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THE BASIC ECONOMIC SECURITY TABLES™

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**FOR
MISSISSIPPI
2011**

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The Basic Economic Security Tables™ (BEST) are tabulated by Wider Opportunities for Women (WOW) and the Center for Social Development (CSD) at Washington University in St. Louis as part of the national BEST Initiative led by WOW.

The Basic Economic Security Tables™ Index for Mississippi is funded by the W.K. Kellogg Foundation (<http://www.wkkf.org>).



Mississippi Economic Policy Center

The Mississippi Economic Policy Center (MEPC) is a nonprofit, non-partisan organization that conducts independent research on public policy issues affecting working Mississippians. Through public outreach efforts, policymaker education and engaging the media, MEPC uses its analysis to ensure that the needs of low- and moderate-income Mississippians, in particular, are considered in the development and implementation of public policy with the ultimate goal of improving access to economic opportunity. MEPC is managed by the Hope Enterprise Corporation (HOPE), a regional financial institution and community development intermediary dedicated to strengthening communities, building assets and improving lives in economically distressed areas throughout the Mid South.

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Wider Opportunities for Women (WOW)

Wider Opportunities for Women (WOW) works nationally and in its home community of Washington, DC to achieve economic independence and equality of opportunity for women and their families at all stages of life. For over 45 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) Program. Through FES, WOW has reframed the national debate on social policies and programs from one that focuses on poverty to one that focuses on what it takes families to make ends meet. 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.



Center for Social Development, Washington University in St. Louis (CSD)

The Center for Social Development conducts research that informs how individuals, families, and communities increase capacity, formulate and reach life goals, and contribute to the economy and society. The Center for Social Development's principal focus is on families and communities at the bottom of society. Major areas of work include Asset Building and Civic Engagement & Service.

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In addition to the BEST Index, the BEST Initiative promotes economic security using the Self-Sufficiency Standard, developed in partnership with Dr. Diana Pearce at the University of Washington, and the WOW-GI Elder Economic Security Standard Index, developed in partnership with the Gerontology Institute at the University of Massachusetts.

The Basic Economic Security Tables™ Index for Mississippi is funded by the Kellogg Foundation (<http://www.wkkf.org>).

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INTRODUCTION

The Basic Economic Security Tables™ Index (BEST) is a measure of the basic needs and assets workers require for economic security throughout a lifetime and across generations.

The BEST follows on a long history of research defining families' spending and income needs, but reflects a modern economy and contemporary understanding of how families achieve financial stability. The BEST captures the local variance in prices which determines how well incomes allow families to make ends meet. County of residence directly affects how much typical economically secure Mississippi residents spend on BEST expenses and how much they need to save. BEST expenses and savings requirements are therefore calculated for each Mississippi county. Average BEST values are then calculated for the state as a whole in order to provide additional context; assist policy makers, researchers and service providers whose work and interests span the state; and allow comparison of Mississippi BEST data to national data and data from other states.

The BEST improves on the descriptive power of earlier

The BEST Index is a starting point for workers who want to achieve financial stability, and for the policymakers, advocates, researchers and service providers who help workers build security in their states, counties and local communities. BEST users improve lives by:

- Benchmarking wages, worker welfare and local economic stability
- Evaluating economic development and economic development opportunities
- Identifying jobs and careers that provide the economic security wages that support stable communities
- Evaluating education and training needs
- Improving workers' and students' financial planning
- Evaluating and improving the efficacy of publicly funded programs
- Helping those working on policy issues across the life course, from early childhood to aging, find common ground and a common language
- Promoting the savings that create essential short- and long-term asset building and economic stability
- Identifying who is and is not participating fully in local economies
- Changing the public's understanding of economic security
- Creating far-sighted public policy

budget standards by presenting the specific needs of more than 400 family types—all possible one- or two-adult families with up to six children.¹ BEST values for adults are not age-specific, and are applicable to any independent working adult.²

To further improve understanding of worker expenses and income needs, the BEST calculates separate income requirements for workers with and workers without access to employment-based benefits. Receipt of benefits—namely employer-sponsored health insurance and employment-based retirement plans—can be critical to short- and long-term economic security, and can prevent workers from suffering marked declines in stability, or even impoverishment. The Index also distinguishes between workers who are and are not covered by unemployment insurance. Those without access to unemployment insurance require greater emergency savings to insulate them from instability, as they cannot count on unemployment insurance to replace lost income while unemployed. By definition, “good jobs” provide access to each of these benefits; low-paying, part-time and temporary jobs commonly do not.

FINDINGS

- The BEST provides income targets that define economic security incomes and help define good jobs.
- The BEST provides unique targets for savings which insulate families from poverty and contribute to long-term security.
- Because it contains all of the pieces of basic economic security, the BEST budget should be the context for a wide range of personal finance, workforce and policy discussions.

Economic Security Expenses

- Families, the media and policy makers often focus their attention on volatile, rising expenses, such as food and fuel. While such expenses are important in day-to-day life, they are small parts of families' much larger economic security challenges. Expenses such as housing, transportation and child care receive less attention, but are much larger pieces of the economic security puzzle, and can be greatly influenced by state and federal policy.
- The largest expense for most BEST families in Mississippi is child care. Other large expenses include transportation, rent and utilities and food.
- Transportation is the largest or second largest expense for small or mid-size 2-worker families that maintain two cars.
- The high cost of quality child care is the greatest threat to many families' security, and in many places in Mississippi, the cost of child care threatens a second parent's ability to work and increase family income. In most families with two or more young children, child care is the largest expense.
- A BEST family in Mississippi with two preschoolers pays \$772 per month for quality child care. Due to the high cost of child care, BEST income needs are nearly as high for a 1-worker family with two preschoolers as for a 1-worker family with four teenagers (who do not require care).

- For those Mississippi families who are able to participate in employer-sponsored health insurance plans, health care expenses comprise 6-16% of economic security budgets. The average 2-adult, 2-child family which participates in an employer-sponsored health insurance plan pays a \$337 premium each month, and an additional \$172 out of pocket per month.
- The majority of employers in Mississippi still offer health insurance to their full-time workers. However, a large proportion of private-sector workers in Mississippi, 49%, do not or cannot participate in employer insurance plans. The average 2-adult, 2-child family which cannot or does not participate in an employer-sponsored health insurance plan pays \$634 more per month—\$7,608 per year—more than those who do participate in employer health plans.

- Tax credits are critical to many families, as they can reduce large BEST families' taxes by nearly 80%. However, BEST workers without children receive no tax credits.
- Ultimately, each family with an income lower than the BEST Index decides which components are most important and how to allocate its spending, but the BEST suggests the trade-offs families face when incomes fall short of the BEST Index. Because the BEST is a conservative estimate of need, if families spend significantly less on an expense than the BEST suggests, they risk consuming at substandard levels or consuming goods and services (housing, food, child care, etc.) of substandard quality.

Emergency Savings, Unemployment Insurance, and Retirement Savings

- To achieve intermediate- and long-term economic security, workers should save for emergencies and retirement, consistently and over long periods. Doing so makes the burden of saving manageable, allows families to save for several forms of stability, and promotes lifelong and intergenerational economic security.
- The smallest economic security needs are emergency and retirement savings. Retirement savings constitutes less than 3% of BEST budgets. Emergency savings constitutes 3-4% of most BEST budgets.
- Emergency and retirement savings are an economic security budget's "low-hanging fruit,"

family and community stability that can be obtained through livable incomes, access to employment-based benefits, and innovative policies which promote savings or reduce workers' basic expenses.

- A Mississippi family of 1 worker and 2 children with access to unemployment insurance (UI) requires \$106-\$138 in BEST emergency savings per month.
- Approximately 19% of Mississippi workers lack access to unemployment insurance (UI), which greatly increases workers' emergency savings requirements. A BEST 1-worker, 3-person family *without* access to UI requires approximately \$63 more in monthly BEST emergency savings than the same family with access to unemployment benefits.

Homeownership Savings

- Not all families require homeownership and (children's) college education savings to achieve economic security. Such savings can contribute to long-term and intergenerational economic security, however, when investments are careful and savers plan for the long term.
- Saving for a down payment can be a burden for the average family in Mississippi that employs a low-risk strategy to buy a home—for BEST families, 1-4% on top of a basic needs budget.
- Homeownership is more feasible for families who make relatively small down payments on homes, but those families increase investment risk. Low- and moderate-income families who participate in homeownership assistance programs reduce their down payments and greatly improve their chances of positive financial returns to homeownership.

Retirement Savings

- According to an approximation of the WOW-GI Elder Economic Security Standard for Mississippi, on average, a fully-retired single elder who rents requires \$18,996 per year to cover basic expenses; an elder couple who rent require \$28,548.
- Average Mississippi workers who save \$57 per month consistently during their careers greatly increase their ability to age in their homes and enjoy basic economic security in retirement. If typical Mississippi couples save \$68 per month consistently during their careers, they greatly increase their ability to age in their homes and enjoy basic economic security in retirement.

Economic Security and Benefits

- Employment-based benefits can make the difference for many workers. Receipt of employment-based benefits—health insurance, a 401(k) retirement plan and access to unemployment insurance—can decrease a Mississippi family of four's economic security income requirement by \$2.77-\$4.29 per hour—more than \$6,000 per year.

Economic Security, Jobs & Education

- Thirty-eight percent of Mississippi jobs created by 2018 will require at least some post-secondary education. Positions which do not require post-secondary education rarely pay economic security wages.
- An associate's degree can cost a working single parent 60% more if he or she must pay for extra child care and transportation to and from school. Some half-time community college students with children may pay average monthly college costs larger than the monthly utility expenses.
- A large proportion of new jobs expected to be available to workers without 4-year degrees through 2018 will pay economic security wages for single workers without children. Approximately 43% of the new jobs will pay economic security wages for 2 workers raising a preschooler and a schoolchild. Approximately 15% of these new jobs will provide economic security to a single parent raising two or more children.
- The economic security gap suffered by single women raising children is widened by occupational segregation. Nationwide, 49% of women work in services, sales and low-level administrative positions, the largest employers of minimum and low-wage employees. In 2009, median annual women's wages in these occupations ranged from \$21,736 to \$31,304, well below BEST Indexes for families including more than one child.
- The large number of workers and families who lack economic security incomes shows the need for state and local policy to develop good jobs, promote post-secondary education and job training, promote increased supply of basic needs (such as rental housing and public transportation), and provide public assistance to families whose current financial insecurity threatens them with perpetual insecurity.

WHAT IS A BASIC ECONOMIC SECURITY TABLE?

The core BEST Index contains basic budget items essential to all workers' health and safety: housing, utilities, food and essential personal and household items such as clothing, household products and a landline telephone. Because the BEST is an exploration of the minimum income families require to achieve security, it assumes that single heads of household and both adults in a two-adult household work outside of the home; all BEST workers therefore incur transportation costs, and all parents with children must pay child care costs. Workers also pay federal and state taxes, minus tax credits, on the income needed to pay for their basic needs.

Basic needs are not enough to ensure financial stability. Workers who live below their family's BEST Index should ask themselves whether their incomes are enough to see them through the next emergency, such as a job loss or a health care crisis. What about next year, or the next stage of life? Will their incomes allow them to develop the short- and long-term assets that defeat fear and insecurity?

The BEST includes assets in its definition of security to address workers' future needs, and to help move policy discussions from poverty and survival to stability.

Emergency and retirement savings are critical to preventing corroded economic security, weakened families and impoverishment. Such saving is necessary for all workers over the course of a work life, and is therefore included in the core BEST Index. Education and homeownership savings, foundations of the American dream, are also included in the BEST. However, while education and homeownership can clearly improve a family's economic security—and some Mississippi residents currently reap the rewards of such investments—saving for a child's bachelor's degree and saving for home purchase are options not essential to economic security, and whether or not home purchase leads to improved economic security is currently a subject of debate. As a result, education and homeownership savings are presented as addenda to the core BEST Index.

To demonstrate how the BEST is built, *The Basic Economic Security Tables™ Index for Mississippi* builds below the statewide average BEST for a single adult worker with one infant who lives and works in Mississippi. BEST tables for 10 Mississippi counties are found below in Appendix G. Tables for all Mississippi counties and family types can be found on the Mississippi Economic Policy Center website, www.meconline.org, and at www.wowonline.org.

Housing and Utilities

Shelter and utilities are a worker's most basic needs.

Basic Economic Security Tables (Workers with Employment-based Benefits)	
Mississippi	
Monthly Expenses: 1 Worker, 1 Infant	
Housing	\$518
Utilities	\$162

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

BEST housing expenses are adjusted US Department of Housing and Urban Development (HUD) Fair Market Rents (FMR). An FMR is the rent at the 40th percentile of the rent distribution within a city or county. According to HUD, the 40th percentile of rents allows a decent standard of shelter which is accessible to those with limited income, including federal rental subsidy program participants.

Because rent and utility expenses have increased at different rates in recent years, they are displayed separately. FMRs are separated into rent and utilities values using expense ratios created by HUD during the annual FMR update process.

Rent expense is based on a home's number of bedrooms; the BEST assumes an adult worker does not share a bedroom with children, two adult workers share a bedroom and no more than two children share one bedroom.

Food

The US Department of Agriculture's (USDA) Center for Nutrition Policy and Promotion (CNPP) produces four official food plans which price Americans' daily nutrition needs. The plans reflect current dietary recommendations, food consumption patterns and food prices.

BEST food costs are taken from the USDA Low-Cost Food Plan, which is slightly less austere than the least costly USDA food plan (Thrifty Food Plan), but it still presents an age-specific, no-frills diet consisting entirely of foods prepared and eaten at home.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Mississippi

Monthly Expenses: 1 Worker, 1 Infant

Housing	\$518
Utilities	\$162
Food	\$354

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Where possible, food costs are adjusted to reflect local differences in costs within Mississippi using ACCRA Cost of Living Index data.

Transportation

Private vehicles are required by commuting workers in nearly every town and community in Mississippi. While some public transportation is available in the state's cities, bus lines do not completely relieve an economically secure family's need for a car. Transportation planning data show that even in Jackson, Mississippi's largest city, less than 1% of workers report using public transportation to commute.³

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Mississippi

Monthly Expenses: 1 Worker, 1 Infant

Housing	\$518
Utilities	\$162
Food	\$354
Transportation	\$659

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

As a result, BEST transportation expenses are calculated assuming ownership of a small sedan. The BEST assumes that the majority of couples who are unable to rely completely on mass transit for commuting, shopping, etc. will be unable to share a car to get to work. BEST families with two working adults therefore bear the cost of owning two cars.

Transportation costs for drivers include fuel, maintenance costs, insurance, finance charges (not down payment or purchase costs), license and registration fees and depreciation (the largest cost of car ownership).

