year to cover their basic needs, while the Guidelines are only \$18,310 a year for that same family.**

Households Not Meeting Basic Needs

Federal Poverty Thresholds v. Self-Sufficiency Standard



31.1% of households do not have enough income to meet their most basic needs, as measured by the Self-Sufficiency Standard. **That's over 10,900 households** struggling to make ends meet in Jackson County.

Only 16.5% (5,825) of Jackson County households are considered "poor" according to the outdated Federal Poverty Thresholds (Thresholds).

14.6% (5,150) of households fall into a resource gap, with incomes above the Thresholds but below the Self-Sufficiency Standard. These families don't have enough money to cover their most basic needs, but have too much to qualify for many programs that would help them.

Self-Sufficiency Standard

Selected Family Types	1 Adult	2 Adults	1 Adult +1 Infant	1 Adult +1 Preschooler +1 Schoolage	2 Adults +1 Infant
Monthly Costs					
Housing	\$654	\$654	\$784	\$784	\$784
Child Care	\$0	\$0	\$416	\$592	\$416
Food	\$215	\$422	\$318	\$486	\$519
Transportation	\$238	\$459	\$245	\$245	\$465
Health Care	\$138	\$438	\$387	\$408	\$451
Miscellaneous	\$124	\$197	\$215	\$252	\$264
Taxes	\$269	\$365	\$429	\$455	\$494
Earned Income Tax Credit (-)	\$0	\$0	-\$66	-\$123	-\$35
Child Care Tax Credit (-)	\$0	\$0	-\$68	-\$125	-\$58
Child Tax Credit (-)	\$0	\$0	-\$83	-\$167	-\$83
Making Work Pay Tax Credit (-)	-\$33	-\$67	-\$33	-\$33	-\$67
Total	\$1,605	\$2,467	\$2,545	\$2,774	\$3,150
Wage Required to Meet Basic Costs					
Hourly Self-Sufficiency Wage	\$9.12	\$7.01 per adult	\$14.46	\$15.76	\$8.98 per adult
Annual Self-Sufficiency Wage	\$19,257	\$29,601	\$30,543	\$33,283	\$37,806

Organizations Making a Difference

What's Working?

Rehabilitating, Developing and Advocating for Affordable Housing

Spotlight

Back Bay Mission

1012 Division Street, Biloxi, MS 39530

Phone: (228) 432-0301

www.thebackbaymission.org

Serving Hancock, Harrison, and Jackson Counties

Headquarters: Biloxi

Since 1922, Back Bay Mission's (BBM) community ministry of the United Church of Christ has served the Mississippi Gulf Coast and the wider church community through advocacy and direct services, with a particular focus on housing. BBM identifies gaps in services and in turn expands its own services or creates new, spin-off non-profit organizations to fill those gaps. BBM is also a member on the *Building Economic Security* statewide Advisory Committee to promote the use of the *Self-Sufficiency Standard* in Mississippi and has begun to integrate it into its advocacy. There is great need for this work in Jackson County, where almost 11,000, or 31.1%, of households do not have enough income to cover their basic needs.

Post Hurricane Katrina, housing affordability and housing rehabilitation have emerged as top priorities. To address this issue, BBM has developed a multi-tiered, holistic response, which includes: housing rehabilitation, permanent and supportive housing for homeless and disabled individuals and families, and development of affordable homeownership. In 2008-2009 alone, BBM has returned 47 houses back to homeowners who lacked the financial resources to complete the projects on their own, and in 2009, BBM broke ground on its first full-scale affordable housing development, which will soon provide 32 affordable homeownership units.

BBM initiates fundamental systemic change through its grassroots community empowerment program. For example, BMM partnered with other community stakeholders to develop a new nonprofit, the Open Doors Homeless Coalition of South Mississippi, which is responsible for bringing in approximately \$1.8 million in new funding to address homelessness in the Gulf Coast.

BBM uses the Self-Sufficiency Standard as an education tool in its advocacy efforts and with its own programmatic staff. For example, BBM also uses the Standard to educate the media about how much families have to spend on housing and other basic needs. "Getting folks comfortable with the poverty line and having them understand that this is what we've used for years, but it's not any good is one thing," explained Associate for Community Empowerment Dena Wittmann. "It's another thing to say 'let's flip it on its head and let's look at what's *adequate* income versus what's *inadequate* income.'"

In the future, BMM envisions using the Standard to educate more stakeholders and to support its policy work, particularly its housing trust fund campaign. "We're constantly being asked, 'How much are folks spending on housing? What does affordability look like in my county?'" said Wittmann. "I feel like we've just scratched the surface of what the Standard could do for us."



