

# Poverty and Well-Being Profiles

*Tallahatchie County, MS*

*[extension.msstate.edu/economic-profiles](http://extension.msstate.edu/economic-profiles)*



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## Populations and Households in Poverty (2021)

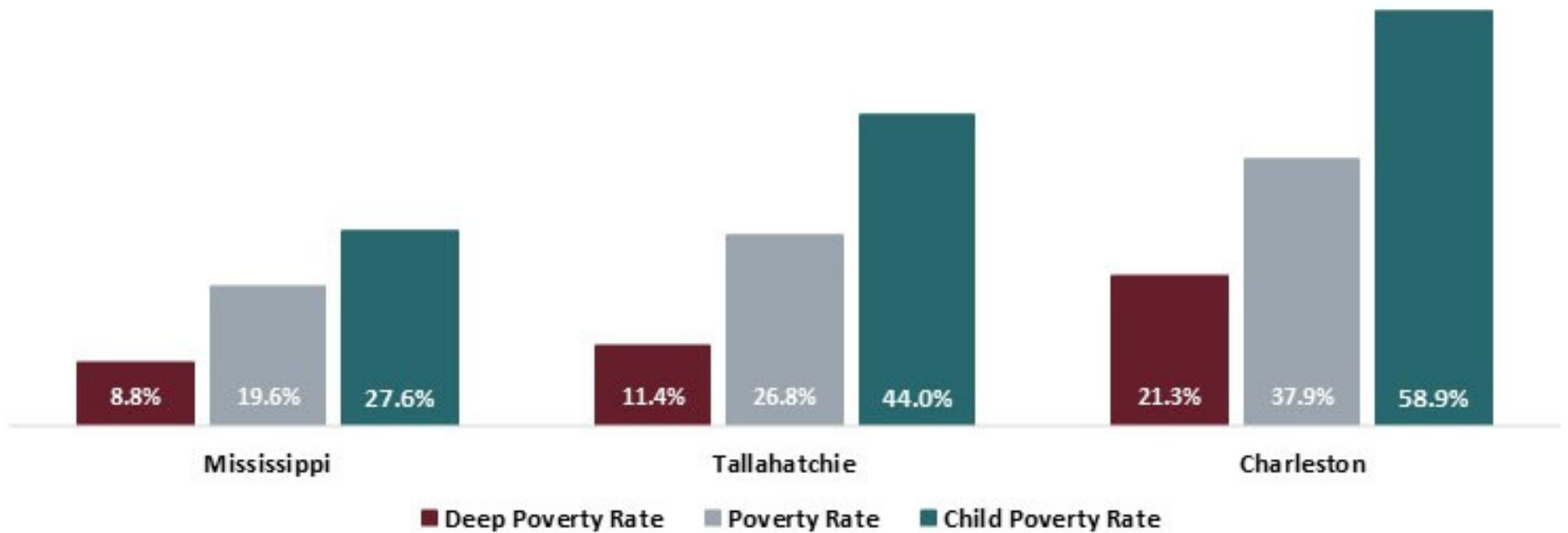
| Category              | Mississippi | Tallahatchie | Charleston* |
|-----------------------|-------------|--------------|-------------|
| Population**          | 2,874,132   | 12,092       | 2,532       |
| Households (HH)       | 1,108,670   | 4,101        | 830         |
| Population in Poverty | 557,111     | 3,520        | 1,033       |
| Child Poverty         | 27.1%       | 51.0%        | 62.4%       |
| Young Adult Poverty   | 22.5%       | 27.5%        | 44.3%       |
| Elder Poverty         | 13.2%       | 22.4%        | 15.8%       |

*\*Cities and towns listed in this profile are county seats.*

*\*\*Total population to determine poverty status — American Community Survey (ACS) Table S1701.*

Child is defined as a person under 18 years of age; young adult is defined as a person between 18 and 34 years of age; elder is aged 65 and over. Source: U.S Census Bureau ACS Estimates (2017-2021) for population of state, county, and county seat — Table S1701; Population in poverty for the state versus the United States or county/district and county seat — SAIPE, U.S Census Bureau.