Fuel, maintenance and depreciation expenses are based on the average number of miles driven by Mississippi residents. Miles driven by one- and two-parent families include trips to and from work, to purchase gasoline, to transport children to and from care, occasional medical visits and one shopping trip per week. Trips to and from school for students are included in calculations of education savings and adult education and training expenses.

Automobile insurance quotes are obtained for a "standard" insurance policy at the zip code level. Quotes were obtained from Geico, which was chosen based on market share, cost and quote availability. Per-gallon fuel expenses are average expenses in the Gulf Coast region as of January 2011.

Child Care

Quality child care allows parents to work secure in the knowledge that their children are being well supervised and that their needs are being met throughout the workday or night.

BEST child care expenses are age-specific market rates taken from the *The Self-Sufficiency Standard for Mississippi 2009*. Child care center and family care costs are calculated separately for infants, toddlers, preschoolers and schoolchildren. A single weighted cost for infants and toddlers is presented under the category, "Infant."

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Mississippi

Monthly Expenses: 1 Worker, 1 Infant

Housing	\$518
Utilities	\$162
Food	\$354
Transportation	\$659
Child Care	\$386

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Because more infants are cared for in homes than in care centers, BEST calculations use infant and toddler costs for family child care (care provided in a private home). All care, whether provided in homes or provided in centers, is licensed care. Child care center rates are used for all other age categories. The 75th percentile of the distribution of all rates found within a county or city is used for both center care and family care.

Personal and Household Items

Personal and Household Items are goods and services not enumerated in the BEST, but necessary for good health, safety, employment and a basic level of participation in the economy. Clothing, housekeeping supplies, personal care products, a landline telephone, minimal life insurance and bank fees are captured under this heading.

Basic Economic Security Tables (Workers with Employment-based Benefits)	
Mississippi	
Monthly Expenses: 1 Worker, 1 Infant	
Housing	\$518
Utilities	\$162
Food	\$354
Transportation	\$659
Child Care	\$386
Personal & Household Items	\$279

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

BEST personal and household items expense is equal to 27% of a family's housing, utility and food expenses, based on renters' average expenditure data found in the US Bureau of Labor Statistics' Consumer Expenditure Survey, which records American consumers' annual spending patterns.

Health Care

Rising health care costs have been a source of concern for many years, and lack of health insurance and sufficient care may be the greatest threat to a worker's security. BEST health care costs are health insurance premiums and out-of-pocket costs.

Because approximately 49% of Mississippi private sector workers don't have access to or don't purchase health insurance through their work,⁴ health care expense is calculated separately for workers with employer-sponsored insurance (ESI) and those with non-employer-sponsored insurance (NESI) purchased in the marketplace by individuals. Health care premiums for workers with ESI are average premiums, by state, for individual, employee-plus-one or family coverage. Out-of-pocket expenses are average expenses by age group. Health care costs therefore reflect ages of household members and family size.

Employer-sponsored health insurance costs are obtained from the US Department of Health and Human Services Medical Expenditure Panel Survey (MEPS).

Research suggests that having "catastrophic" health insurance—those least expensive plans defined by high

deductibles, limited hospitalization coverage and a potential need to utilize Healthcare Savings Plans—causes consumers to forgo desirable or even necessary care. As a result, BEST NESI premiums are those for the least expensive plans which approximate typical ESI plans. The most typical ESI plans are defined by coverage, deductible and copayments/coinsurance. The insurer offering the plans priced in the Mississippi BEST is Humana One.

Basic Economic Security Tables (Workers with Employment-based Benefits)	
Mississippi	
Monthly Expenses: 1 Worker, 1 Infant	
Housing	\$518
Utilities	\$162
Food	\$354
Transportation	\$659
Child Care	\$386
Personal & Household Items	\$279
Health Care	\$312

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

See Appendix G for information on how the Patient Protection and Affordable Care Act of 2010, passed in March 2010, could affect health care insurance and costs in Mississippi.

Taxes and Tax Credits

All BEST families earn income and pay taxes. Federal payroll taxes and federal, state and local income taxes are calculated for each family type in each county in Mississippi. Tax filers do not itemize deductions.

Basic Economic Security Tables (Workers with Employment-based Benefits)	
Mississippi	
Monthly Expenses: 1 Worker, 1 Infant	
Housing	\$518
Utilities	\$162
Food	\$354
Transportation	\$659
Child Care	\$386
Personal & Household Items	\$279
Health Care	\$312
Taxes	\$474
Tax Credits	-\$174

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Federal payroll taxes and federal income taxes are calculated using federal personal income tax forms for each BEST family type. State income taxes are calculat-

ed using Mississippi personal income tax forms. Sales taxes are calculated based on personal and household item spending. Tax credits calculated include the: (1) federal EITC; (2) federal child tax credit; (3) federal child and dependent care credit.

Families who cannot participate in employment-based retirement plans (e.g., pensions or 401(k) plans) save through traditional IRAs and contributions are tax deductible.

Additional information on tax credits can be found in Appendix H.

Deductions and credits greatly reduce effective tax rates. The BEST displays total pre-credit income taxes, federal payroll taxes and sales taxes on the "Taxes" line. All tax credits, refundable and non-refundable, are presented together on the "Tax Credits" line. Refundable credits, such as the Earned Income Tax Credit (EITC), which are paid to filers whose credit exceeds taxes owed, are normally received as lump sums following the April 15 filing deadline; however, the BEST measure expresses these credits as monthly amounts.

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HOW IS SAVINGS RELATED TO ECONOMIC SECURITY?

Meeting basic monthly living expenses alone leaves a family short of genuine financial stability. Workers must develop assets to attain both short-term and lifelong economic security. The BEST therefore suggests how much workers should save to reach modest asset development goals. At a minimum, workers seeking security need to save for emergencies throughout their lives, and need to save, preferably early and consistently, for retirement.

BEST savings estimates are conservative. While the Index is innovative, workers build their assets and security in the simplest and least expensive manner available to savers.⁵ Aside from relevant tax credits, they develop assets without assistance from public policies designed to promote savings. (This allows the Index to be used for any number of future public policy analyses.) BEST assets are:

- Emergency savings that allow families to weather a typical period of unemployment
- Retirement savings that will allow seniors to make ends meet and age in their communities
- Education savings that will allow families to finance community college and a bachelor's degree without incurring debt
- Homeownership savings which allow workers to purchase a modest home

To arrive at minimum savings requirements, the BEST assumes that workers begin to save early, while in their 20s, and save for long periods. Workers save consistently, every month. Because the BEST budget suggests a comprehensive pathway to lifelong economic security, each savings type is important and reserved for its specific purpose. Retirement savings, for example, is not drawn upon as emergency savings.

The BEST Index is a measure of what a family needs, not what Mississippi families currently have and owe. There is no debt included within the Index. It was created as a deliberate exploration of the income levels and savings that would allow families to avoid being forced into debt, whether by instability within the

greater economy or by deteriorating personal finances. The Index includes only the basic expenses and savings required for fundamental economic security; if a family is able to attain the Index, members do not need to borrow to achieve basic security unless they experience exceptional expenses, such as catastrophic health conditions or uncommonly long periods of unemployment, not already included directly or indirectly in BEST expenses and savings amounts.

While families must save over time, the BEST Index does not suggest a “normal” saving pattern over a family’s life course. It does, however, present essential savings based on typical experiences—the most common ages for retirement, college attendance and home purchase, for example.

It is important to note that the 16.4% of Mississippi households that are “unbanked”, that lack a savings or checking account,⁶ face an extra challenge in developing assets. For such families, developing economic security may depend on financial education, low- or no-cost bank accounts, and simple, low-cost investment options.

Emergency Savings

An emergency may take the form of a sudden income loss, such as unemployment or family break-up, or may be an unexpected increase in expenses, such as medical expenses or automotive repair. Emergency savings, savings in bank accounts or other liquid assets reserved for unforeseen economic losses, are critical economic resources for families who must meet their basic needs when their incomes are insufficient.

Hardships stemming from emergencies, such as evictions, utility shut-offs or hunger, inhibit children’s healthy development and have negative impacts on adults’ physical and mental health.⁷ In addition to supporting basic, immediate needs, emergency savings can prevent families from sacrificing long-term development goals for short-term economic gains (e.g., dropping out of school to earn or using retirement account savings) and slowing their progress toward genuine economic security. Approximately 30% of US families did not have enough liquid assets for financial emergencies in 2007; the rate is even higher (68%) for families with incomes in the bottom 20%.⁸

BEST emergency savings is the amount of savings needed to meet basic needs during a “typical” period of unemployment, defined as the median term of unemployment, 8.9 weeks, during the most recent complete business cycle (2001-2007). A family must save enough to replace their current BEST income. BEST

emergency savings amounts are calculated assuming workers are able to accumulate savings over four sustained years of employment (the median length of uninterrupted employment among American workers).

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Mississippi

Monthly Expenses: 1 Worker, 1 Infant

Housing	\$518
Utilities	\$162
Food	\$354
Transportation	\$659
Child Care	\$386
Personal & Household Items	\$279
Health Care	\$312
Emergency Savings	\$105
Taxes	\$474
Tax Credits	-\$174

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

In times of unemployment, families often cut expenses by spending less or finding cheaper services and products to meet their needs. In the long run, however, choices such as consuming only the least-expensive food, living in unsafe housing, or giving up health insurance can threaten a family's health and safety. Even expenses that may seem easier to reduce when a worker is unemployed—such as child care or transportation—can prove difficult to reduce. Forfeiting child care, for example, could mean lacking a slot in a care center once a worker finds a job, or it may hurt a worker's ability to look for new employment. While expenditures on gas may decrease when a worker does not have a daily commute, the biggest drivers of transportation costs are in fixed costs such as insurance and depreciation—costs that do not decline much, if at all, during periods of unemployment. The BEST therefore assumes that families must save enough to avoid reducing their basic expenses during the period of unemployment.

Monthly Emergency Savings with and without Unemployment Insurance

According to the US Department of Labor, 80% of Mississippi workers were covered by unemployment insurance (UI) in 2010. However, only 37% of unemployed workers actually received UI benefits under regular state unemployment programs; an additional 31% of unemployed Mississippi workers received benefits under the emergency UI programs created by the Recovery Act.⁹

Monthly emergency savings are therefore calculated separately for workers with and without unemployment

insurance. The difference is particularly relevant to low-income families, as UI replaces only a portion of monthly wages, and many low-wage and part-time workers may not be eligible for unemployment insurance. (UI access rules vary by state; see the [US Department of Labor](#) website for more information). Furthermore, low-income workers commonly have limited access to the debt market, and are more likely to turn to predatory lending to finance their spending during unemployment, which threatens their ability to maintain even a modest degree of economic security.¹⁰

Monthly emergency savings amounts for workers with access to UI are calculated in the same manner as amounts for those without UI, with the additional assumption that 30% of needs during unemployment are financed by UI benefits—during 2010, Mississippi workers with access to UI received, on average, 30% of their pre-unemployment wages in benefits (up to the maximum UI benefit of \$940 per month). A worker with access to unemployment insurance saves for the remaining 70% of BEST monthly expenses. Workers without access save to replace their entire pre-unemployment BEST monthly income. It is important to note that the average Mississippi UI benefit in 2010 was \$760 per month. The maximum benefit is not received by low-income families, and by few moderate-income families.

During the current economic downturn, many Mississippi families have suffered long periods of unemployment. The median term of unemployment was 21.4 weeks in 2010, approximately twice the median unemployment term during the prior business cycle.¹¹ Even families who save scrupulously will have trouble avoiding exceptional declines in economic security when faced with such a crisis. The BEST, therefore, does not include the current incomplete business cycle in its calculations.

Retirement Savings

Workers who save early and consistently are more likely to achieve economic security in retirement. Traditional sources of retirement income include Social Security, employer-sponsored retirement accounts, such as pensions or 401(k) plans, and savings. Social Security income alone does not meet current basic financial needs among elders, and pension income is increasingly uncommon. These trends are likely to continue.

Assets are therefore critical economic resources for retirees who must maintain economic security during retirement. Income from retirement savings and annuities contributes approximately 18.5% of total income for today's elders.¹² It is estimated that 43% of US households are not prepared financially for retirement.¹³

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Mississippi

Monthly Expenses: 1 Worker, 1 Infant

Housing	\$518
Utilities	\$162
Food	\$354
Transportation	\$659
Child Care	\$386
Personal & Household Items	\$279
Health Care	\$312
Emergency Savings	\$105
Retirement Savings	\$57
Taxes	\$474
Tax Credits	-\$174
Monthly Total	\$3,132
Annual Total	\$37,584
Hourly Wage	\$17.80

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

BEST retirement savings is the amount of savings, less average Social Security benefits, that workers need at time of retirement to remain economically secure throughout an average retirement period.

Developing a Retirement Saving Goal

To establish a goal for workers' retirement income, the BEST uses the WOW-GI Elder Economic Security Standard™ Index (Elder Index). The Elder Index is a geographically-based measure of the income retirees 65 and older require to make ends meet and remain in their homes and communities.¹⁴ The Elder Index, a budget standard similar to the BEST, is a conservative estimate of housing, food, transportation, health care and miscellaneous needs specific to seniors, and is estimated for each county in Mississippi and the state as a whole. Together, the BEST and Elder Index measure economic security needs across a lifetime. More information on the Elder Index methodology can be found in *The WOW-GI National Elder Economic Security Standard: A Methodology to Determine Economic Security for Elders*, available at www.wowonline.org.

In assessing economic resources among retirees, the BEST assumes that elder households will have income from Social Security, but not from a pension plan. In 2010, only 20% of private industry workers had access to employment-based pension plans¹⁵ and the number has been decreasing. In contrast, Social Security income is received by 91% of elders and is a critical income source among elder households.¹⁶

The Mississippi BEST assumes that elder households are renters. Like the Elder Index, the BEST assumes

elders stay in their home communities and do not receive care in an institutional setting (e.g., nursing homes or assisted living facilities). The number of years spent in retirement is based on life expectancy.

Monthly Retirement Savings with and without Employment-based Retirement Benefits

The BEST assumes that workers with employment-based retirement benefits save into a defined contribution plan, such as a 401(k) plan, and that their employers match the national average of 66.06 cents for every dollar the worker contributes.¹⁷ Workers without employment-based retirement savings are assumed to save into Individual Retirement Accounts and receive income tax benefits for their retirement savings.