Eric Connors

Back Bay Mission Emergency Assistance Program Recipient

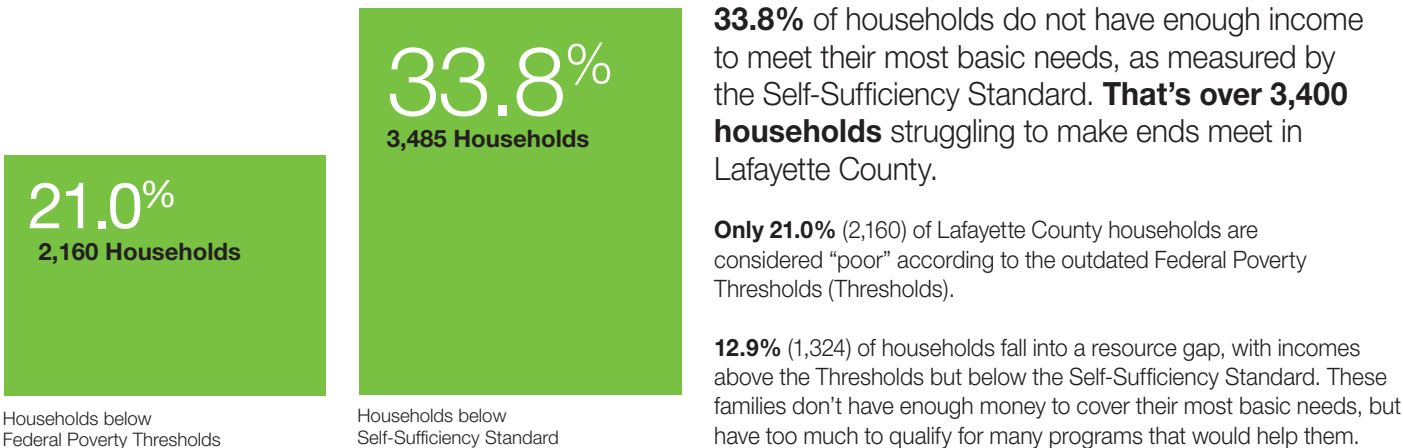
"Back Bay Mission has really been a blessing to me. On March 15, 2010, we had a fire that destroyed my family's home. We lost everything. Back Bay Mission stepped-up and helped us when others would only say no or send us to someone else. They helped pay our first month's rent and security deposit, gave us a lot of food, hygiene supplies, and a lot of love. They have really been a Godsend to me and my family. A lot of people make promises to help us, but y'all stepped up and did what you said you would. God bless you."

Self-Sufficiency in: Lafayette County

The Self-Sufficiency Standard quantifies the cost of meeting *all* of the basic needs for working families and individuals; it varies by county and by 70 family compositions. In contrast, the Federal Poverty Thresholds and Federal Poverty Guidelines (the simplified version of the Thresholds used to determine eligibility for many programs) are based only on the cost of a bare-bones food budget and ignore critical differences in local costs of living. As a result, these federal measures drastically underestimate how many people are struggling in today's economy, and how much money they need to be economically self-sufficient. **In Lafayette County, the Self-Sufficiency Standard indicates that a family with 2 adults and one infant needs \$33,759 a year to cover their basic needs, while the Guidelines are only \$18,310 a year for that same family.**

Households Not Meeting Basic Needs

Federal Poverty Thresholds v. Self-Sufficiency Standard



Self-Sufficiency Standard

Selected Family Types	1 Adult	2 Adults	1 Adult +1 Infant	1 Adult +1 Preschooler +1 Schoolage	2 Adults +1 Infant
Monthly Costs					
Housing	\$568	\$568	\$700	\$700	\$700
Child Care	\$0	\$0	\$344	\$488	\$344
Food	\$215	\$422	\$318	\$486	\$519
Transportation	\$241	\$464	\$248	\$248	\$471
Health Care	\$131	\$406	\$355	\$376	\$420
Miscellaneous	\$115	\$186	\$197	\$230	\$245
Taxes	\$231	\$328	\$334	\$367	\$417
Earned Income Tax Credit (-)	\$0	\$0	-\$123	-\$198	-\$89
Child Care Tax Credit (-)	\$0	\$0	-\$73	-\$81	-\$63
Child Tax Credit (-)	\$0	\$0	-\$83	-\$167	-\$83
Making Work Pay Tax Credit (-)	-\$33	-\$67	-\$33	-\$33	-\$67
Total	\$1,468	\$2,307	\$2,183	\$2,416	\$2,813
Wage Required to Meet Basic Costs					
Hourly Self-Sufficiency Wage	\$8.34	\$6.55 per adult	\$12.40	\$13.73	\$7.99 per adult
Annual Self-Sufficiency Wage	\$17,613	\$27,688	\$26,194	\$28,991	\$33,759

Organizations Making a Difference

What's Working?