## Poverty Rate Measures (2021)

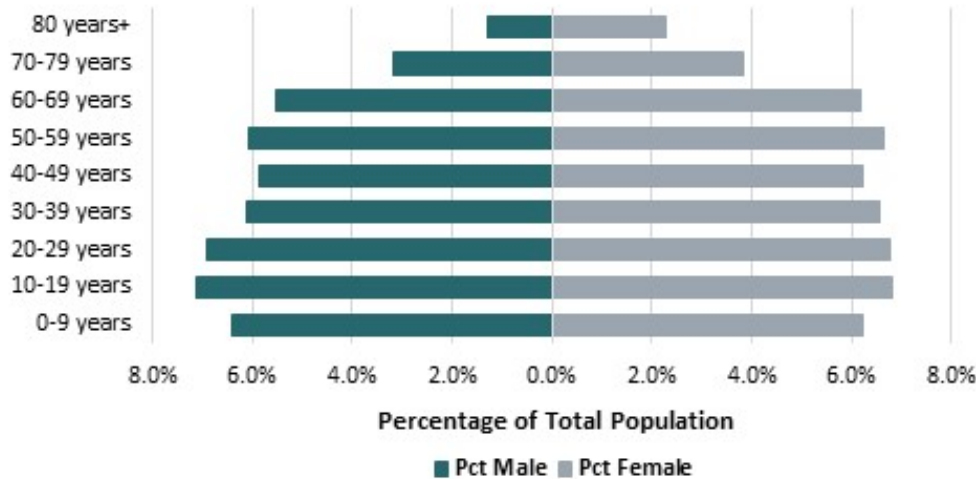


Source: Small Area Income and Poverty Estimates, U.S. Census Bureau ACS 2017-2021 --year estimates for poverty rates of the state versus the United States or county/district and county seat — Table S1701.

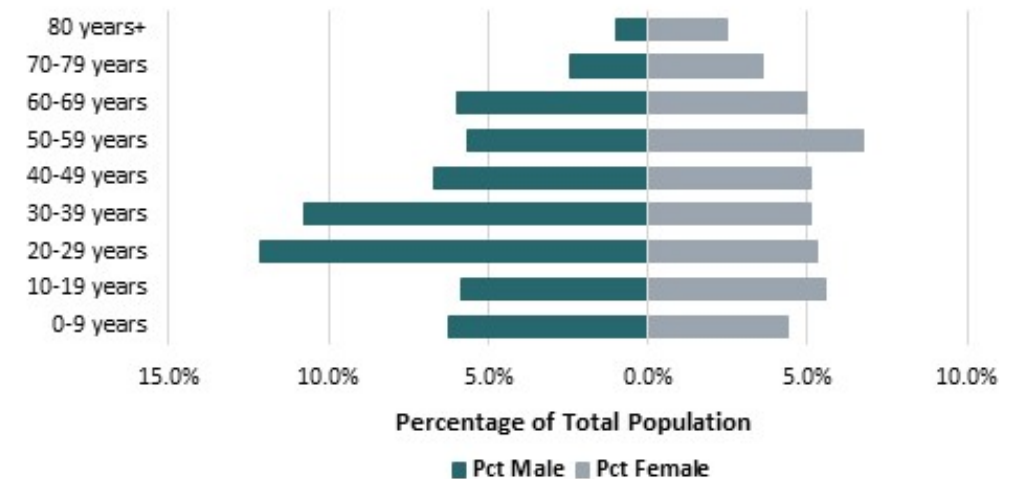
The U.S. Census Bureau uses a set of money income thresholds that vary by family size and composition to determine who is in poverty.

# Population Pyramid (2021)

## Mississippi



## Tallahatchie



Population Pyramid: Shows the age-gender distribution of the given population. Age groups are depicted on the vertical axis and the percentage of the population on the horizontal axis. Gender is shown on the left/right sides. The population pyramid provides a picture of the composition of the population. Source: U.S. Census Bureau ACS 2017-2021 5-year estimates, Table S0101.