Additional Asset Building Savings Education Savings

Among the opportunities assets may offer, education and homeownership stand out due to their long-term and multiple impacts on individuals and families. Education, especially post-secondary education and training, is a key to social and economic success in the current economy. A college degree or certification is a required credential for most well-paying jobs; in today's economy, a high school diploma is rarely sufficient for a "good job," and the earnings gap between those with and without college degrees is widening.¹⁸ Median hourly wages for high school graduates in Mississippi (\$11.17) is \$1.26 less than the hourly median wage for Mississippi workers with some college education—more than \$2,600 per year. Median hourly wage for those with a bachelor's degree is almost 95% higher than for high school graduates (\$21.75), \$22,300 more per year.¹⁹

Because of the high cost of college, income alone is rarely sufficient to meet the burden of tuition and associated costs, so increasing numbers of potential students—recent high school graduates and independent working adults who need to return to school to pursue higher wages—are unable to afford college and face the widening earnings gap.

Under the heading "Additional Asset Building Savings", the BEST includes the monthly savings amount needed to finance a child's post-secondary education without incurring debt. (The cost of post-secondary education for an independent adult at local community colleges is calculated separately, outside of the basic table, and can found in the BEST Focus below on page 15).

Because the BEST investigates least costly options, it assumes that parents save consistently for 17 years prior to their children's post-secondary education and that the child attains his post-secondary education degree in the most economical way: the child lives at home and attends community college for the first two years, and then transfers to a public (state or state-subsidized) university for a bachelor's degree. The student attends community college in the city or county of her residence or a neighboring county, and the child attends the in-state public university of her choice without geographic restrictions. The BEST assumes that parents save into College Saving Plan (529 Plan) accounts like those of the Mississippi Affordable College Savings Plan (MACS) because earnings in these accounts are tax-free.

Basic Economic Security Tables	
(Workers with Employment-based Benefits)	
Mississippi	
Monthly Expenses: 1 Worker, 1 Infant	
Housing	\$518
Utilities	\$162
Food	\$354
Transportation	\$659
Child Care	\$386
Personal & Household Items	\$279
Health Care	\$312
Emergency Savings	\$105
Retirement Savings	\$57
Taxes	\$474
Tax Credits	-\$174
Monthly Total	\$3,132
Annual Total	\$37,584
Hourly Wage	\$17.80
Additional Asset Building Savings	
Children's Higher Education	\$24

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

The child attends educational institutions as a full-time student and finishes college with a bachelor's degree in four years. Full-time enrollment is assumed, since part-time students enrolled with reduced credit hours are less likely to complete a bachelor's degree in four years.²⁰

College costs consist of: (1) tuition and required fees; (2) books and supplies; (3) transportation; and (4) room and board. Accordingly, college cost is calculated by summing these four items for four years of education. Since the BEST assumes that a child attends community college in or close to her county or city of residence, community college cost is calculated at the county or city level, and ranges from \$85 per credit hour at Itawamba Community College to \$130 per credit hour at East Mississippi Community College (price includes tuition and fees per credit hour). The BEST Index uses statewide average college cost

for public and public-supported four-year universities. In addition to parents' savings, financial aid and student earnings are important economic resources for financing college education.²¹ The BEST takes grants into account, but does not include educational loans. BEST budgets are an exploration of the income a family needs to avoid taking on debt. While the reality for many Mississippi families is that student loans are necessary to finance a degree, students who are able to avoid debt are likely to be more economically secure upon graduation, and better able to save for emergencies and begin developing assets.²² Parents who take out loans to finance their children's education increase their required economic security incomes, and will need to pay significantly more for their children's education than they would if they had saved while the child was young.

College students' earnings are also substantial, as many of them work long hours, even during the school year. The typical full-time college student in the US works an average of more than 20 hours per week while enrolled and almost 40 hours per week during summer breaks.²³ Although student employment is a benefit in several respects, excessive work may defer academic achievement and increase the risk of dropping out of college.²⁴

Homeownership Savings

Basic Economic Security Tables	
(Workers with Employment-based Benefits)	
Mississippi	
Monthly Expenses: 1 Worker, 1 Infant	
Housing	\$518
Utilities	\$162
Food	\$354
Transportation	\$659
Child Care	\$386
Personal & Household Items	\$279
Health Care	\$312
Emergency Savings	\$105
Retirement Savings	\$57
Taxes	\$474
Tax Credits	-\$174
Monthly Total	\$3,132
Annual Total	\$37,584
Hourly Wage	\$17.80
Additional Asset Building Savings	
Children's Higher Education	\$24
Homeownership	\$57

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Homeownership improves families' well-being in multiple ways. As a symbol of the "American Dream," homeownership is likely to provide residential stability, enhance social capital and civic engagement and boost self-esteem, while offering material benefits such as

asset accumulation through home equity. The quality of public schools and public services tends to be higher in areas with higher homeownership rates than those consisting mainly of renters.²⁵ Empirical evidence shows a connection between homeownership and children’s cognitive skills, academic performance, emotional development and formal educational attainment.²⁶

Developing a Homeownership Savings Goal

Homeownership savings in the BEST Index is defined as the amount of savings needed for a family to buy a home in each of Mississippi’s counties. Because smaller down

payments may result in lower, or even negative, returns on investments in homes, the BEST assumes that a worker obtains a standard 30-year loan and saves over a 10-year period for a down payment of 20% of the home price. Workers also save 1.7% of the home purchase price for closing costs. To improve the likelihood that a worker’s house will retain its value or appreciate, home prices are lower quartile (25th percentile) home values for each Mississippi county. Home prices are adjusted by family size under the assumption that one or two adults need a one-bedroom house and an additional bedroom is needed by two children. Use of the 25th percentile is consistent with the asset building literature, which suggests a lower quartile home price as a “starter” home.²⁷

Despite assets’ potential benefits, there have been few public policies aimed at asset building among low- and moderate-income families. Traditional asset-building policies are mostly tax-based (e.g., tax exemptions or tax credits). Examples include tax exemptions on mortgage interest, retirement savings (e.g., Individual Retirement Accounts and 401(k) plans) and college education accounts (529 College Saving Plans). Under these policies, middle-income and high-income families are more likely to benefit than low-income families. At the same time, low-income families have been discouraged from accumulating assets by restrictive asset eligibility tests in many public assistance programs—\$2,000 for Temporary Assistance to Needy Families or the Supplemental Nutritional Assistance Program (formerly Food Stamps), for example; these tests force low-income families to maintain a very low level of asset ownership to remain eligible for public benefits.²⁸

The past decade has witnessed the emergence of new social policies that embrace asset building among low-income families. These new policies aim to move beyond traditional income maintenance goals and promote long-term economic security. Federal and

state governments have relaxed asset eligibility rules in public assistance programs while supporting programs that offer Individual Development Accounts (IDAs), matched saving programs for low- to-moderate-income families.²⁹ The new focus on assets suggests that including assets and savings components as both core and ancillary components of measures of income adequacy will increasingly become the norm in benchmarking true economic security.

Tables 1 and 2, below, demonstrate the range of economic security incomes workers and families require across the state. Table 1 presents statewide average BEST expenses by number of workers and number and ages of children in a family. Table 2 demonstrates the variation in expenses Mississippi residents face depending on their county of residence. The BEST Index for a single worker varies by over \$8,000 annually, a 35% difference, between the lowest-cost county (Prentiss County) and the highest-cost county (Stone County). Differences among counties tend to be larger for larger families. The impact of family composition and location on income needs is explored in greater depth below.

Table 1: Basic Economic Security Tables, 2011

(Workers with Employment-based Benefits)

Mississippi, Selected Family Types

Monthly Expenses	1 Worker	1 Worker, 1 Infant	1 Worker, 1 Preschooler, 1 Schoolchild	2 Workers	2 Workers, 1 Preschooler, 1 Schoolchild
Housing	\$443	\$518	\$518	\$443	\$518
Utilities	\$138	\$162	\$162	\$138	\$162
Food	\$246	\$354	\$532	\$451	\$712
Transportation	\$596	\$659	\$659	\$1,156	\$1,206
Child Care	\$0	\$386	\$549	\$0	\$549
Personal & Household Items	\$223	\$279	\$327	\$278	\$375
Health Care	\$143	\$312	\$440	\$351	\$497
Emergency Savings	\$71	\$105	\$129	\$109	\$148
Retirement Savings	\$57	\$57	\$57	\$68	\$68
Taxes	\$305	\$474	\$577	\$401	\$664
Tax Credits	\$0	-\$174	-\$286	\$0	-\$267
Monthly Total (per Worker)	\$2,222	\$3,132	\$3,664	\$1,697	\$2,316
Annual Total	\$26,664	\$37,584	\$43,968	\$40,728	\$55,584
Hourly Wage (per Worker)	\$12.63	\$17.80	\$20.82	\$9.64	\$13.16
Additional Asset Building Savings					
Children's Higher Education	\$0	\$24	\$48	\$0	\$48
Homeownership	\$49	\$57	\$57	\$49	\$57

Notes: Values are statewide average BEST values for Mississippi. "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Table 2: Basic Economic Security Tables, 2011

(Workers with Employment-based Benefits)

Mississippi, by Area

Monthly Expenses for: 1 Worker	Mississippi (Statewide Average)	Prentiss County (Low)	Quitman County (Middle)	Stone County (High)
Housing	\$443	\$320	\$399	\$614
Utilities	\$138	\$115	\$102	\$161
Food	\$246	\$249	\$249	\$249
Transportation	\$596	\$587	\$632	\$610
Child Care	\$0	\$0	\$0	\$0
Personal & Household Items	\$223	\$184	\$202	\$276
Health Care	\$143	\$143	\$143	\$143
Emergency Savings	\$71	\$62	\$68	\$84
Retirement Savings	\$57	\$47	\$61	\$82
Taxes	\$305	\$244	\$282	\$419
Tax Credits	\$0	\$0	\$0	\$0
Monthly Total (per Worker)	\$2,222	\$1,951	\$2,138	\$2,638
Annual Total	\$26,664	\$23,412	\$25,656	\$31,656
Hourly Wage (per Worker)	\$12.63	\$11.09	\$12.15	\$14.99
Additional Asset Building Savings				
Children's Higher Education	\$0	\$0	\$0	\$0
Homeownership	\$49	\$37	\$34	\$66

Notes: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans. "Middle" value is an unweighted median.

BEST FOCUS

ECONOMIC SECURITY BUDGET ALLOCATION

Figures 1 and 2 break down the spending of workers living on the edge of economic security. In Mississippi, a typical single worker's greatest expense is transportation. Other large expenses include housing (rent), taxes and food. As family size grows, each of these expenses increases, but decreases as a proportion of total spending due to increasing child care costs.

BEST child care costs exceed typical rents once a family includes two young children, regardless of where in Mississippi a family lives. As the number of children in a family increases, child care costs grow dramatically, and while other expenses also increase, child care costs dominate family budgets.

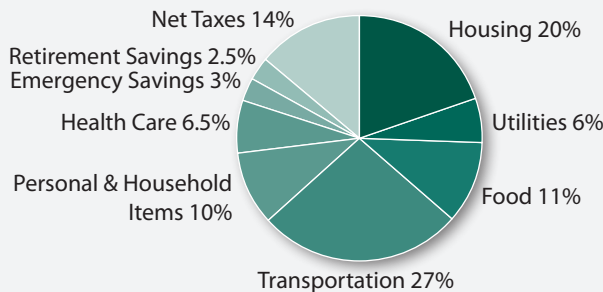
Figures 1 and 2 also speak to the impact of transportation costs, of Mississippians' need to maintain cars for commuting, shopping and delivering children to child care. Although an owned automobile is an asset, maintaining an automobile that is leased or financed and consistently depreciating (depreciation accounts for approximately 40% of BEST automobile costs) is a sizeable liability, and one of a family's largest expenses, regardless of family size or place.

The smallest BEST expenses are emergency and retirement savings, and Figures 1 and 2 demonstrate the relative low cost of inter-

mediate- and long-term stability. Together, BEST retirement and emergency savings requirements comprise under 6% of the BEST budget for a single adult, and lower proportions for most larger families. Such savings represents an economic security budget's "low-hanging fruit," family and community stability that can be purchased through livable incomes, reductions in other expenses, broadened access to employment-based benefits and innovative policies promoting savings.

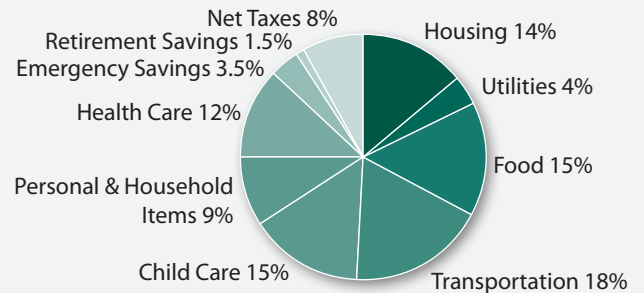
It should be noted that Figures 1 and 2 demonstrate only the relative sizes of BEST expenses. All BEST components are essential to security, regardless of their impact on a worker's budget. A family may spend slightly more or less on a specific expense than the BEST prescribes, but security will prove elusive if a family forgoes an expense. Similarly, because the BEST is a conservative estimate of need, if a family spends significantly less on an expense than their local BEST suggests, the family risks consuming at substandard levels or consuming goods and services (housing, food, child care, etc.) of substandard quality. Ultimately, each family with an income lower than the BEST Index decides which components are most important and how to allocate its spending, but Figures 1 and 2 suggest the trade-offs families face when incomes fall short of the BEST Index.

Figure 1: Mississippi Basic Economic Security Tables Expenses for 1 Worker, 2011



Note: BEST Index values are those for workers with benefits. "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Figure 2: Mississippi Basic Economic Security Tables Expenses for 1 Worker, 1 Preschooler and 1 Schoolchild, 2011



Note: BEST Index values are those for workers with benefits. "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

BEST FOCUS

ADULT EDUCATION & TRAINING EXPENSES

Mississippi's 15 community colleges and their satellite campuses provide adults with the opportunity to increase their skills and their earnings and improve their long-term economic outcomes. Community college degrees and certificates are increasingly necessary credentials for career pathways that lead to economic security wages.

BEST adult education and training expense is an independent adult's cost of financing an education at the Mississippi community college that serves his or her county—without incurring debt or depending on monetary gifts from friends or relatives. The cost of community college attendance consists of four components: (1) tuition and required fees; (2) books and supplies; (3) transportation to and from school; and (4) parents' additional child care costs.

The BEST assumes that adults attend community college with the goal of obtaining an associate's degree. Although some working adults may alternate between work and school, the majority (68%) of nontraditional students—returning students who do not start their college educations upon high school graduation—attend community colleges with the long-term goal of earning a certificate or associate's degree.³⁰

BEST workers who attend college work full time while attending school half time. A large portion of community college students are returning students and adult learners, with 44% being older than 24, and many are independent adults with at least one child.³¹ In Mississippi, 36% of students enrolled in community colleges are over 24.³² The majority of adult students 24 years old or older work full time and identify themselves primarily as workers, not as students.³³ Accordingly, an adult takes 15 credits a year to earn an associate's degree at her community college in four years. It is important to note that for adults that start their pathway to a degree without a high school diploma, enrolling in basic education and GED courses to become college-ready may elongate the time to an associate's degree beyond four years. Because the typical returning student in the US is a working, part-time student, the BEST presents adult education expense figures as an expense, rather than as a savings requirement.