Empowering K-12 Students with Financial Education Skills through Teacher Training

Spotlight

Mississippi Council on Economic Education

Millsaps College
1701 North State Street, Jackson, MS 39210
Phone: (601) 974-1325
www.mscee.org
Serving: K-12 teachers in the entire state
Headquarters: Jackson

The Mississippi Council on Economic Education (MCEE) is the state's only professional development organization focused on economic, financial and entrepreneurial education. MCEE's mission is for all K-12 teachers to be able to teach grade appropriate skills in financial, economic, and entrepreneurial education, using curriculum that is integrated into the state's existing framework for teaching math, language arts, and social studies. The goal is for all students to demonstrate financial readiness prior to high school graduation. Teacher training is provided through four centers on economic education located at: Mississippi College, Millsaps College, Mississippi State University, and The University of Southern Mississippi, with additional centers planned at The University of Mississippi and Delta State University. The MCEE is affiliated with the Council for Economic Education based in New York City and with the Mississippi Department of Education.

To date, MCEE has trained 5,600 teachers in financial, educational, and entrepreneurial education. These teachers are reaching 560,000 students each year. There are currently 301 "Master Teachers of Economics" who have earned certification to teach economics in the grade K-12 levels. Through this training, these teachers have raised their own economic literacy more than 40 percent, according to pre-training and post-training test scores. Students who are then taught by a teacher using MCEE programming in turn raise their financial literacy scores an average of 20 percent, according to pre-lesson and post-lesson test scores. And with 33.8% non-elderly households struggling to meet their most basic needs in Lafayette County alone, financial literacy is critical.

Working with through MCEE's "Master Teachers of Economics" program, MCEE is partnering with the Mississippi Economic Policy Center (MEPC) to use the Self Sufficiency Standard in Mississippi classrooms. MCEE is preparing classroom lessons to help teachers instruct their students on how to use the Self-Sufficiency Standard in career planning, personal finance, and economics classes, including those in the state's New High School Redesign Program. According to MCEE's President Pam Smith, "Integrating the Self Sufficiency Standard—along with information on which occupations actually lead to Self-Sufficiency wages—into our teacher curriculums will allow students to take an active role in furthering their most important asset development tool - their income." MCEE will post the lesson plans on their websites and train teachers to use the lesson at the ongoing workshops provided to teachers starting in the Summer of 2010. It is anticipated that the teachers will develop best practices for using the Self Sufficiency Standard in the classroom shortly thereafter.



Caleb Robinson

Lanier High School Student
and Youth Asset Development
Program Participant

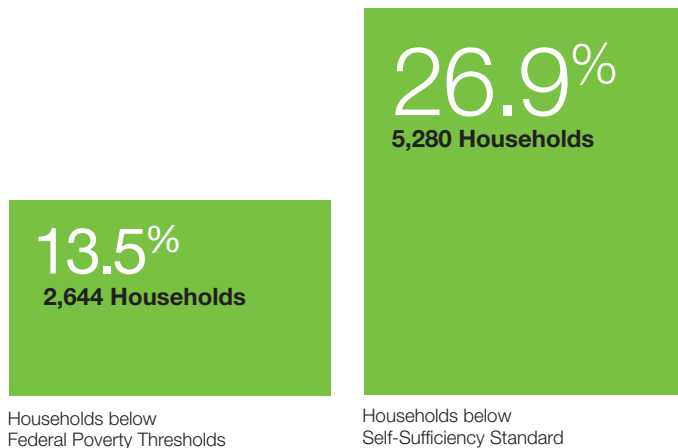
"Being able to walk into a bank and confidently and successfully handle my financial business was a skill that I learned while being a part of the program. This experience was one that will stick with me for the rest of my life. During the course of the program I learned about interest rates, effective saving habits and overall financial literacy."

Self-Sufficiency in: Lee County

The Self-Sufficiency Standard quantifies the cost of meeting *all* of the basic needs for working families and individuals; it varies by county and by 70 family compositions. In contrast, the Federal Poverty Thresholds and Federal Poverty Guidelines (the simplified version of the Thresholds used to determine eligibility for many programs) are based only on the cost of a bare-bones food budget and ignore critical differences in local costs of living. As a result, these federal measures drastically underestimate how many people are struggling in today's economy, and how much money they need to be economically self-sufficient. **In Lee County, the Self-Sufficiency Standard indicates that a family with 2 adults and one infant needs \$30,947 a year to cover their basic needs, while the Guidelines are only \$18,310 a year for that same family.**

Households Not Meeting Basic Needs

Federal Poverty Thresholds v. Self-Sufficiency Standard



26.9% of households do not have enough income to meet their most basic needs, as measured by the Self-Sufficiency Standard. **That's over 5,200 households** struggling to make ends meet in Lee County.

Only 13.5% (2,644) of Lee County households are considered "poor" according to the outdated Federal Poverty Thresholds (Thresholds).

13.4% (2,636) of households fall into a resource gap, with incomes above the Thresholds but below the Self-Sufficiency Standard. These families don't have enough money to cover their most basic needs, but have too much to qualify for many programs that would help them.

