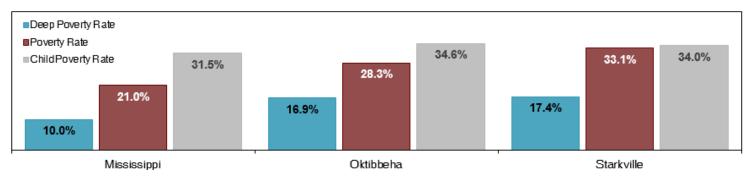


Oktibbeha County, MS

Economic Well-being and Poverty
Starkville

Poverty Rate 2016



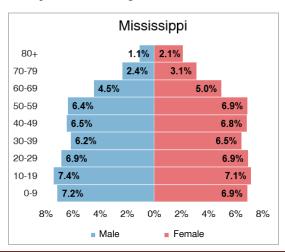
Source: SAIPE, U.S. Census Bureau for poverty rates of state and county; ACS, 2012-2016 5-year estimates, U.S. Census Bureau for other variables

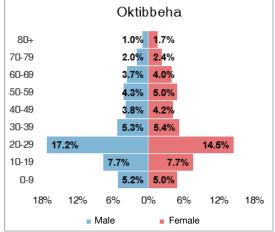
Population and Households 2016

| | Mississippi | Oktibbeha | Starkville |
|-----------------------|-------------|-----------|------------|
| Population | 2,985,415 | 49,579 | 25,011 |
| Households (HH) | 1,098,803 | 17,109 | 9,672 |
| Population in Poverty | 606,873 | 12,741 | 7,757 |
| Child Poverty* | 31.5% | 34.6% | 34.0% |
| Young Adult Poverty* | 26.6% | 49.7% | 49.6% |
| Elder Poverty* | 13.4% | 10.5% | 11.0% |

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



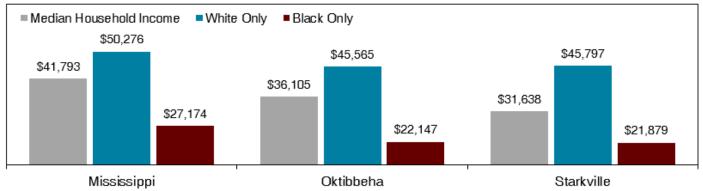
Dr. Ayoung Kim ayoung.kim@msstate.edu Dr. Rebecca "Becky" Smith becky.smith@msstate.edu

Asset Poverty

| | Mississippi | Oktibbeha | Starkville |
|----------------------|-------------|-----------|------------|
| Asset Poverty | 27.8% | 38.6% | 39.6% |
| Liquid Asset Poverty | 53.4% | 42.7% | 43.7% |
| Zero Net Worth | 16.9% | 24.6% | 27.7% |
| Unbanked | 12.9% | 12.2% | 13.7% |
| Underbanked | 25.5% | 20.1% | 19.7% |

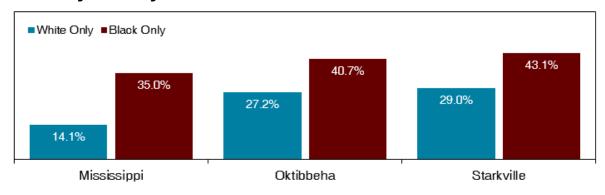
Source: Prosperity Now Scorecard

Median Household Income by Race



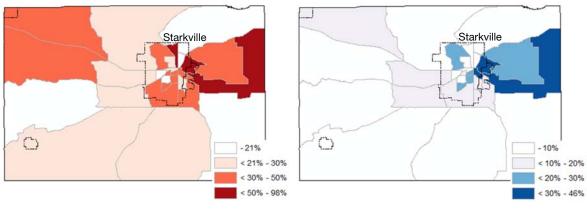
Source: SAIPE, U.S. Census Bureau for median HH income of state and county; ACS, 2012-2016 5-year estimates, U.S. Census Bureau for other variables

Poverty Rate by Race



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

Poverty and Deep Poverty in Oktibbeha 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 5year estimates, U.S. Census Bureau

Living Wage 2017

| | | Related children under 18 years | | | |
|---------------------|--------------|---------------------------------|---------|------------|------------|
| | | None | 1 Child | 2 Children | 3 Children |
| 1 Adult | Living Wage | \$10.73 | \$21.62 | \$23.75 | \$28.83 |
| | Poverty Wage | \$5.00 | \$7.00 | \$9.00 | \$11.00 |
| 2 Adults | | | | | |
| 1 working full-time | Living Wage | \$18.57 | \$21.71 | \$24.68 | \$26.79 |
| | Poverty Wage | \$7.00 | \$9.00 | \$11.00 | \$13.00 |
| 1 working part-time | Living Wage | | \$15.38 | | |
| 2 working full-time | Living Wage | \$9.29 | \$11.67 | \$13.42 | \$14.73 |
| | 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. Parttime is defined as less than 35 hours per week of work.

Source: Living Wage Calculator. http://liv-ingwage.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 | \$6,588 | \$10,236 | \$10,236 | \$12,804 | \$8,640 | \$10,236 | \$10,236 | \$12,804 |
| 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 | \$18,877 | \$37,950 | \$41,674 | \$50,537 | \$32,635 | \$38,109 | \$43,310 | \$46,982 |
| Annual taxes | \$3,439 | \$7,012 | \$7,719 | \$9,422 | \$5,998 | \$7,040 | \$8,028 | \$8,743 |
| Required annual income | \$22,316 | \$44,962 | \$49,393 | \$59,958 | \$38,633 | \$45,149 | \$51,339 | \$55,725 |
| Annual Expense | | 1 working e) 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 | | | \$8,640 | \$10,236 | \$10,236 | \$12,804 | Source for living wage and typical expenses: http://livingwage.mit.edu/ | |
| Transportation | | | \$8,754 | \$9,189 | \$11,032 | \$10,989 | | |
| Other | | | \$4,294 | \$4,736 | \$6,059 | \$5,620 | | |
| Required annual income after taxes | | | \$32,635 | \$40,960 | \$47,069 | \$51,650 | | |
| Annual taxes | | | \$5,998 | \$7,583 | \$8,744 | \$9,632 | | |
| Required annual income | | \$47,984 | \$38,633 | \$48,543 | \$55,814 | \$61,282 | | |

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 |
| 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. | (SAIPE), U.S. Census Bureau; American Community Survey (ACS), 2012-2016 5-year estimate, |
| Deep poverty | Household incomes below 50% of their poverty threshold. | U.S. Census Bureau |
| 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 Bu- |
| 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. | reau; American Commu- nity Survey (ACS), 2012- 2016 5-year estimate, U.S. Census Bureau |
| Assets and Financial S | Security | |
| Net worth | Assets minus liabilities (i.e., how much a person owns minus what they owe to others). | |
| 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. | Prosperity Now Scorecard; Survey of Income and Program Participation (SIPP) 2014, U.S. Census Bureau |
| 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. | National Survey of Un- banked and Underbanked |
| Underbanked | Percentage of household having a checking or savings, but also obtaining financial products and services outside of the banking system. | Household, Federal Deposit Insurance Corporation |

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By **Ayoung Kim**, Postdoctoral Research Associate, Department of Agricultural Economics, and **Becky Smith**, Extension Assistant Professor, Department of Agricultural Economics.

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