Economic resources available for adults' community college education include financial aid (grants, such as the federal Pell Grant) and tax benefits. Federal tax credits available to adult students who pay school-related expenses include the American Opportunity Credit and the Lifetime Learning Credit.

However, access to assistance is limited for many community college students. The Lifetime Learning Credit is non-refundable, and therefore not helpful to independent low-income students who do not earn enough to pay federal income tax (but still pay universal Social Security and Medicare taxes), and the partly-refundable American Opportunity Credit is available only to students who carry at least a half-time course load. Limitations of state grant, scholarship or debt forgiveness programs available to part-time community college students may add to students' funding challenges. Financial aid in Mississippi can be strengthened for students, especially those enrolled part-time.

Because not all workers pursue education and training at community colleges, the expense is presented as a separate supplement to the BEST tables. Table 3 breaks down average cost of an associate degree earned in Mississippi. While tuition and fees comprise the bulk of the cost for a student without children, an adult student who must pay additional transportation costs and must secure child care for one child will pay almost 30% more for her education than students who do not. *The cost of attendance increases 60% for a single adult or member of a couple who must pay for multiple children's care while studying.* Increased incomes typically make community college degrees valuable over the long term; in the short-term, independent students will find themselves with an extra expense larger than monthly utilities expenses, emergency or retirement savings. As community colleges and nonprofits seek ways to assist adults as they pursue post-secondary courses, funding for supports such as child care and transportation can significantly reduce the expenses of adults balancing work, school and family as they build to long-term economic security.

Table 3: Basic Economic Security Tables, 2011

Mississippi Statewide Average Community College Education Expenses for a Working Adult, 2011

	1 Worker	1 Worker, 1 Infant	1 Worker, 1 Infant, 1 Preschooler
Annual Tuition and Fees	\$2,184	\$2,184	\$2,184
Less Grants and Tax Credits	\$663	\$663	\$663
Total School Expense	\$1,521	\$1,521	\$1,521
Extra Transportation & Child Care	\$234	\$761	\$1,287
Total Annual Expense	\$1,755	\$2,282	\$2,808
Total Cost, 4 Years	\$7,019	\$9,127	\$11,233

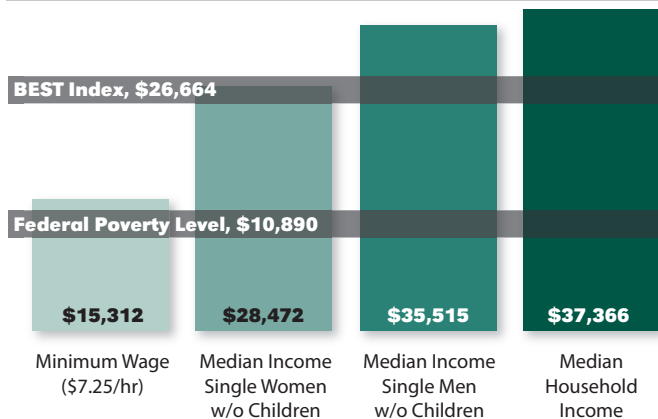
Note: Calculations are for single full-time workers who attend Mississippi community colleges half-time and require paid care for their children.

HOW CLOSE ARE MISSISSIPPI WORKERS TO ECONOMIC SECURITY?

A well-defined standard of need such as the Basic Economic Security Tables can reveal gaps between typical Mississippi incomes and economic security. The BEST suggests which Mississippians are more likely to be economically secure and which are likely to currently fall below the benchmark. The distance typical workers find themselves from security incomes has great implications for Mississippi and its communities. Workers who can afford basic necessities and then save can invest in themselves and their communities. These workers enjoy lifelong economic security and begin a cycle of prosperity for future generations. In contrast, working adults who fall short of the Index may remain vulnerable to future economic instability that impacts their children and tomorrow's workers.

Single Workers

Figure 3: Mississippi Basic Economic Security Tables for 1 Worker vs. Mississippi Benchmark Incomes, 2011



Sources: US Census Bureau, 2009 American Community Survey; US Department of Health and Human Services, 2011 HHS Poverty Guidelines. Values inflated using the Consumer Price Index.

Note: BEST Index values are those for workers with benefits. "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

As Figure 3 demonstrates, many single childless workers in Mississippi earn incomes above the statewide average BEST Index. Median incomes for both single men and single women exceed the Mississippi single worker BEST Index (\$26,664). A typical single man earns approximately \$8,800 more than the BEST Index. A typical single woman, however, earns approximately \$1,800 more than her BEST Index. This suggests that a large minority of single women without children lack economic security incomes.

More than 9% of Mississippi workers earned the minimum wage or less in 2010, the highest proportion of any US state.³⁴ The Mississippi BEST Index for a single worker without children is nearly 75% higher than the amount full-time workers earn at minimum wage (\$7.25 per hour, \$15,312 per year).

Single Workers Raising Children

Figure 4 demonstrates the financial challenges faced by a Mississippi single parent raising a preschooler and a schoolchild. All BEST costs are higher for a parent than for a childless adult: food costs more than double, health care costs increase by over 200% and quality child care contracted at BEST market rates costs the parent over \$500 per month. The Mississippi BEST Index for a single worker raising a preschooler and schoolchild (\$43,968) is approximately 65% higher than the statewide Index for a single worker without children (\$26,664). Yet, typical single parent incomes are much lower than typical incomes of adults without children.

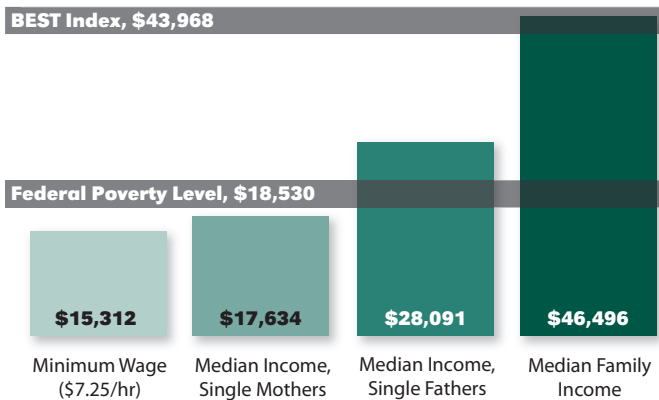
Single Women Raising Children

Single mothers in Mississippi are disproportionately lower income, and struggle to attain the several components of economic security. In 2009, over 60% of Mississippi families living in poverty were headed by single mothers.³⁵

Rising costs, high unemployment and stagnant wages have all contributed to increasing gaps between family incomes and what they need for economic security. The economic security gap suffered by single women raising children is further widened, however, by occupational segregation and caregiving.

Nationwide, 49% of women work in services, sales and low-level administrative positions, the largest employers of minimum and low-wage employees. In 2009, median annual women's wages in these occupations ranged from \$21,736 to \$31,304, well below BEST Indexes for families including even one child, regardless of the Mississippi county or city of residence.³⁶

Figure 4: Mississippi Basic Economic Security Tables for 1 Worker, 1 Preschooler and 1 Schoolchild vs. Mississippi Benchmark Incomes, 2011



Sources: US Census Bureau, 2009 American Community Survey; US Department of Health and Human Services, 2011 HHS Poverty Guidelines. Values inflated using the Consumer Price Index.

Note: BEST Index values are those for workers with benefits. "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Mississippi women also suffer a wage gap. In the mid-2000s, women workers in Mississippi earned 74% of wages earned by men performing the same jobs.³⁷ Nationally in 2009, full-time women workers earned a median \$657 per week to full-time men workers' \$819 per week. African American and Latino women earned even less, \$582 per week and \$509 per week, respectively.³⁸ Additionally, women are more often responsible for the care of children or ill, disabled or elderly family members. Caring for dependent children or adults often increases expenses, decreases earnings over a lifetime and decreases or eliminates retirement income from savings, Social Security and pensions.

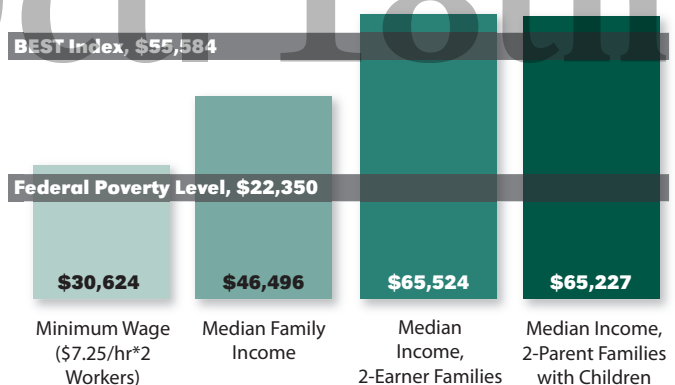
Two-Worker Families

An economically secure 2-worker family pays much more than a single worker for food, health care and transportation. However, because a second worker adds less to total BEST family expenses than he or she brings into the household, the typical two-income family lives closer to economic security than the typical single-earner family.

This is true even if the second worker earns the minimum wage in Mississippi, \$7.25 per hour. The Mississippi economic security Index for two adults with no children (\$40,728) is approximately \$14,000 higher than the BEST target for a childless single adult (\$26,664). As a result, each full-time worker in a stable two-income family without children needs to earn *approximately 75%* of what a single adult without children needs to earn to achieve economic security. However, workers in a two-income household with children must each earn much less than a single parent.

While two-worker families are able to leverage income from two adults, the economic security target for two adults with a preschooler and schoolchild (\$55,584) is only \$11,616 higher than the income needed for a single adult supporting a preschooler and schoolchild (\$43,968) on her own. The Index reveals that many families across Mississippi—both one- and two-parent families—may face challenges in finding employment opportunities that pay wages that allow families to build long-term economic security.

Figure 5: Mississippi Basic Economic Security Tables for 2 Workers, 1 Preschooler and 1 Schoolchild vs. Mississippi Benchmark Incomes, 2011



Sources: US Census Bureau, 2009 American Community Survey; US Department of Health and Human Services, 2011 HHS Poverty Guidelines. Values inflated using the Consumer Price Index.

Note: BEST Index values are those for workers with benefits. "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

DO MISSISSIPPI JOBS PROVIDE BEST INCOMES?

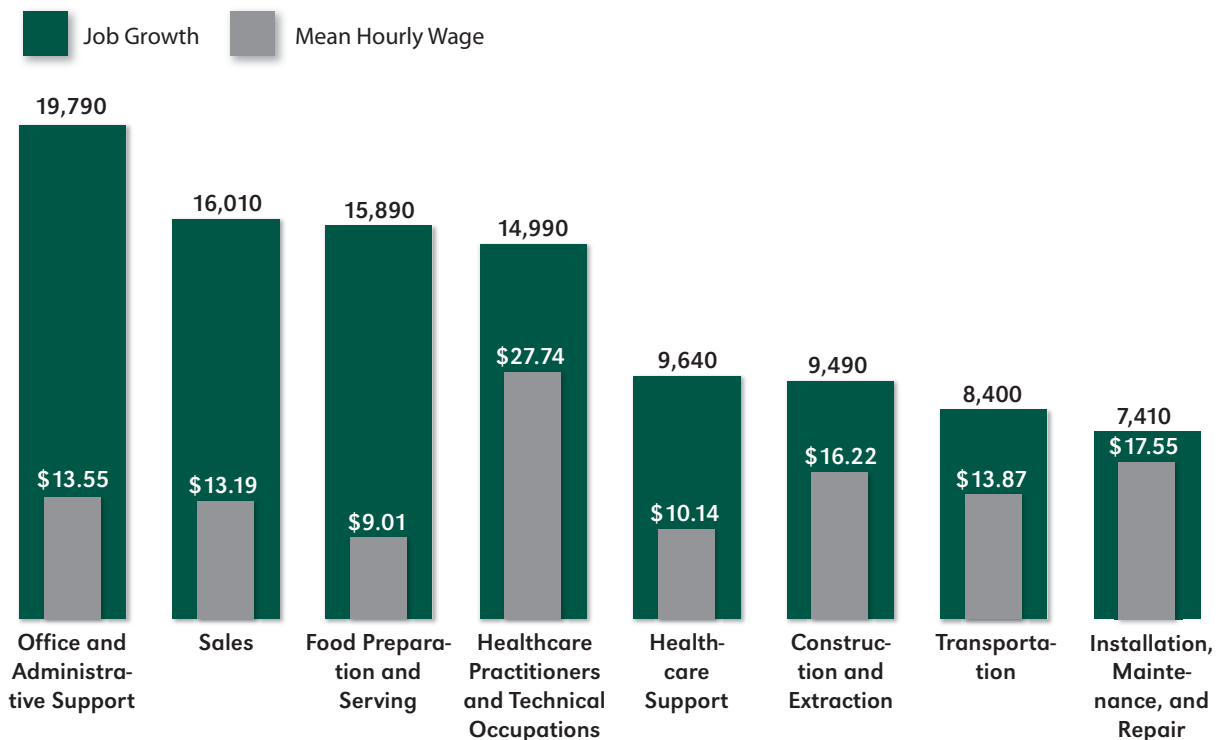
Knowing what families of all sizes need for true economic security allows the comparison of economic security wages to the state's current and future employment opportunities.

According to the Mississippi Department of Employment Security, the trade, transportation and utilities sector supplied the most private sector jobs in Mississippi in 2011—25% of private sector jobs. Although there have been substantial job losses in the manufacturing sector over the last decade, manufacturing still represents the state's third largest industry sector, closely following health services & education. The proportion of jobs found in each industry is not projected to change greatly through 2018, but a modest recovery in construction and growth in health care will create modest shifts.

The Labor Market for Workers without 4-Year Degrees

There will be continued high demand for low-wage workers through 2018. Workers such as retail salespersons and home health aides will remain important to Mississippi's economy, and remain furthest from economic security due to low wages and ineligibility for employment-based benefits. As shown in Figure 6, job growth in Mississippi for those without 4-year degrees is expected to come largely from administrative positions, from sales-related low-skill occupations, and from food service and health care. A smaller but significant number of jobs will come from better-paying middle skill jobs in construction, transportation and trades.

Figure 6: Projected Mississippi Job Growth through 2018 and 2010 Average Wages for High Growth Occupation Groups that Require Less Than a 4-Year Degree



Source: Mississippi Department of Employment Security; US Bureau of Labor Statistics.
Note: Occupation groups arranged in order of total openings due to growth.