Self-Sufficiency Standard

Selected Family Types	1 Adult	2 Adults	1 Adult +1 Infant	1 Adult +1 Preschooler +1 Schoolage	2 Adults +1 Infant
Monthly Costs					
Housing	\$508	\$508	\$586	\$586	\$586
Child Care	\$0	\$0	\$344	\$488	\$344
Food	\$205	\$402	\$304	\$463	\$495
Transportation	\$241	\$464	\$248	\$248	\$471
Health Care	\$134	\$420	\$370	\$391	\$434
Miscellaneous	\$109	\$179	\$185	\$218	\$233
Taxes	\$209	\$304	\$288	\$316	\$361
Earned Income Tax Credit (-)	\$0	\$0	-\$155	-\$242	-\$127
Child Care Tax Credit (-)	\$0	\$0	-\$68	-\$60	-\$68
Child Tax Credit (-)	\$0	\$0	-\$83	-\$167	-\$83
Making Work Pay Tax Credit (-)	-\$33	-\$67	-\$33	-\$33	-\$67
Total	\$1,373	\$2,212	\$1,984	\$2,207	\$2,579
Wage Required to Meet Basic Costs					
Hourly Self-Sufficiency Wage	\$7.80	\$6.28 per adult	\$11.27	\$12.54	\$7.33 per adult
Annual Self-Sufficiency Wage	\$16,474	\$26,545	\$23,809	\$26,488	\$30,947

Organizations Making a Difference

What's Working?

Community Colleges Collaborating to Support Growing Sectors and Vulnerable Populations

Spotlight

The Mississippi Corridor Consortium

3200 Adams Farm Road, Suite 1, Belden, MS 38826

Phone: (662) 620-5000

www.msccorridorconsortium.com

Serving 27 counties, including Lee County

Headquarters: Tupelo

The Mississippi Corridor Consortium (MCC) is a regional network of four community colleges: East Mississippi, Itawamba, Northeast Mississippi, and Northwest Mississippi Community Colleges, which together serve 27 counties in rural North Mississippi. With Itawamba Community College as the lead fiscal agent, the Colleges formed MCC to raise the level of economic competitiveness of the region by preparing its workforce to support growing employment sectors that lead residents on a path to economic security. "All of our partners have said," explained James Williams, Itawamba Community College's VP of Economic and Community Services, "If we are really going to reach economic stability in this area and move people out of poverty, the one thing you need is education."

MCC leverages partnerships and funding to help companies in growing industries fill hiring needs. "We look at it from the perspective of the individual and the business," explains Williams, "We ask, 'what supports and trainings must individuals get to meet the needs of businesses and what wages and benefits do businesses pay to meet the needs of their employees?'" The Consortium currently focuses career pathway efforts in three sectors: advanced manufacturing, healthcare, and welding.

Among its many innovative programs, MCC purchased two \$200,000 mobile welding training laboratories that serves the 27-county region. These mobile training units travel to cities and communities that have the greatest need, enabling maximum impact and resource allocation. "People will drive up to 50 miles for a job," said Williams, "but they can't drive that far just for training if they don't have income." And many in Lee County lack sufficient income: 26.9% of non-elderly households are living with incomes below the Self-Sufficiency Standard.

Since health care is the largest regional business sector, MCC applied for and received a \$1.9 million grant from the US Department of Labor to help bridge the gap between demand and supply in the allied health workforce in northeast Mississippi. MCC develops career pathways in health care so that someone who starts with less than a high school diploma can begin as a personal home assistant, while getting their GED, and then, with another year or two of training, move on to become a Certified Nursing Assistant (CNA) and eventually, a Nurse Practitioner.

The results are impressive. According to the Consortium's annual report, in 2008, 32,950 individuals received training. Of those, 79% of the unemployed participants found employment after their training. The average wage for the training participants was \$32,889 per year, which equates to 107% of the median annual Self-Sufficiency Standard level for a family of 2 adults and 1 infant for the 27-County MCC region. The median wage gain after training was \$4,313 per year per individual, which equates to an overall increase in wage earnings for all training participants of nearly \$1 million.

While the Self-Sufficiency Standard is new to the Consortium, they plan to use it in the future as a case management tool for their wrap-around services. "We will give the information to the case managers at the WIN Job Centers," explained Williams, "and it will be shared with clients to help them develop an educational and economic career path" over time.