## Asset Poverty (2021)

| Category             | Mississippi | Tallahatchie | Charleston |
|----------------------|-------------|--------------|------------|
| Asset Poverty        | 28.0%       | 30.0%        | N/A        |
| Liquid Asset Poverty | 45.0%       | 48.0%        | N/A        |
| Zero Net Worth       | 16.0%       | 20.0%        | N/A        |
| Unbanked             | 11.0%       | 13.0%        | N/A        |
| Underbanked          | 21.0%       | 20.0%        | N/A        |

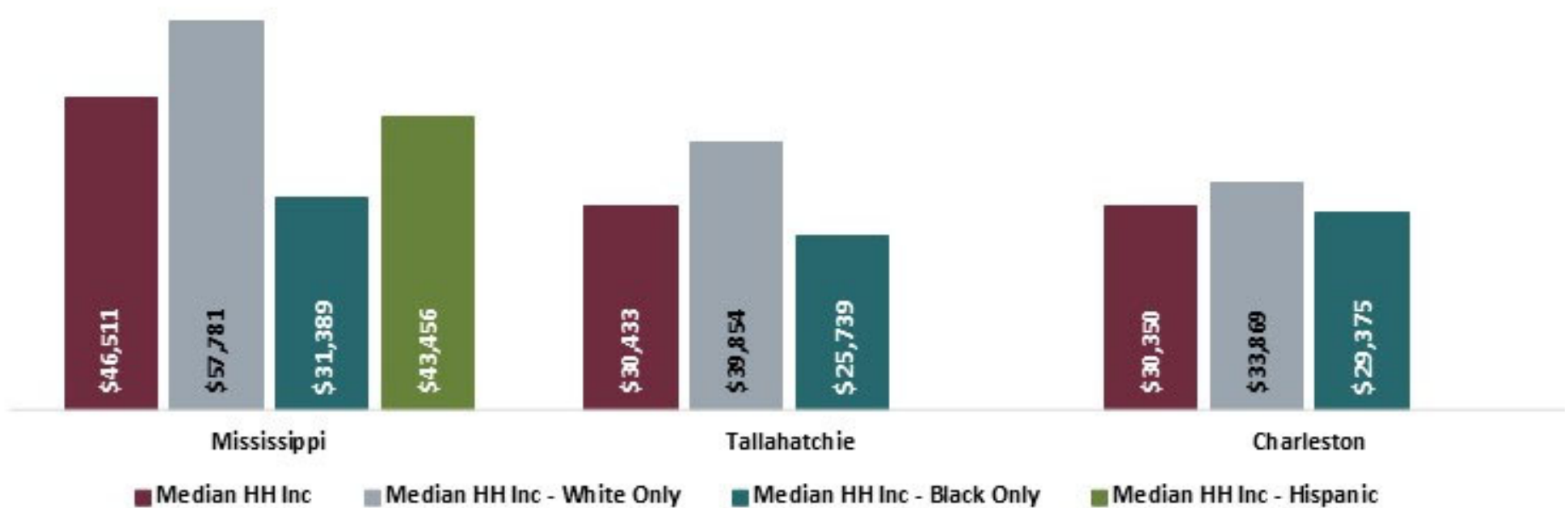
Source: Prosperity Now Scorecard — <https://scorecard.prosperitynow.org/>

## Percentage of Population by Race/Ethnicity (2021)

|              | White Only | Black Only | Hispanic |
|--------------|------------|------------|----------|
| Mississippi  | 57.7%      | 37.2%      | 3.2%     |
| Tallahatchie | 35.4%      | 64.0%      | 0.2%     |
| Charleston   | 23.8%      | 75.1%      | 0.0%     |