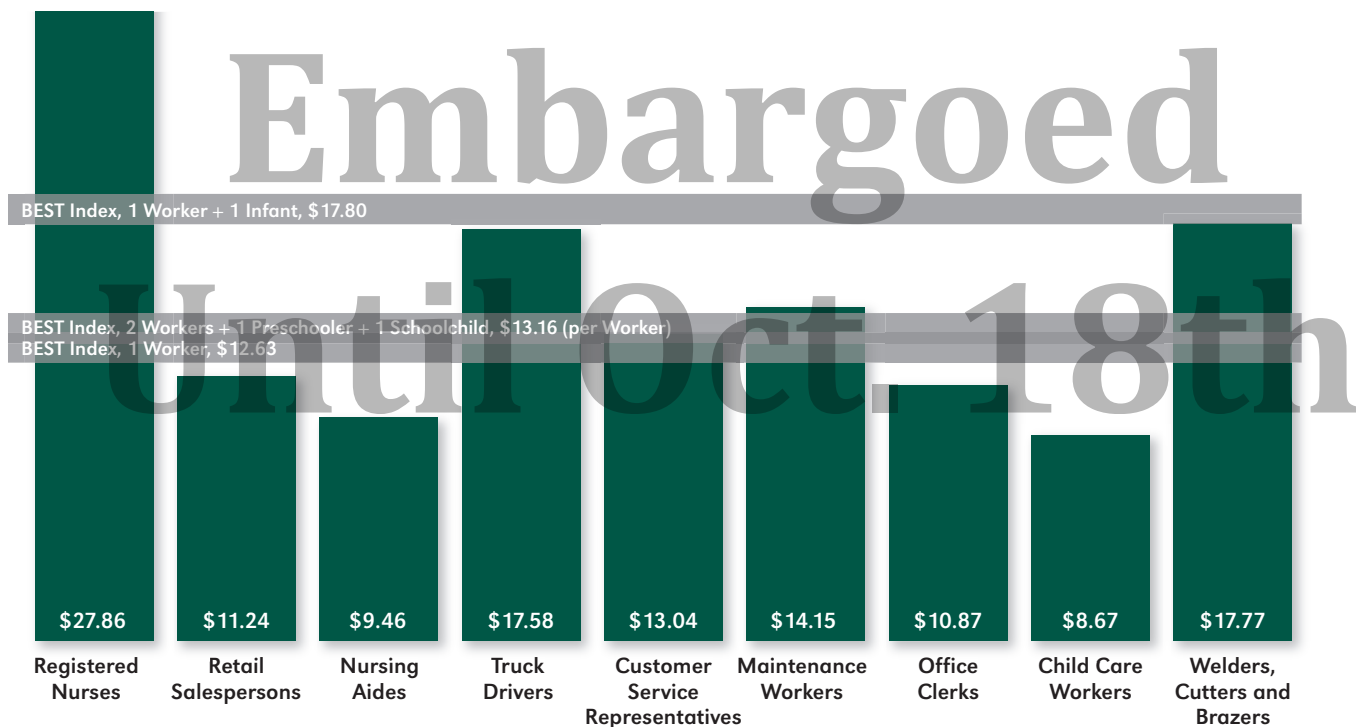
The occupations shown in Figure 6 represent 58% of projected job growth in Mississippi through 2018. Jobs that do not require a 4-year degree are expected to account for 78.2% of all job growth.

Many “new” jobs in coming years will actually be jobs lost in the recent recession. Some economists expect a national return to pre-recession levels of employment in 2013; others do not expect a full labor market recovery until 2018. Meanwhile, the number of traditional manufacturing and materials handling positions, many of which have paid livable wages, will show little or no growth.

Available Wages vs. BEST Wages

Figure 7 compares some of the state’s growing occupations which do not require 4-year college degrees to selected Mississippi BEST incomes (for workers with employment-based benefits) by family type. Through 2018, openings due to growth will be greatest among registered nurses, retail salespersons, cashiers and nursing aides. Mississippi registered nurses earned an average of \$27.86 per hour in 2010, retail salespersons earned an average of \$11.24 per hour, cashiers earned an average of \$8.79 per hour, and nursing aides earned an average of \$9.46 per hour.³⁹

Figure 7: Mississippi Basic Economic Security Tables vs. 2010 Average Wages of Selected Mississippi Occupations, 2011



Sources: Author’s calculations; Mississippi Department of Employment Security; US Department of Labor, Bureau of Labor Statistics.
 Note: Occupations arranged in order of total openings due to growth through 2018.

For the single worker without children, some of the high-growth jobs included in Figure 7 pay, on average, BEST wages. Many of the jobs also approach or pay economic security wages for a 4-person family supported by 2 workers. Few high-growth occupations, however, pay wages that will allow economic security to single parents without 4-year degrees. Those that do often require higher levels of education and technology skills.

Figure 8 uses BEST incomes to evaluate the average wages of future jobs in Mississippi. A large proportion of new jobs available to workers without 4-year degrees will pay economic security wages. *Approximately 43% of the new jobs will pay economic security wages for 2*

workers raising a preschooler and a schoolchild. Just 15% of these new jobs will provide economic security to a single parent raising two or more children. The number of future jobs paying security wages will be even smaller if in the coming decade, as in the prior decade, prices of basic needs increase and wages stagnate.

When considering the adequacy of wages, it should be noted that the wages in Figures 6 and 7 are state-wide average wages for workers of a wide variety of tenures, for both men and women, for workers in big cities and in rural areas. It should also be remembered that over 9% of Mississippi workers earn the minimum wage or less.

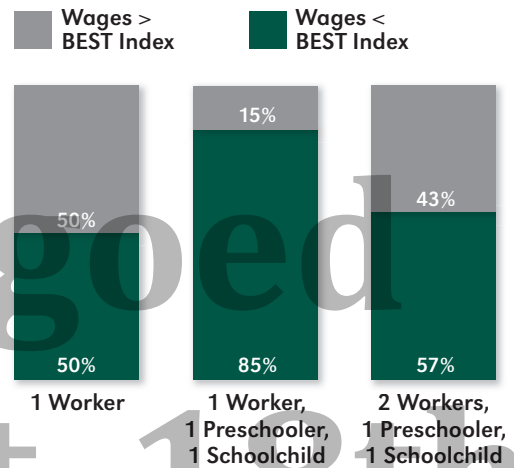
Employment-based benefits will continue to make the difference for many workers. To the average BEST single parent pursuing economic security while raising a preschooler and a schoolchild, BEST benefits—employment-based health insurance, employment-based retirement benefits and access to unemployment insurance—is worth approximately \$3.02 per hour, or over \$6,300 per year.⁴⁰ Adults working in fields commonly lacking employment-based benefits would experience an effective wage gain if benefits were provided. These benefits move working adults closer to BEST Indexes for both single workers and two-worker families.

Once the economy regains its footing, growth in jobs for those without 4-year degrees will come mostly from office administration, caregiving and sales—fields largely inaccessible to workers without solid basic educations. According to the Mississippi Department of Employment Security, 38% of new jobs created by 2018 will require at least some post-secondary education; more than 16% will require vocational training or an associate degree, and an additional 6% will require long-term on-the-job training. Positions requiring post-secondary education and training will provide the best opportunities for many of Mississippi’s current low- and moderate-income workers to move toward or attain economic security.

Mississippi will need to prepare workers to meet future education and skill needs. Mississippi’s post-secondary institutions’ efforts to design certificate and degree

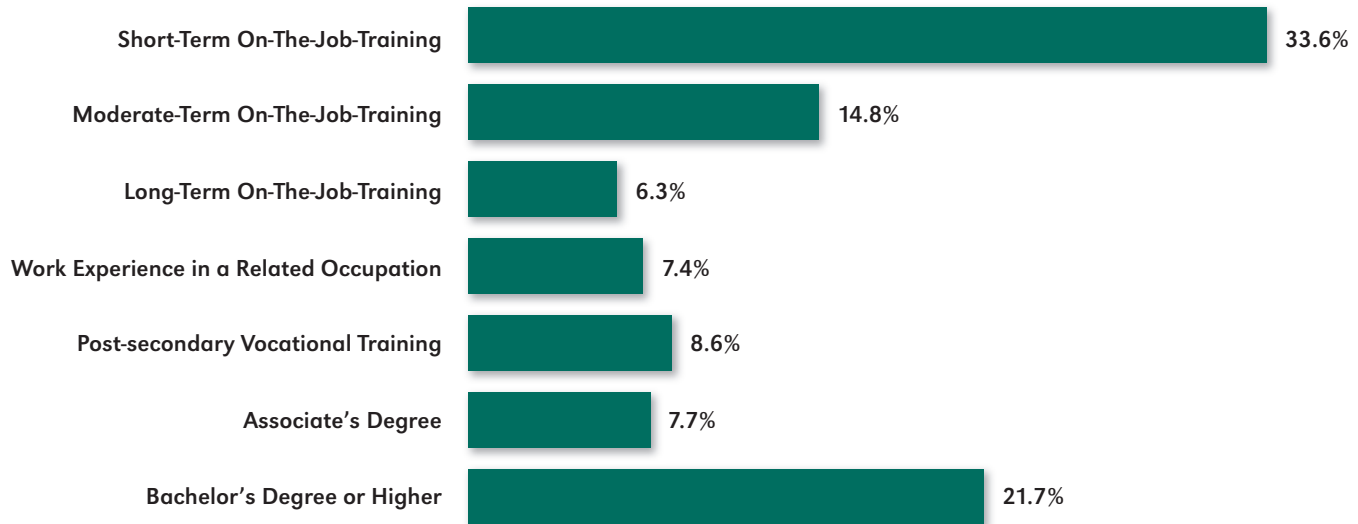
programs that meet the scheduling and support service needs of adults is an effort to prepare the state’s workers for “middle-skill” careers. The matching of career pathways with courses and credentials that stack over time and build toward a degree or credential is important to working adults’ economic security prospects. See MEPC’s “Building Pathways to Credentials and Careers” for additional information.

Figure 8: Projected Percentage of New Mississippi Jobs, 2008-2018, Which Do Not Require a 4-Year Degree and Will Pay Economic Security Wages, by Family Type



Source: Mississippi Department of Employment Services.
Note: Wages compared to BEST Indexes are 2010 average wages by occupation.

Figure 9: Projected Job Growth in Mississippi through 2018, by Education Level



Source: Mississippi Department of Employment Services.

CONCLUSION

A great many Mississippi workers currently lack economic security incomes. The distance typical workers find themselves from security incomes has great implications for Mississippi and its communities. Workers who can afford basic necessities and save can invest in themselves and their communities. These workers may enjoy lifelong economic security and begin a cycle of prosperity for future generations. In contrast, economically insecure families remain vulnerable to future economic instability that will affect children and future workers.

Ideally, Mississippi's workers will achieve economic security through career pathways which will provide livable wages. Many, however, work in low-wage jobs projected to remain low-wage and plentiful into the foreseeable future. There are, however, many ways—big and small—to increase all families' security, and for families to approximate an economic security lifestyle. Using the BEST as a guide, workers, employers and political leaders—with help from advocates, service providers and researchers—can improve the lives of all Mississippians.

1. Increase income. Armed with knowledge of BEST Indexes and the importance of employment-based benefits, workers can understand the degree to which jobs will provide economic security incomes. Workers can consider, and reconsider, career ladders and required job skills. State and local policy makers can also evaluate economic development opportunities in the context of BEST incomes.

2. Improve budgeting. Families with incomes below the BEST can look at their BEST budgets and determine the spending and savings items and levels that maximize their security. Workers with economic security incomes can consider how their current spending and saving impacts their current and future security.

3. Plan for the future. Families can consider how their jobs, families, locations and spending might change in the future, and how such changes can affect income needs, family budgets and security levels.

4. Increase access to post-secondary education and training. Mississippi is in a better position than many other US states to produce or maintain middle-skill jobs which pay economic security wages. Future middle-skill jobs in faster growing fields, such as health care, will require workers with a broad spectrum of education levels and skills—but nearly all will require post-secondary education and/or training built upon strong basic education. Investments in education will attract jobs paying economic security incomes and also help increase wages of low-wage workers by increasing worker productivity and employer competitiveness.

5. Provide workplace flexibility. Employers can help stabilize the low-wage workforce through low-cost workplace policies such as flexible scheduling and paid sick days.

6. Increase access to employment-based benefits. Ensuring that all workers eligible for unemployment insurance are actually covered, and reconsidering who is eligible for unemployment insurance, will reduce savings requirements and can decrease the number of families who suffer sharp declines in economic status. Income requirements and insecurity can also be decreased by accessible retirement plans, employer health insurance plans and the health insurance 'exchanges' to be established in Mississippi under the federal Affordable Care Act (health care reform).

7. Reduce families' expenses. Sound, far-sighted public policy can help reduce the incomes families require by helping to limit costs. Potential levers include, among many others, improving public transportation, preserving affordable housing and promoting health. Families' expenses can also be limited through stable support for public assistance programs.

8. Increase savings. Financial education, reducing families' expenses, modifying tax codes, promoting Individual Development Accounts, and increasing access to banking services and savings vehicles are among many means of promoting savings.

ENDNOTES

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¹ Children younger than 19 are divided into four age categories: infant, preschooler, schoolchild and teenager (with toddlers included in the infant category).

² Many BEST expenses are applicable to working adults 65 and older. However, such older adults are likely to participate in Medicare, and to receive Social Security, which contradict BEST health care and income assumptions. For information on the income needs of fully retired elders, see Wider Opportunities for Women's Elder Economic Security Standard Index at www.wowonline.org.

³ American Association of State Highway and Transportation Officials, "Census Transportation Planning Products". In Jackson, workers living below the federal poverty line commute using public transportation more often than workers living above the poverty line. However, only 2% of workers living below the poverty line.

⁴ US Department of Health and Human Services, "Table II: State of Mississippi, Private Sector Data by Firm Size, 2009"

⁵ Workers saving to buy a home save for a 20% down payment. While this is not the least expensive way to buy a home, smaller down payments increase risk of negative returns to the worker's investment. A 20% down payment is conservative in that it limits risk.

⁶ Federal Deposit Insurance Corporation, "FDIC National Survey of Unbanked and Underbanked House-

holds"

⁷ Lerman and McKernan, "Benefits and Consequences of Holding Assets"

⁸ Ratcliffe and Vinopal, *Families Prepared for Financial Emergencies*

⁹ US Department of Labor, *Unemployment Insurance Data Summary*

¹⁰ Sullivan, "Borrowing During Unemployment"

¹¹ US Bureau of Labor Statistics, "Table 31. Unemployed persons"

¹² Social Security Administration, "Income of the Aged Chartbook"

¹³ Munnell, Webb, and Delorme, *Retirements at Risk: A New National Retirement Risk Index*

¹⁴ Russell et. al., *WOW-GI National Elder Economic Security Standard*

¹⁵ US Bureau of Labor Statistics, "Table 2. Retirement benefits: Access, participation, and take-up rates"

¹⁶ He, et. al., *65+ in the United States: 2005*

¹⁷ Dworak-Fisher, "Employer generosity in employer-matched 401(k) plans"

¹⁸ Acemoglu, “Technical Change, Inequality, and the Labor Market”
Wilson, *New Urban Poor* (1st ed.)