Lee Fowler

Itawamba Community College
CNA Program Graduate

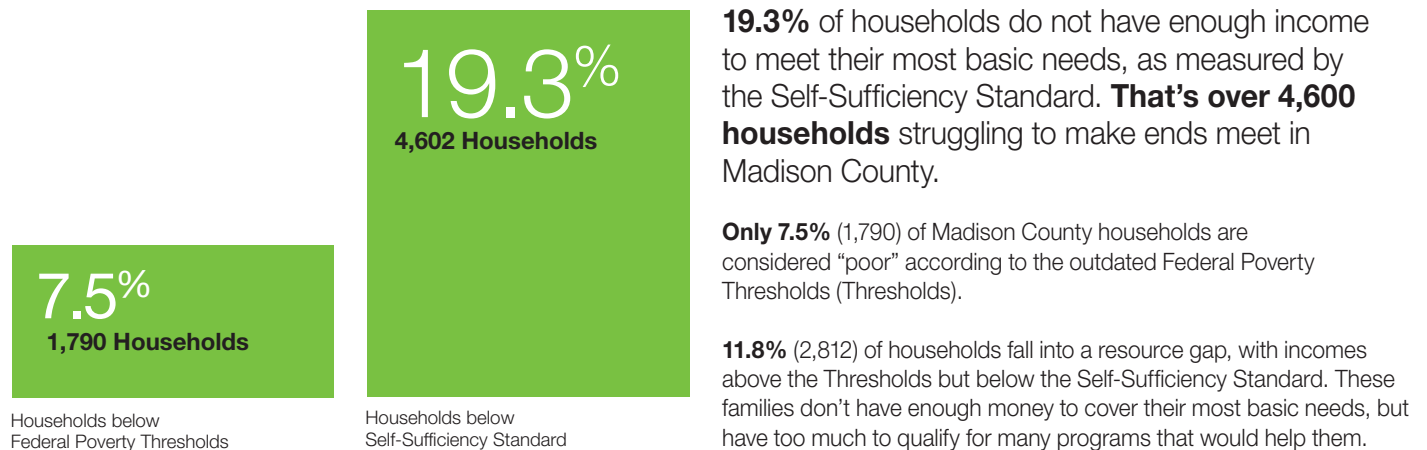
"I had always wanted to work in the medical field, but I felt that it would never be possible. However, I was able to receive WIA (Workforce Investment Act) job training funds and enroll in the CNA (Certified Nursing Assistant) program through Itawamba Community College's Continuing Education Department. I found a career I love and a way to support my family."

Self-Sufficiency in: Madison County

The Self-Sufficiency Standard quantifies the cost of meeting *all* of the basic needs for working families and individuals; it varies by county and by 70 family compositions. In contrast, the Federal Poverty Thresholds and Federal Poverty Guidelines (the simplified version of the Thresholds used to determine eligibility for many programs) are based only on the cost of a bare-bones food budget and ignore critical differences in local costs of living. As a result, these federal measures drastically underestimate how many people are struggling in today's economy, and how much money they need to be economically self-sufficient. **In Madison County, the Self-Sufficiency Standard indicates that a family with 2 adults and one infant needs \$38,889 a year to cover their basic needs, while the Guidelines are only \$18,310 a year for that same family.**

Households Not Meeting Basic Needs

Federal Poverty Thresholds v. Self-Sufficiency Standard



Self-Sufficiency Standard

Selected Family Types	1 Adult	2 Adults	1 Adult +1 Infant	1 Adult +1 Preschooler +1 Schoolage	2 Adults +1 Infant
Monthly Costs					
Housing	\$755	\$755	\$876	\$876	\$876
Child Care	\$0	\$0	\$416	\$592	\$416
Food	\$207	\$406	\$306	\$468	\$499
Transportation	\$239	\$460	\$246	\$246	\$467
Health Care	\$133	\$415	\$364	\$385	\$428
Miscellaneous	\$133	\$204	\$221	\$257	\$269
Taxes	\$306	\$385	\$461	\$484	\$514
Earned Income Tax Credit (-)	\$0	\$0	-\$47	-\$100	-\$21
Child Care Tax Credit (-)	\$0	\$0	-\$65	-\$125	-\$58
Child Tax Credit (-)	\$0	\$0	-\$83	-\$167	-\$83
Making Work Pay Tax Credit (-)	-\$33	-\$67	-\$33	-\$33	-\$67
Total	\$1,740	\$2,558	\$2,662	\$2,882	\$3,241
Wage Required to Meet Basic Costs					
Hourly Self-Sufficiency Wage	\$9.89	\$7.27 per adult	\$15.12	\$16.38	\$9.21 per adult
Annual Self-Sufficiency Wage	\$20,884	\$30,700	\$31,940	\$34,588	\$38,889

Organizations Making a Difference

What's Working?

Promoting Savings through Individual Development Accounts (IDAs) in a One-Stop Community Center

Spotlight

Sacred Heart Family Center

1493 Highway 17, Camden, MS 39045

Phone: (662) 468-2354

www.sacredheartcamden.com

Serving Madison County

Headquarters: Camden

Created in the former school building of Sacred Heart School in 2003, Sacred Heart Family Center's mission is to build and strengthen families in the northeast portion of rural Madison County.

In Madison County, over 4,600 households live on incomes below the Self-Sufficiency Standard and struggle to cover their basic needs. To help these residents, the Center offers a holistic array of support services for families: day care, senior congregate meals and homebound meals, monthly emergency food, an after school program for children, matched savings accounts, tax preparation, and a summer enrichment program. As a one-stop community center, the Center also houses a branch of HOPE Community Credit Union, an ATM, and an office of the Mississippi Department of Human Services.