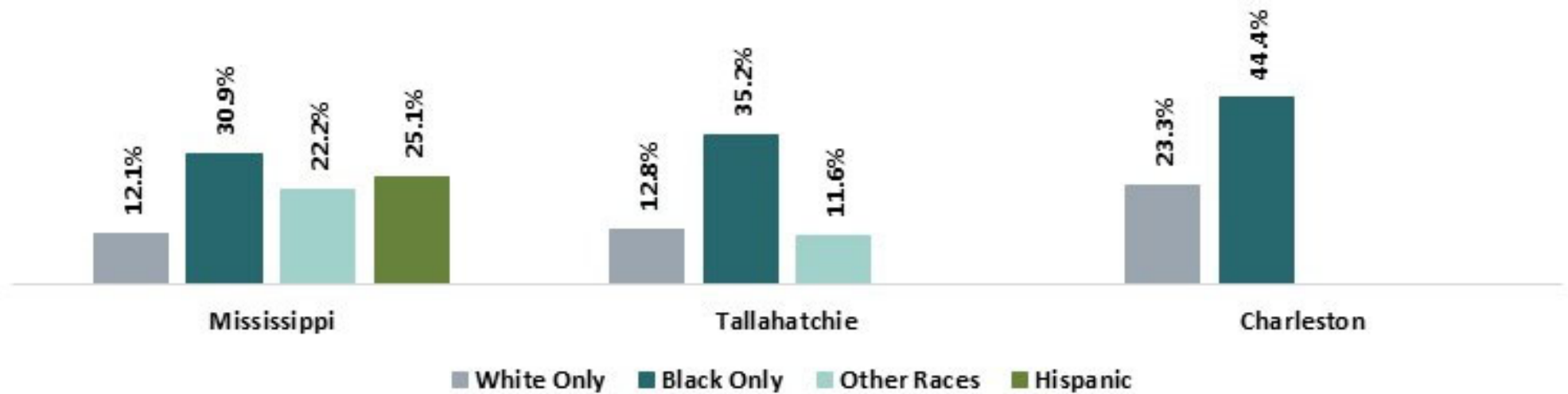
U.S. Census Bureau ACS 2016-2021 estimates

## Median Household Income by Race and Ethnicity (2021)



Source: Small Area Income and Poverty Estimates, U.S. Census Bureau ACS 2017-2021 5-year estimates for median household income of the state and county. U.S. Census Bureau ACS 2017-2021 5-year estimates for median household income by race—Table B19013.

## Poverty Rate by Race and Ethnicity (2021)



Source: U.S. Census Bureau ACS 2017-2021 5-year estimates for median household income by race—Table S1701.

## Living Wage (2022)

|                 |              | Related children under 18 years of age |         |            |            |
|-----------------|--------------|--|---------|------------|------------|
|                 |              | None                                   | 1 Child | 2 Children | 3 Children |
| <b>1 Adult</b>  | Living Wage  | \$15.01                                | \$29.69 | \$36.95    | \$46.74    |
|                 | Poverty Wage | \$6.53                                 | \$8.80  | \$11.07    | \$13.34    |
| <b>2 Adults</b> |              |  |         |            |            |
| 1 Working FT    | Living Wage  | \$24.63                                | \$30.57 | \$36.95    | \$38.68    |
|                 | Poverty Wage | \$8.80                                 | \$30.57 | \$13.34    | \$15.61    |
| 2 Working FT    | Living Wage  | \$12.41                                | \$16.72 | \$21.32    | \$23.79    |
|                 | Poverty Wage | \$4.40                                 | \$5.54  | \$6.67     | \$7.81     |

Note: The living wage is the hourly rate that an individual must earn to support their family. The values are **per adult in a family**. The minimum wage is \$7.25 per hour. Full-time is considered as 2,080 hours per year. Living Wage Calculator — <http://livingwage.mit.edu/>



## Typical Expenses (2022)

| Annual Expense                        | 1 Adult<br>0 Children | 1 Adult<br>1 Child | 1 Adult<br>2 Children | 1 Adult<br>3 Children |
|---------------------------------------|-----------------------|--------------------|-----------------------|-----------------------|
| Food                                  | \$3,926               | \$5,795            | \$8,707               | \$11,540              |
| Child care                            | \$0                   | \$5,022            | \$10,044              | \$15,065              |
| Medical                               | \$3,150               | \$9,384            | \$9,394               | \$9,319               |
| Housing                               | \$7,010               | \$8,685            | \$8,685               | \$11,112              |
| Transportation                        | \$5,477               | \$9,851            | \$12,045              | \$14,484              |
| Other                                 | \$4,253               | \$7,420            | \$8,755               | \$9,610               |
| Required annual income<br>after taxes | \$27,021              | \$52,395           | \$64,583              | \$80,561              |
| Annual taxes                          | \$4,195               | \$9,351            | \$12,278              | \$16,665              |
| Required annual income                | \$31,216              | \$61,746           | \$76,860              | \$97,227              |