¹⁹ Economic Policy Institute analysis of Current Population Survey data

²⁰ Kazis, *Community Colleges and Low Income Populations*
Wei and Horn, *Attainment of Beginning Students*

²¹ Choy and Berker, *How Families of Low and Middle-Income Undergraduates Pay for College*

²² Nam, Huang, and Sherraden, “Asset Definitions”
Shapiro, *The Hidden Cost of Being African-American*

²³ Choy and Berker, *How Families of Low and Middle-Income Undergraduates Pay for College*

²⁴ Bradburn and Carroll, *Short-Term Enrollment in Postsecondary Education*
Wei and Horn, *Persistence and the Attainment of Beginning Students*

²⁵ Lerman and McKernan, “Benefits and Consequences of Holding Assets”
Shapiro and Johnson, “Family Assets and School Access”

²⁶ Green and White, “Measuring the Benefits of Homeowning”
Kane and Spizman, “Race, Financial Aid Awards and College Attendance”
Lerman and McKernan, “Benefits and Consequences of Holding Assets”
Zhan and Sherraden, “Assets, Expectations, and Children’s Educational Achievement”

²⁷ Nam, Huang and Sherraden, “Asset Definitions”

²⁸ Nam, Ratcliffe and McKernan, “Effects of Asset Tests”
Sherraden, “Asset-Building Policy and Programs”

²⁹ Nam, Ratcliffe and McKernan, “Effects of Asset Tests”
Sherraden and Barr, “Institutions and Inclusion in Saving Policy”

³⁰ Horn, Cataldi and Sikora, *Waiting to Attend College*

³¹ Choy, *Nontraditional Undergraduates*

³² Mississippi State Board for Community and Junior Colleges, “Statistical Data 2007-2008”

³³ Berker and Horn, *Work First, Study Second*
Goan and Cunningham, *Differential Characteristics of 2-Year Postsecondary Institutions*

³⁴ US Bureau of Labor Statistics, *Characteristics of Minimum Wage Workers*

³⁵ US Census Bureau, *Detailed Tables B17012*

³⁶ US Bureau of Labor Statistics, *Highlight of Women’s Earnings 2008*
US Bureau of Labor Statistics, “Table 39. Median Weekly Earnings”

³⁷ Hartmann, Sorokina and Williams, *The Best and Worst State Economies for Women*

³⁸ US Bureau of Labor Statistics, “Women in the Labor Force”

³⁹ US Bureau of Labor Statistics, “May 2010 State Occupational Employment and Wage Estimates: Mississippi”

⁴⁰ The parent without access to BEST benefits needs to earn and pay/save an additional \$6,384 (statewide average) to achieve all BEST spending and savings targets.

⁴¹ The Commonwealth Fund, “What will happen under health reform”

⁴² US Department of Health and Human Services, “Timeline: What’s Changing and When”

⁴³ Levey, “Healthcare Overhaul Won’t Stop Premium Increases”

⁴⁴ Grier, “Health Care Reform Bill 101”

⁴⁵ Congressional Budget Office, “HR 4872, Reconciliation Act of 2010”

⁴⁶ Families USA, *Worry Less, Spend Less*

⁴⁷ Buettgens, Garrett and Holahan, *America Under the Affordable Care Act*

⁴⁸ Kaiser Family Foundation, *Focus on Health Reform*

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Until Oct. 18th

APPENDIX A

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Mississippi BEST Data Sources

Expense/ Savings	Component	Data	Source
Housing	Rent	FY 2011 Fair Market Rents (40 th percentile rents)	US Department of Housing and Urban Development
	Utilities	FY 2011 Fair Market Rents: Ratio of utilities to total housing cost	US Department of Housing and Urban Development (unpublished)
Food	Food	Average US cost of a basic, healthful, low-cost food "basket" reflecting current USDA dietary guidelines	US Department of Agriculture <i>Official USDA Food Plans: Cost of Food at Home at Four Levels, US Average, January 2011</i> Low-Cost Food Plan
	Geographic Differences in Food Prices	Food cost index for selected Mississippi regions	C2ER (The Council for Community and Economic Research) <i>ACCRA Cost of Living Index</i>
Transportation	Auto Costs	Average US costs, over five years, of depreciation, maintenance, finance charges and registration fees for a small sedan	American Automobile Association <i>Your Driving Costs</i> (2011 Edition)
	Gasoline	Average per-gallon cost of unleaded gasoline in the Gulf Coast Region	US Department of Energy <i>Retail Gasoline Historical Prices</i>
	Mileage	Average miles driven by car owners in Mississippi, by county population	US Department of Transportation <i>National Housing Travel Survey</i>
	Auto Insurance	Insurance premiums by Mississippi zip code for "standard coverage"	GEICO
Child Care	Child Care in Mississippi	Mississippi child care costs by age (75 th percentile costs calculated in compliance with the Administration for Children and Families' Child Care Development Block Grant)	Diana Pearce, Mississippi Economic Policy Center, and Wider Opportunities for Women <i>The Self-Sufficiency Standard for Mississippi 2009</i>
Personal & Household Items	Personal & Household Items	Average US renters' personal and household item spending, as a percentage of housing, utilities and food expenses	US Bureau of Labor Statistics <i>Consumer Expenditure Survey</i>
Health Care	Employer-Sponsored Health Insurance Premiums	Average health insurance premiums for employees of private industries in Mississippi, by family type	US Department of Health and Human Services Medical Expenditure Panel Survey <i>Table II: Mississippi, Private Sector Data by Firm Size, 2009</i>

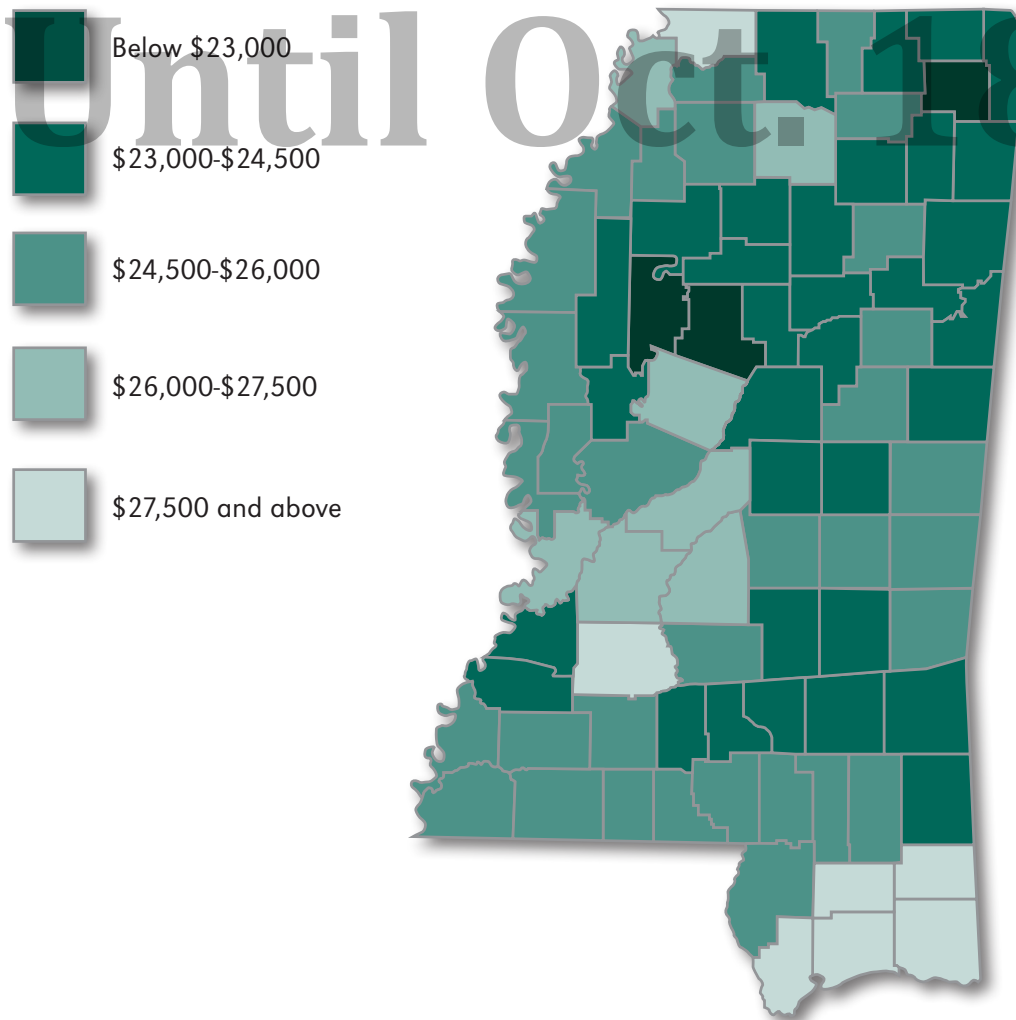
Mississippi BEST Data Sources

Expense/ Savings	Component	Data	Source
	Non-Employer-Sponsored Health Insurance Premiums	Individual and family premiums for health insurance plans approximating typical employer-sponsored health insurance plans, by Mississippi zip code	Humana One
	Out-of-Pocket Medical Costs	Average out-of-pocket medical costs, by age group and US Census region	US Department of Health and Human Services Medical Expenditure Panel Survey <i>Table I: Total Health Services-Median and Mean Expenses per Person With Expense and Distribution of Expenses by Source of Payment: United States: 2008</i>
Taxes and Tax Credits	Federal Taxes and Tax Credits	Federal tax rates and tax credits	Internal Revenue Services <i>Revenue Procedures 2011-12</i>
	Mississippi Taxes and Tax Credits	Mississippi tax rates and tax credits	Mississippi Department of Revenue <i>2010 Mississippi Individual Income Tax Return State of Mississippi Income Tax Withholding Tables and Instructions for Employers for Tax Years 2000 and After</i>
Emergency Savings	Unemployment Insurance Replacement Rates	Average unemployment insurance replacement rate in Mississippi	US Department of Labor <i>Unemployment Insurance Data Summary</i>
	Unemployment Insurance Benefits	Maximum and minimum unemployment insurance benefits in Mississippi	US Department of Labor <i>Comparison of State Unemployment Laws</i>
Retirement Savings	Retirement Income	Annual retirement income single elders (65+) and elder couples need to meet basic needs and age in their own homes, by Mississippi county	Adapted from <i>The WOW-GI National Elder Economic Security Standard: A Methodology to Determine Economic Security for Elders</i>
	401(k) Employer Match	Average US employer match for 401(k) plans	US Department of Labor <i>Monthly Labor Review</i>
	Social Security	Average Social Security benefits	US Social Security Administration <i>Annual Statistical Supplement to the Social Security Bulletin, 2009</i>
Education Savings	Two-year College Tuition and Fees	Tuition and fees per credit, 2010-2011, at Mississippi community colleges	Mississippi Community College Association <i>Tuition and Fees for each College</i>
	Four-year College Tuition and Fees, Room, Board	Average annual cost of tuition, fees and room and board at a public or public-subsidized Mississippi four-year university	US Department of Education National Center for Education Statistics <i>Digest of Education Statistics, 2010</i>
	Transportation and Books	Average annual US cost of transportation and books and supplies at a public or public-subsidized four-year university	The College Board <i>Trends in College Pricing, 2010</i>
	Grants	Average grant amounts as a percentage of tuition for two- and four-year colleges	US Department of Education National Center for Education Statistics
Adult Education	Two-year College Tuition and Fees	Tuition and fees per credit, 2010-2011, at Mississippi community colleges	Mississippi Community College Association <i>Tuition and Fees for each College</i>
Homeownership Savings	Home Prices	25 th percentile of home values in Mississippi by county, adjusted for bedroom size	US Census Bureau American Community Survey
	Home Prices (Future)	Housing price change, 1991-2009	Federal Housing Finance Agency House Price Index (HPI)
	Closing Costs	Average closing costs in Mississippi	Bankrate.com
Inflation	Inflated Values	Consumer Price Index—All Urban	Mississippi Department of Revenue Consumer Price Index

APPENDIX B

MISSISSIPPI BEST ANNUAL INCOMES FOR A SINGLE WORKER

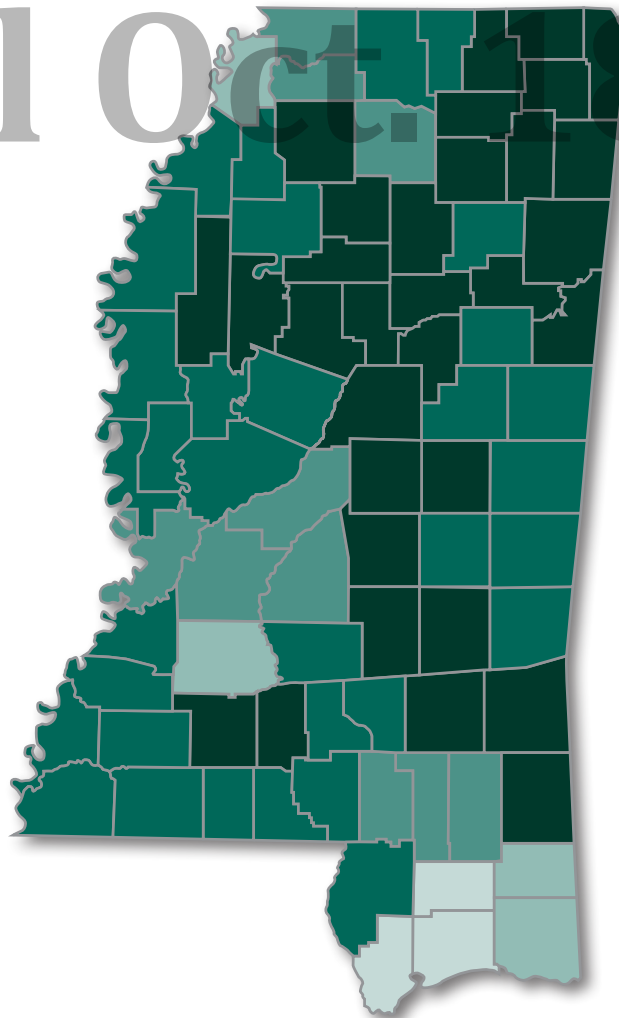
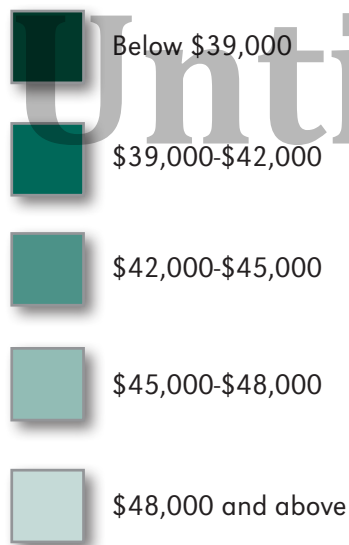
Basic Economic Security Tables Index for a Single Worker, 2011