The Center uses the Self-Sufficiency Standard to identify participants for its Individual Development Account (IDA) program, which matches participants' savings—dollar for dollar up to a maximum—to help them pay for post-secondary education, job training, micro-enterprise development or a home. The Self-Sufficiency Standard helps identify families who have sufficient income to meet their basic needs and are therefore ready to begin savings and building assets in an IDA program.

The Center also uses the Standard to highlight the high cost of child care and to advocate for ways to help working parents, including raising the minimum wage and expanding child care subsidies, so that all of a parent's earnings do not just go to covering child care costs.

As the Center's Advocacy Director, Sister Donna Gunn, explained, "We use the Self-Sufficiency Standard to show what someone needs to be self-sufficient and actually save tax payer money." The Center also uses the Standard in fundraising to expand services, and plans to use it even more in the future as a "budgeting, education and empowerment tool."



Lucy Johnson
IDA Program Participant

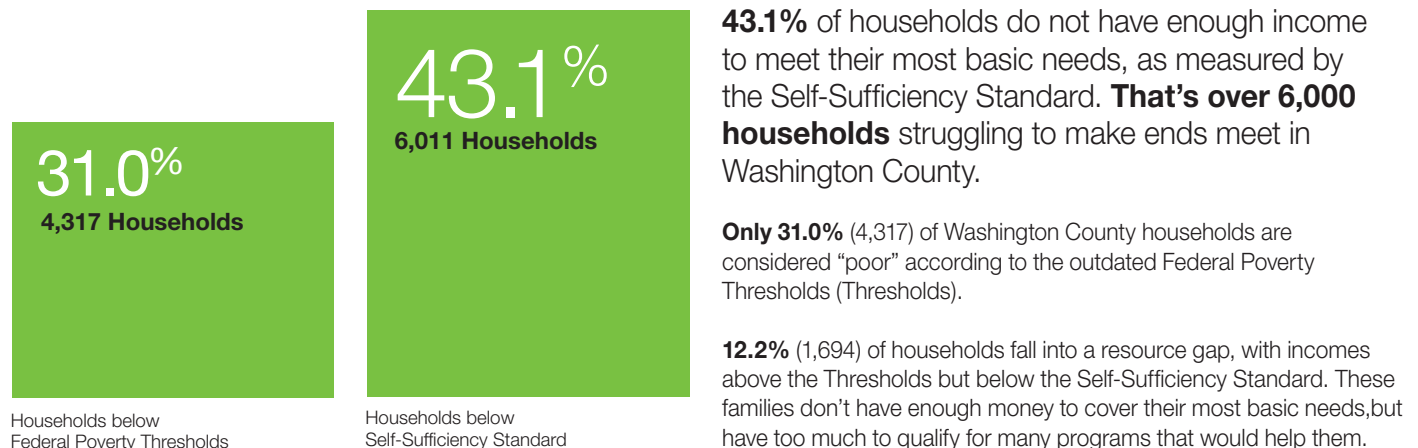
"Though I am employed, I worried how I could afford to send my daughter to college. I believe education is the best way to move toward self-sufficiency. I had never heard of the IDA (Individual Development Account) Program until Sacred Heart Family Center initiated it in our area. They encouraged me to open a savings account. Though it was not easy putting dollars into savings while I still had so many bills to pay, I managed to meet all of the IDA requirements. When my daughter enrolled at a Junior College in our area, we were able to take the money I saved, plus the 3 to 1 match, and pay her tuition for the year, buy her books, a computer, a printer and other supplies."

Self-Sufficiency in: Washington County

The Self-Sufficiency Standard quantifies the cost of meeting *all* of the basic needs for working families and individuals; it varies by county and by 70 family compositions. In contrast, the Federal Poverty Thresholds and Federal Poverty Guidelines (the simplified version of the Thresholds used to determine eligibility for many programs) are based only on the cost of a bare-bones food budget and ignore critical differences in local costs of living. As a result, these federal measures drastically underestimate how many people are struggling in today's economy, and how much money they need to be economically self-sufficient. **In Washington County, the Self-Sufficiency Standard indicates that a family with 2 adults and one infant needs \$30,401 a year to cover their basic needs, while the Guidelines are only \$18,310 a year for that same family.**