## Typical Expenses (2022)

| Annual Expense                        | 2 Adults<br>(1 wrkg FT)<br>0 Children | 2 Adults<br>(1 wrkg FT)<br>1 Child | 2 Adults<br>(1 wrkg FT)<br>2 Children | 2 Adults<br>(1 wrkg FT)<br>3 Children |
|---------------------------------------|---------------------------------------|------------------------------------|---------------------------------------|---------------------------------------|
| Food                                  | \$7,198                               | \$8,966                            | \$11,564                              | \$14,071                              |
| Child care                            | \$0                                   | \$0                                | \$0                                   | \$0                                   |
| Medical                               | \$7,033                               | \$9,394                            | \$9,319                               | \$9,472                               |
| Housing                               | \$7,059                               | \$8,685                            | \$8,685                               | \$11,112                              |
| Transportation                        | \$9,851                               | \$12,045                           | \$14,484                              | \$15,530                              |
| Other                                 | \$7,420                               | \$8,755                            | \$9,610                               | \$10,749                              |
| Required annual income<br>after taxes | \$44,798                              | \$54,798                           | \$63,093                              | \$68,461                              |
| Annual taxes                          | \$6,423                               | \$8,777                            | \$10,744                              | \$11,990                              |
| Required annual income                | \$51,221                              | \$63,576                           | \$73,837                              | \$80,451                              |

## Typical Expenses (2022)

| Annual Expense                     | 2 Adults<br>(2 wrkg FT)<br>0 Children | 2 Adults<br>(2 wrkg FT)<br>1 Child | 2 Adults<br>(2 wrkg FT)<br>2 Children | 2 Adults<br>(2 wrkg FT)<br>3 Children |
|------------------------------------|---------------------------------------|------------------------------------|---------------------------------------|---------------------------------------|
| Food                               | \$7,198                               | \$8,966                            | \$11,564                              | \$14,071                              |
| Child care                         | \$0                                   | \$5,022                            | \$10,044                              | \$15,065                              |
| Medical                            | \$7,033                               | \$9,394                            | \$9,319                               | \$9,472                               |
| Housing                            | \$7,059                               | \$8,685                            | \$8,685                               | \$11,112                              |
| Transportation                     | \$9,851                               | \$12,045                           | \$14,484                              | \$15,530                              |
| Other                              | \$7,420                               | \$8,755                            | \$9,610                               | \$10,749                              |
| Required annual income after taxes | \$44,798                              | \$59,820                           | \$73,137                              | \$83,526                              |
| Annual taxes                       | \$6,144                               | \$9,737                            | \$12,942                              | \$15,425                              |
| Required annual income             | \$50,942                              | \$69,557                           | \$86,079                              | \$98,951                              |

# Definitions of Measures and Data Sources

| Measure                              | Definition  | Data Source   |
|--------------------------------------|---|---|
| Poverty rate                         | Number of people with household income at or below 100% of the poverty threshold based on household size.   |   |
| Deep poverty                         | HH incomes below 50% of the poverty threshold based on HH size.   | Small Area Income and Poverty Estimates, U.S. Census Bureau American Community Survey 2016-2020 5-year estimates for median household income. |
| Poverty threshold                    | Income dollar amount to determine a household's poverty status. Threshold vary according to the size of the household and the ages of its members.  |   |
| Household income                     | Income of the householder and all other people 15 years and older in the HH.  |   |
| Median household income              | The point that divides the household income distribution into halves, one-half with income above the median and the other with income below the median.   |   |
| <b>Assets and Financial Security</b> |   |   |
| Net worth                            | Assets minus liabilities (i.e., how much a person owns minus what is owed to others).   |   |
| Zero net worth                       | Percentage of households that have zero or negative net worth.  |   |
| (Liquid) asset poverty               | Percentage of household without sufficient net worth (based on liquid asset) to subsist at the poverty level for 3 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) 2021, U.S. Census Bureau.   |
| Liquid asset                         | Includes cash on hand or an asset that can be readily converted to cash (e.g., bank account, other interest-earning account, equity in stocks and mutual funds, and retirement accounts).                           |   |
| Unbanked                             | Percent of household not having a checking, savings, or money market account.   | National Survey of Unbanked and Underbanked Households, Federal Deposit Insurance Corporation.  |
| Underbanked                          | Percentage of household having a checking or savings account, but also obtaining financial products and services outside of the banking system.   |   |

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