APPENDIX C

MISSISSIPPI BEST ANNUAL INCOMES FOR A FAMILY OF THREE

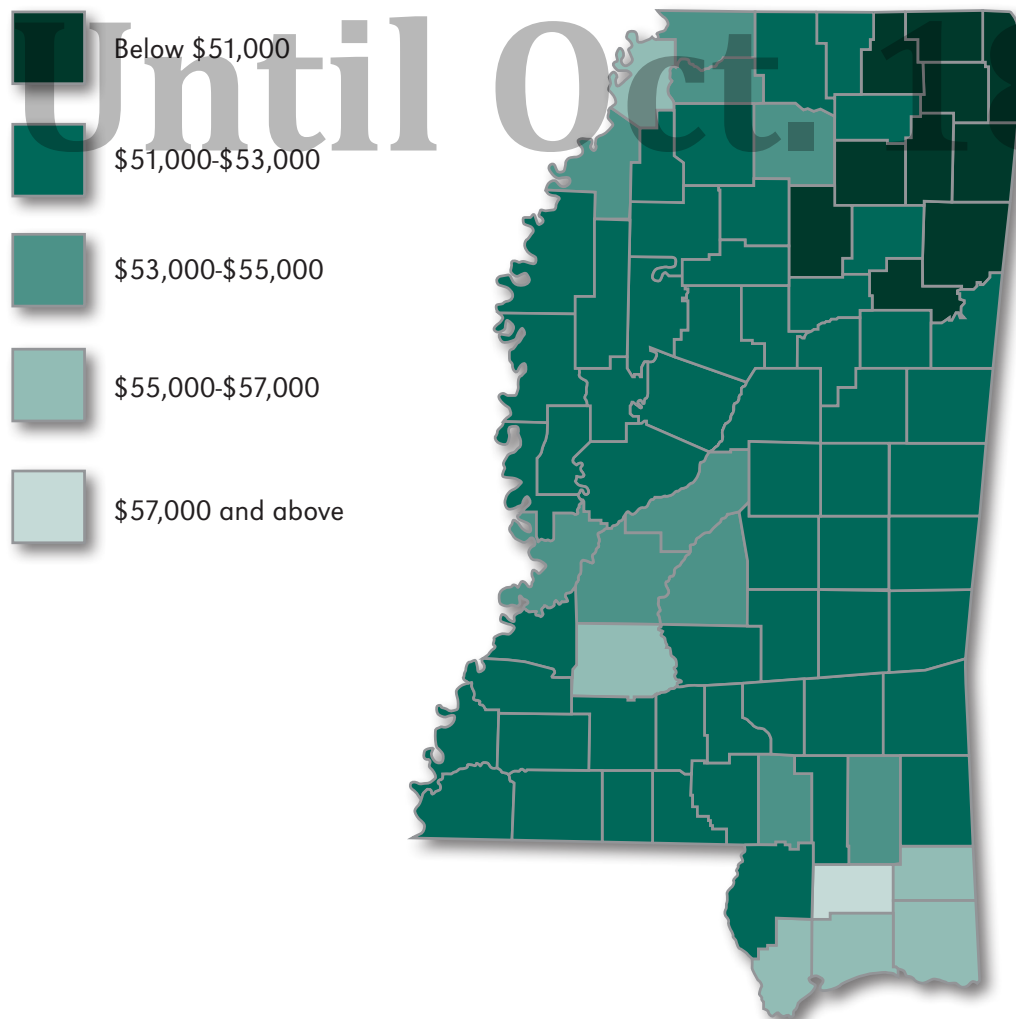
Basic Economic Security Tables Index for a Single Worker, 1 Preschooler, 1 Schoolchild, 2011



APPENDIX D

MISSISSIPPI BEST ANNUAL INCOMES FOR A FAMILY OF FOUR

Basic Economic Security Tables Index for 2 Workers, 1 Preschooler, 1 Schoolchild, 2011



APPENDIX E

Basic Economic Security Tables, 2011

(Workers with Employment-based Benefits)

Mississippi, by Area and Family Type

	1 Worker	1 Worker, 1 Infant	1 Worker, 1 Preschooler, 1 Schoolchild	1 Worker, 3 Teenagers
Mississippi (Statewide Avg.)	\$26,664	\$37,584	\$43,968	\$46,080
Adams County	\$26,796	\$36,012	\$42,228	\$43,368
Alcorn County	\$25,128	\$33,792	\$40,140	\$43,932
Amite County	\$26,076	\$35,160	\$41,340	\$42,492
Attala County	\$25,044	\$34,416	\$40,812	\$43,884
Benton County	\$26,892	\$36,324	\$42,600	\$43,908
Bolivar County	\$25,776	\$35,328	\$41,508	\$42,672
Calhoun County	\$24,684	\$34,008	\$40,416	\$43,476
Carroll County	\$23,916	\$34,332	\$40,680	\$43,560
Chickasaw County	\$25,584	\$35,400	\$41,592	\$42,828
Choctaw County	\$24,996	\$34,356	\$40,788	\$43,860
Claiborne County	\$25,356	\$34,944	\$41,280	\$43,104
Clarke County	\$25,896	\$35,472	\$41,628	\$44,592
Clay County	\$24,480	\$33,960	\$40,296	\$45,108
Coahoma County	\$25,800	\$37,464	\$43,668	\$45,084
Copiah County	\$29,112	\$41,424	\$48,072	\$48,396
Covington County	\$25,164	\$34,728	\$41,124	\$42,948
DeSoto County	\$28,632	\$40,272	\$46,872	\$49,332
Forrest County	\$25,824	\$37,632	\$44,448	\$48,120
Franklin County	\$26,076	\$34,872	\$41,292	\$42,456
George County	\$30,108	\$43,260	\$49,860	\$53,820
Greene County	\$24,732	\$34,488	\$40,872	\$43,452
Grenada County	\$25,224	\$34,512	\$40,872	\$45,024
Hancock County	\$31,140	\$43,524	\$50,100	\$53,004
Harrison County	\$31,236	\$43,644	\$50,232	\$53,136
Hinds County	\$27,960	\$39,768	\$46,116	\$45,672
Holmes County	\$27,012	\$36,516	\$42,780	\$43,908
Humphreys County	\$24,108	\$34,584	\$41,016	\$43,872
Issaquena County	\$26,928	\$36,432	\$42,720	\$43,836
Itawamba County	\$25,068	\$33,912	\$40,284	\$43,068
Jackson County	\$29,436	\$42,408	\$48,996	\$52,932
Jasper County	\$25,080	\$34,416	\$40,836	\$41,892
Jefferson County	\$25,500	\$35,412	\$41,616	\$43,416
Jefferson Davis County	\$25,320	\$35,160	\$41,328	\$43,140
Jones County	\$24,252	\$34,308	\$40,620	\$43,404
Kemper County	\$26,016	\$35,640	\$41,916	\$44,820

Basic Economic Security Tables, 2011

(Workers with Employment-based Benefits)

Mississippi, by Area and Family Type

	1 Worker	1 Worker, 1 Infant	1 Worker, 1 Preschooler, 1 Schoolchild	1 Worker, 3 Teenagers
Lafayette County	\$27,276	\$38,688	\$44,952	\$46,800
Lamar County	\$25,992	\$37,824	\$44,616	\$48,288
Lauderdale County	\$25,956	\$35,868	\$42,120	\$46,260
Lawrence County	\$25,080	\$34,620	\$40,992	\$42,816
Leake County	\$25,140	\$34,476	\$40,920	\$41,976
Lee County	\$25,176	\$34,176	\$40,032	\$43,224
Leflore County	\$23,760	\$34,116	\$40,488	\$43,380
Lincoln County	\$25,800	\$34,524	\$40,908	\$44,520
Lowndes County	\$25,212	\$34,584	\$40,992	\$46,080
Madison County	\$28,104	\$40,068	\$46,692	\$46,884
Marion County	\$25,980	\$34,848	\$41,292	\$43,956
Marshall County	\$24,744	\$36,396	\$43,248	\$46,320
Monroe County	\$25,080	\$33,936	\$40,308	\$42,084
Montgomery County	\$25,068	\$34,452	\$40,884	\$43,944
Neshoba County	\$25,152	\$34,164	\$40,584	\$41,184
Newton County	\$25,764	\$35,304	\$41,508	\$44,472
Noxubee County	\$25,404	\$34,680	\$41,148	\$44,808
Oktibbeha County	\$25,896	\$36,468	\$42,708	\$46,008
Panola County	\$25,620	\$34,356	\$40,788	\$41,796
Pearl River County	\$26,964	\$37,608	\$43,788	\$45,732
Perry County	\$26,988	\$38,976	\$45,768	\$49,404
Pike County	\$25,824	\$34,572	\$41,016	\$43,704
Pontotoc County	\$24,348	\$33,792	\$40,152	\$43,500
Prentiss County	\$23,412	\$33,768	\$40,128	\$40,920
Quitman County	\$25,656	\$35,496	\$41,760	\$42,732
Rankin County	\$27,744	\$39,444	\$45,828	\$45,336
Scott County	\$25,572	\$34,512	\$40,944	\$41,940
Sharkey County	\$26,808	\$36,216	\$42,468	\$43,620
Simpson County	\$25,920	\$36,852	\$43,764	\$42,744
Smith County	\$25,104	\$34,440	\$40,836	\$41,904
Stone County	\$31,656	\$44,220	\$50,808	\$53,712
Sunflower County	\$25,428	\$34,224	\$40,644	\$45,024
Tallahatchie County	\$24,276	\$34,776	\$41,232	\$44,172
Tate County	\$26,892	\$37,764	\$44,604	\$47,112
Tippah County	\$25,440	\$34,080	\$40,536	\$43,008
Tishomingo County	\$24,684	\$33,984	\$40,356	\$42,192
Tunica County	\$27,420	\$41,040	\$47,676	\$47,952
Union County	\$25,728	\$34,500	\$40,920	\$42,060
Walthall County	\$25,884	\$34,644	\$41,100	\$42,240
Warren County	\$28,368	\$38,412	\$44,628	\$46,308
Washington County	\$25,548	\$35,388	\$41,544	\$44,340
Wayne County	\$24,660	\$34,428	\$40,800	\$43,380
Webster County	\$24,948	\$34,296	\$40,728	\$43,764
Wilkinson County	\$26,208	\$35,364	\$41,568	\$42,708
Winston County	\$26,016	\$35,880	\$42,144	\$43,332
Yalobusha County	\$24,924	\$34,284	\$40,668	\$43,740
Yazoo County	\$25,656	\$34,680	\$41,088	\$42,060
Minimum	\$23,412	\$33,768	\$40,032	\$40,920
Maximum	\$31,656	\$44,220	\$50,808	\$53,820
Middle	\$25,656	\$34,908	\$41,292	\$43,848
Range	\$8,244	\$10,452	\$10,776	\$12,900

Note: "Middle" value is an unweighted median. Because there are an even number of jurisdictions, not including the statewide value, there are 2 "middle" values.

Basic Economic Security Tables, 2011

(Workers with Employment-based Benefits)

Mississippi, by Area and Family Type

	2 Workers	2 Workers, 1 Infant	2 Workers, 1 Preschooler, 1 Schoolchild	2 Workers, 3 Teenagers
Mississippi (Statewide Avg.)	\$40,728	\$51,648	\$55,584	\$57,192
Adams County	\$41,592	\$51,168	\$54,912	\$55,752
Alcorn County	\$38,976	\$48,672	\$52,416	\$55,440
Amite County	\$40,920	\$50,496	\$54,216	\$55,056
Attala County	\$39,288	\$49,704	\$53,448	\$55,848
Benton County	\$41,208	\$50,904	\$54,624	\$55,680
Bolivar County	\$39,840	\$50,112	\$53,856	\$54,696
Calhoun County	\$38,712	\$49,128	\$52,848	\$55,296
Carroll County	\$38,232	\$49,584	\$53,352	\$55,608
Chickasaw County	\$39,456	\$49,968	\$53,736	\$54,624
Choctaw County	\$39,264	\$49,704	\$53,424	\$55,848
Claiborne County	\$39,984	\$50,424	\$54,168	\$55,536
Clarke County	\$40,368	\$50,256	\$54,024	\$56,304
Clay County	\$38,520	\$48,936	\$52,680	\$56,496
Coahoma County	\$40,608	\$52,296	\$56,040	\$57,072
Copiah County	\$44,112	\$55,752	\$60,192	\$59,808
Covington County	\$39,648	\$50,208	\$53,952	\$55,344
DeSoto County	\$42,552	\$53,688	\$58,008	\$59,832
Forrest County	\$39,288	\$51,528	\$55,776	\$58,704
Franklin County	\$40,896	\$50,448	\$54,168	\$55,008
George County	\$44,784	\$57,240	\$61,680	\$65,040
Greene County	\$39,072	\$49,824	\$53,568	\$55,584
Grenada County	\$39,576	\$49,848	\$53,568	\$56,832
Hancock County	\$44,880	\$57,120	\$61,560	\$63,720
Harrison County	\$45,024	\$57,264	\$61,728	\$63,864
Hinds County	\$41,712	\$53,376	\$57,384	\$56,760
Holmes County	\$41,856	\$51,552	\$55,320	\$56,208
Humphreys County	\$38,568	\$50,040	\$53,784	\$56,040
Issaquena County	\$41,736	\$51,456	\$55,224	\$56,112
Itawamba County	\$39,000	\$48,912	\$52,656	\$54,864
Jackson County	\$43,416	\$55,968	\$60,360	\$63,576
Jasper County	\$39,360	\$49,728	\$53,472	\$54,240
Jefferson County	\$40,584	\$50,928	\$54,648	\$56,040
Jefferson Davis County	\$40,224	\$50,520	\$54,264	\$55,656
Jones County	\$38,544	\$49,512	\$53,232	\$55,416
Kemper County	\$40,608	\$50,568	\$54,336	\$56,592
Lafayette County	\$41,424	\$52,704	\$56,448	\$57,888
Lamar County	\$39,552	\$51,792	\$56,064	\$58,968
Lauderdale County	\$40,248	\$50,472	\$54,240	\$57,528
Lawrence County	\$39,504	\$50,016	\$53,760	\$55,128
Leake County	\$39,456	\$49,872	\$53,592	\$54,360
Lee County	\$38,568	\$48,528	\$51,888	\$54,432
Leflore County	\$37,968	\$49,272	\$53,016	\$55,296
Lincoln County	\$40,368	\$49,848	\$53,568	\$56,400
Lowndes County	\$39,096	\$49,440	\$53,184	\$57,240
Madison County	\$41,904	\$53,712	\$57,984	\$57,768
Marion County	\$40,776	\$50,400	\$54,144	\$56,232
Marshall County	\$38,736	\$50,832	\$55,128	\$57,528