Households Not Meeting Basic Needs

Federal Poverty Thresholds v. Self-Sufficiency Standard



Self-Sufficiency Standard

Selected Family Types	1 Adult	2 Adults	1 Adult +1 Infant	1 Adult +1 Preschooler +1 Schoolage	2 Adults +1 Infant
Monthly Costs					
Housing	\$482	\$482	\$568	\$568	\$568
Child Care	\$0	\$0	\$344	\$488	\$344
Food	\$215	\$422	\$318	\$486	\$519
Transportation	\$247	\$477	\$254	\$254	\$484
Health Care	\$123	\$375	\$324	\$345	\$388
Miscellaneous	\$107	\$176	\$181	\$214	\$230
Taxes	\$204	\$294	\$274	\$304	\$352
Earned Income Tax Credit (-)	\$0	\$0	-\$166	-\$254	-\$134
Child Care Tax Credit (-)	\$0	\$0	-\$62	-\$54	-\$67
Child Tax Credit (-)	\$0	\$0	-\$83	-\$167	-\$83
Making Work Pay Tax Credit (-)	-\$33	-\$67	-\$33	-\$33	-\$67
Total	\$1,344	\$2,158	\$1,919	\$2,151	\$2,533
Wage Required to Meet Basic Costs					
Hourly Self-Sufficiency Wage	\$7.64	\$6.13 per adult	\$10.90	\$12.22	\$7.20 per adult
Annual Self-Sufficiency Wage	\$16,133	\$25,894	\$23,031	\$25,812	\$30,401

Organizations Making a Difference

What's Working?

Collaborating to Create Public Transportation in Rural Areas

Spotlight

Helping Economic Growth Advancement

1317 East Avenue. Hollandale, MS 38748

Phone (662) 827-0777

www.hega.us

Serving Washington County

Headquarters: Hollandale

Helping Economic Growth Advancement (HEGA) is a rural development partnership between the Hollandale Economic and Community Development Foundation, the Elizabeth Community Development Corporation, and the Glen Allan Improvement Association.

HEGA brings economic growth opportunities to communities by creating a transportation system that provides access to jobs, job training, education, and healthcare services. According to the Self-Sufficiency Standard, transportation costs consume anywhere between 8% and 22% of a families budget in the Delta Region. And in Washington County, over 6,000 non-elderly households, or 43.1% of all households, have incomes below the Self-Sufficiency Standard, and are therefore struggling to meet transportation as well as other basic costs.

Prior to the development of HEGA, there was no public transportation system in Washington County. HEGA's organizers surveyed community residents and found that improving transportation was overwhelmingly their number one priority. In response, HEGA raised funds so that they could offer safe, reliable, and reasonably priced transportation to facilities that previously were difficult to access.

HEGA's flexible transportation services the Arcola, Glen Allan, and Hollandale communities through two main routes and also picks up individuals unable to make it to the pick-up point. HEGA also offers charter services on the weekends to destinations in Mississippi, Georgia, Missouri, Arkansas, Tennessee, Alabama, and Texas.

Since receiving its first year of funding from the W.K. Kellogg Foundation in 2000, HEGA's transportation system has grown to include a fleet of two 15-passenger vans, four 7-passenger vans, and a 25-passenger bus. By detailing the costs of private transportation in the region, the Self-Sufficiency Standard will help HEGA strengthen the case to its current and potential funders of the need to expand their services.

In the long-run, HEGA anticipates that as job opportunities, medical facilities, and recreational facilities become more accessible, more young people will opt to remain in the community, knowing that they can access community resources and opportunities with an affordable and accessible transportation system.



Latasha Smith

HEGA Passenger and
Mississippi Valley State
University Graduate

"Without this [transportation] service, there would be no way I could have achieved what I have done thus far. It has been a life-saver for me and others who want to further our education. It has made me able to accomplish a dream, by completing my studies at Mississippi Valley State University, and now I am able to assist my son. It feels great to be able to stand on my own."

Section III: What Next? An Opportunity to Take Action

The nine organizations profiled in this report represent just a handful of the promising practices being implemented in communities across Mississippi. Yet, there is an opportunity to have an even broader impact and turn the tide in the coming years: Mississippi is projected to experience a skilled labor shortage of 100,000 by 2014, and there are over 330,000 Mississippi adults in their prime working years that do not have a GED or high school diploma.⁶ But as this report shows, just having a job is not enough to build long-lasting economic security. Mississippi residents need a job that pays at least a Self-Sufficiency wage: a job that not only covers their basic living expenses, but also enables them to start saving money and building assets. Assets are what enable people to weather life's uncertainties and provide better opportunities for Mississippi's next generation.

So, how do we move over 236,000 Mississippi households, and thus the state as a whole, toward economic security? A holistic and systemic approach by policymakers, foundations, advocates, service providers, and the business community is critical to help accelerate this transition in the coming years. Local stakeholders should work together to:

- 1. Use the Self-Sufficiency Standard** to identify promising professions, quantify personal and organizational goals, and expand eligibility for work supports. Policymakers, foundations, and nonprofit organizations should also use the Standard to evaluate the impact of programs and policies so they can better understand *whether*, *to what extent*, and *how* these investments are helping Mississippians become more economically secure over time.
- 2. Target investments** in education, skills development, and support services like those featured in this report, that are part of career pathways to help low-income Mississippians access Self-Sufficiency wage jobs in growing sectors of the state and regional economies.
- 3. Enact pay equity reform** that addresses the structural barriers disproportionately affecting women and people of color. Pay equity laws require employers to assess and compensate jobs based on skills, effort, responsibility, and working conditions, and not based on the gender or race/ethnicity of the job's occupants.⁷
- 4. Promote increased public investment and access to existing work supports** that help workers remain in the workforce and 'make work pay', including the Earned Income Tax Credit, child care subsidies, affordable housing, and transportation vouchers.
- 5. Promote policies that support asset building for low-income families**, including Individual Development Accounts, Family Savings Accounts, and affordable financial products and services.
- 6. Continue to cultivate a coalition** of nonprofit organizations, foundations, policymakers, community colleges, and businesses dedicated to helping all residents reach economic stability in Mississippi, using the Self-Sufficiency Standard as an organizing framework to unite these groups.

Mississippi's greatest asset is its residents. When nearly one in three Mississippi households cannot cover the costs of their basic needs, the entire state suffers—the tax base is reduced; the growth of an educated workforce is impeded; and costs for healthcare, criminal justice, and social services are increased. By investing in its people, Mississippi stands to position itself to prosper in the global economy. The time to act is now.

Resources for Action

We encourage Mississippi nonprofit organizations, policy makers, philanthropic foundations, educators, employers, and individuals to use this report as a guide for action, to help ensure that local residents are earning enough to make ends meet today and saving for a stable future. Here are some resources to help you contribute to building economic security for Mississippi's families.

Organizations

Educate others about the Self-Sufficiency Standard

Mississippi Economic Policy Center can answer questions about the Mississippi Self-Sufficiency Standard and advocates for policy and program changes that help Mississippi families move out of poverty. MEPC staff is available in some instances to come and speak to interested groups around the state of Mississippi. To find the Self-Sufficiency Standard for your county, go to www.mepconline.org and click on "Self-Sufficiency Standard" or call (601) 944-4174.

Find out about the emerging Mississippi Self-Sufficiency Coalition

Contact Mississippi Economic Policy Center or Children's Defense Fund Southern Regional Office at (601) 944-4174 or (601) 321-1966 to find out more information about the emerging Mississippi Self-Sufficiency Coalition and how to join.

Join the national Family Economic Security movement

Find out how to join the national Family Economic Security movement by visiting Wider Opportunities for Women at www.wowonline.org or call (202) 464-1596.

Seek technical assistance on how to use the Self-Sufficiency Standard

Mississippi Economic Policy Center and the Insight Center can help you increase your capacity to use the Self-Sufficiency Standard in case management, educational/career counseling, fund development, evaluation, and policy advocacy. Call us at (601) 944-4174 or (510) 251-2600 or visit www.insightccd.org for more information.

Individuals

Learn more about job seeker and employer services in your community

Visit the Mississippi Department of Employment Security (www.mdes.ms.gov) or call (601) 321-6000 for more information about education, training, and job placement opportunities in your community.

Find out about free tax services and the Earned Income Tax Credit (EITC)

Children's Defense Fund Southern Regional Office provides outreach and support to sites that offer free tax services and can direct taxpayers to those sites. Contact (601) 321-1966 for more information.

Build your savings and assets

Enterprise Corporation of the Delta/Hope Community Credit Union has information on Individual Development Accounts, Family Savings Accounts, and offers affordable financial products and services for individuals and businesses. Visit www.ecd.org or call (601) 944-1100 for more information.

Make your voice heard on these issues!

Register and cast your vote and write letters to your local legislator and the media.

End Notes

- 1 Dr. Diana Pearce, Center for Women's Welfare, School of Social Work, University of Washington, *Overlooked and Undercounted, Struggling to Make Ends Meet in Mississippi* (2009). Available at http://www.mepconline.org/images/admin/spotedit/attach/0/ECD_nb.pdf and <http://www.selfsufficiencyStandard.org/docs/Mississippi%20Demographic%202009.pdf>.
- 2 "Laying the Foundation for National Prosperity. The Imperative of Closing the Racial Wealth Gap." Meizhu Lui. March, 2009. Full Paper (1Mb, PDF), Executive Summary. Both papers available at <http://www.insightcced.org/index.php?page=policy>.
- 3 U.S. Census Bureau, 2008 American Community Survey, Sept. 2009.
- 4 "Lifting as We Climb: Women of Color, Wealth and America's Future," by Mariko Chang, March 2010. Full Paper (PDF), Executive Summary (PDF). Both papers available at <http://www.insightcced.org/index.php?page=policy>.
- 5 Dr. Diana Pearce, Center for Women's Welfare, School of Social Work, University of Washington, *The Self-Sufficiency Standard for Mississippi* (2009). Page 26. Available at <http://www.selfsufficiencystandard.org/docs/Mississippi%202009.pdf>.
- 6 "Strategic Plan for Workforce Development in Mississippi for 2007-2009," Mississippi StateWorkforce Investment Board. As Adopted June 20, 2007. Available at: <http://mdes.ms.gov/Home/docs/ExecutiveSummary.pdf>.
- 7 Information about pay equity laws can be found on the National Committee on Pay Equity website, <http://www.pay-equity.org/index.html>.

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