Basic Economic Security Tables, 2011

(Workers with Employment-based Benefits)

Mississippi, by Area and Family Type

	2 Workers	2 Workers, 1 Infant	2 Workers, 1 Preschooler, 1 Schoolchild	2 Workers, 3 Teenagers
Monroe County	\$39,000	\$48,912	\$52,632	\$54,000
Montgomery County	\$39,360	\$49,824	\$53,544	\$55,992
Neshoba County	\$39,216	\$49,320	\$53,064	\$53,664
Newton County	\$39,768	\$50,064	\$53,808	\$56,088
Noxubee County	\$39,648	\$50,016	\$53,784	\$56,616
Oktibbeha County	\$39,624	\$50,640	\$54,408	\$57,000
Panola County	\$39,816	\$49,632	\$53,376	\$54,096
Pearl River County	\$41,592	\$52,272	\$55,992	\$57,456
Perry County	\$41,784	\$53,568	\$57,864	\$60,840
Pike County	\$40,464	\$49,944	\$53,688	\$55,848
Pontotoc County	\$38,256	\$48,720	\$52,464	\$55,128
Prentiss County	\$37,440	\$48,744	\$52,488	\$53,208
Quitman County	\$40,488	\$50,664	\$54,432	\$55,176
Rankin County	\$41,232	\$52,872	\$56,904	\$56,280
Scott County	\$40,200	\$49,872	\$53,616	\$54,312
Sharkey County	\$41,472	\$51,144	\$54,912	\$55,800
Simpson County	\$40,464	\$51,576	\$55,848	\$54,912
Smith County	\$39,408	\$49,752	\$53,496	\$54,240
Stone County	\$45,912	\$58,248	\$62,544	\$64,824
Sunflower County	\$39,504	\$49,416	\$53,136	\$56,616
Tallahatchie County	\$38,856	\$50,376	\$54,096	\$56,352
Tate County	\$41,208	\$52,104	\$56,400	\$58,344
Tippah County	\$39,408	\$49,176	\$52,920	\$54,888
Tishomingo County	\$38,688	\$49,032	\$52,752	\$54,168
Tunica County	\$41,976	\$55,080	\$59,376	\$59,136
Union County	\$39,576	\$49,368	\$53,112	\$53,928
Walthall County	\$40,560	\$50,112	\$53,856	\$54,696
Warren County	\$43,008	\$52,776	\$56,520	\$57,768
Washington County	\$39,672	\$50,184	\$53,928	\$56,064
Wayne County	\$38,976	\$49,728	\$53,472	\$55,464
Webster County	\$39,144	\$49,560	\$53,304	\$55,728
Wilkinson County	\$41,208	\$50,808	\$54,528	\$55,368
Winston County	\$40,512	\$50,712	\$54,480	\$55,368
Yalobusha County	\$39,144	\$49,512	\$53,232	\$55,680
Yazoo County	\$40,344	\$50,088	\$53,832	\$54,504
Minimum	\$37,440	\$48,528	\$51,888	\$53,208
Maximum	\$45,912	\$58,248	\$62,544	\$65,040
Middle	\$39,828	\$50,196	\$53,940	\$55,848
Range	\$8,472	\$9,720	\$10,656	\$11,832

Note: "Middle" value is an unweighted median. Because there are an even number of jurisdictions, not including the statewide value, there are 2 "middle" values.

APPENDIX F

Basic Economic Security Tables, 2011

Mississippi, by Area, Family Type and Receipt of Employment-based Benefits

Area	1 Worker		1 Worker, 1 Infant		1 Worker, 1 Preschooler, 1 Schoolchild		2 Workers, 1 Preschooler, 1 Schoolchild	
	Workers with Employment- based Benefits	Workers without Employment- based Benefits	Workers with Employment- based Benefits	Workers without Employment- based Benefits	Workers with Employment- based Benefits	Workers without Employment- based Benefits	Workers with Employment- based Benefits	Workers without Employment- based Benefits
Mississippi	\$26,664	\$31,416	\$37,584	\$43,236	\$43,968	\$50,352	\$55,584	\$67,632
Prentiss County	\$23,412	\$27,960	\$33,768	\$39,468	\$40,128	\$46,668	\$52,488	\$63,864
Quitman County	\$25,656	\$29,592	\$35,496	\$39,948	\$41,760	\$46,908	\$54,432	\$64,320
Stone County	\$31,656	\$37,728	\$44,220	\$50,604	\$50,808	\$58,632	\$62,544	\$76,680

Notes: Values for Mississippi are statewide average BEST values. "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

APPENDIX G

HEALTH CARE REFORM AND THE BEST

The Patient Protection and Affordable Care Act of 2010 was signed into law on March 24, 2010, and is expected to have a large impact on health care expenses in coming years. Beginning in September 2010: health insurance plans must offer free preventive care, which may lower out-of-pocket costs to workers;⁴¹ parents can keep children covered under their health plans until age 26; those unable to find affordable private insurance can join federal and state Pre-Existing Condition Insurance Plans; insurance companies must offer beneficiaries free preventive care and must cover pre-existing conditions in children under 19.

2011

In 2011, state and federal government agencies will subject increases in premiums to heightened scrutiny and establish a minimum proportion of premium dollars to be spent on patient care.⁴² However, neither federal nor state governments will have the authority to forbid premium increases or hold increases to a predetermined rate, and premiums are expected to rise in the short term for both employees with health care benefits and those who buy insurance in the individual market.⁴³

2014

Beginning in 2014, the federal government will provide premium subsidies to families who earn 133-400% of federal poverty guidelines (\$29,726 and \$89,400 for a family of four in 2011). *Families with one or two workers who earn BEST incomes in Mississippi would qualify for*

at least a modest premium subsidy. Approximately 19 million US residents are expected to qualify for subsidies.⁴⁴

Also in 2014, federal and state governments will launch health insurance “exchanges” that will allow buyers on the individual insurance market to negotiate premiums as groups. The Congressional Budget Office estimates that approximately 24 million uninsured and those who currently buy insurance on the individual market can benefit by participating in the insurance exchanges.⁴⁵ Out-of-pocket spending caps will limit participants’ spending on basic health. In 2011, nearly 15 million Americans are in families that will spend more out-of-pocket than the new spending caps.⁴⁶

Together, subsidies, exchanges and spending caps will likely decrease the cost of health care for Mississippi families without employer-sponsored health insurance. However, plans on the exchanges will be required to meet minimum coverage standards, and participation in the exchanges will likely increase premiums for participants who would otherwise purchase minimal, “catastrophic coverage” typically characterized by relatively low premiums, high deductibles and limited coverage.

The individual insurance mandate will be phased in starting in 2014 and be fully implemented in 2016. The mandate requires that everyone carry health insurance coverage. Those individuals that do not have health in-

insurance after the mandate is fully phased in will be subject to an extra tax—the greater of \$695 per year for an individual (\$2,085 for families) or 2.5% of income, not to exceed the national average applicable premium.⁴⁷

Health care reform also includes a national, voluntary, public long-term care (LTC) insurance program that will allow participating workers access to a public insurance system covering injury, chronic illness and disability. The program will allow workers to plan for potential long-term care needs and remain in their homes while receiving care, instead of receiving care in institutional settings such as nursing homes. The program will require enrollees to work for three years and pay into the system for five years before filing a claim. It will begin accepting

workers' contributions in 2012.⁴⁸

LTC insurance's effects on the income requirements for workers pursuing economic security is indirect, but LTC insurance is likely to be considered an economic security requirement in the not-too-distant future as the US continues to age, the cost of institutional care continues to increase, and family members are less available to provide informal care. BEST health care expenses do not account for long-term care costs.

Embargoed
Until Oct. 18th

APPENDIX H

ADDITIONAL TAX INFORMATION

Additional Information on Tax Credits

The Earned Income Tax Credit (EITC or EIC) is a refundable federal income tax credit for low- and moderate-income working individuals and families. Because the tax is refundable, tax filers needn't owe taxes to receive the EITC. For the 2011 tax year, the maximum credit (for a family of 3 or more) was \$5,751. The amount of the EITC refund is based on family size, filing status and household income. To receive the EITC, taxpayers must have earned income and must file a federal tax return. The EITC does not disqualify or qualify recipients for public benefits.

The child and dependent care expenses credit is a non-refundable federal income tax credit which allows families to deduct a percentage of child or dependent care

costs from the federal income taxes they would otherwise have to pay. The credit can equal as much as 35% of care expenses, depending on household income. For the 2011 tax year, the maximum claimable expenses are \$3,000 for one child and \$6,000 for two children.

The Child Tax Credit is a non-refundable federal tax reduction for those with dependent children. The credit is equal to \$1,000 per child. If the amount of the Child Tax Credit is greater than the amount of income tax owed, families may be able to claim the refundable Additional Child Tax Credit.

The 2011 tax year includes a payroll tax "holiday"—a 2% reduction in federal payroll taxes, from 7.65% of gross earned income to 5.65% of income.

APPENDIX I

Embargoed

Until Oct. 18th

The BEST Index for all family types is available at

www.mepconline.org

www.wowonline.org

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Mississippi

Monthly Expenses for: 1 Worker

Housing	\$443
Utilities	\$138
Food	\$246
Transportation	\$596
Child Care	\$0
Personal & Household Items	\$223
Health Care	\$143
Emergency Savings	\$71
Retirement Savings	\$57
Taxes	\$305
Tax Credits	\$0
Monthly Total	\$2,222
Annual Total	\$26,664
Hourly Wage	\$12.63
Additional Asset Building Savings	
Children's Higher Education	\$0
Homeownership	\$49

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Mississippi

Monthly Expenses for: 1 Worker, 1 Infant

Housing	\$518
Utilities	\$162
Food	\$354
Transportation	\$659
Child Care	\$386
Personal & Household Items	\$279
Health Care	\$312
Emergency Savings	\$105
Retirement Savings	\$57
Taxes	\$474
Tax Credits	-\$174
Monthly Total	\$3,132
Annual Total	\$37,584
Hourly Wage	\$17.80
Additional Asset Building Savings	
Children's Higher Education	\$24
Homeownership	\$57

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Until Oct. 18th

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Mississippi

Monthly Expenses for: 1 Worker, 1 Preschooler,
1 Schoolchild

Housing	\$518
Utilities	\$162
Food	\$532
Transportation	\$659
Child Care	\$549
Personal & Household Items	\$327
Health Care	\$440
Emergency Savings	\$129
Retirement Savings	\$57
Taxes	\$577
Tax Credits	-\$286
Monthly Total	\$3,664
Annual Total	\$43,968
Hourly Wage	\$20.82
Additional Asset Building Savings	
Children's Higher Education	\$48
Homeownership	\$57

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Mississippi

Monthly Expenses for: 1 Worker, 3 Teenagers

Housing	\$668
Utilities	\$209
Food	\$817
Transportation	\$659
Child Care	\$0
Personal & Household Items	\$457
Health Care	\$547
Emergency Savings	\$137
Retirement Savings	\$57
Taxes	\$564
Tax Credits	-\$275
Monthly Total	\$3,840
Annual Total	\$46,080
Hourly Wage	\$21.82
Additional Asset Building Savings	
Children's Higher Education	\$72
Homeownership	\$104

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Mississippi

Monthly Expenses for: 2 Workers

Housing	\$443
Utilities	\$138
Food	\$451
Transportation	\$1,156
Child Care	\$0
Personal & Household Items	\$278
Health Care	\$351
Emergency Savings	\$109
Retirement Savings	\$68
Taxes	\$401
Tax Credits	\$0
Monthly Total (per Worker)	\$1,697
Annual Total	\$40,728
Hourly Wage (per Worker)	\$9.64
Additional Asset Building Savings	
Children's Higher Education	\$0
Homeownership	\$49

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Mississippi

Monthly Expenses for: 2 Workers, 1 Infant

Housing	\$518
Utilities	\$162
Food	\$553
Transportation	\$1,206
Child Care	\$386
Personal & Household Items	\$332
Health Care	\$470
Emergency Savings	\$138
Retirement Savings	\$68
Taxes	\$605
Tax Credits	-\$134
Monthly Total (per Worker)	\$2,152
Annual Total	\$51,648
Hourly Wage (per Worker)	\$12.23
Additional Asset Building Savings	
Children's Higher Education	\$24
Homeownership	\$57

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Until Oct. 18th

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Mississippi

Monthly Expenses for: 2 Workers, 1 Preschooler, 1 Schoolchild

Housing	\$518
Utilities	\$162
Food	\$712
Transportation	\$1,206
Child Care	\$549
Personal & Household Items	\$375
Health Care	\$497
Emergency Savings	\$148
Retirement Savings	\$68
Taxes	\$664
Tax Credits	-\$267
Monthly Total (per Worker)	\$2,316
Annual Total	\$55,584
Hourly Wage (per Worker)	\$13.16
Additional Asset Building Savings	
Children's Higher Education	\$48
Homeownership	\$57

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Mississippi

Monthly Expenses for: 2 Workers, 3 Teenagers

Housing	\$668
Utilities	\$209
Food	\$971
Transportation	\$1,206
Child Care	\$0
Personal & Household Items	\$498
Health Care	\$604
Emergency Savings	\$153
Retirement Savings	\$68
Taxes	\$640
Tax Credits	-\$250
Monthly Total (per Worker)	\$2,383
Annual Total	\$57,192
Hourly Wage (per Worker)	\$13.54
Additional Asset Building Savings	
Children's Higher Education	\$72
Homeownership	\$104

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Adams County, MS

Monthly Expenses for: 1 Worker

Housing	\$421
Utilities	\$128
Food	\$249
Transportation	\$645
Child Care	\$0
Personal & Household Items	\$215
Health Care	\$143
Emergency Savings	\$71
Retirement Savings	\$50
Taxes	\$311
Tax Credits	\$0
Monthly Total	\$2,233
Annual Total	\$26,796
Hourly Wage	\$12.69
Additional Asset Building Savings	
Children's Higher Education	\$0
Homeownership	\$46

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Adams County, MS

Monthly Expenses for: 1 Worker, 1 Infant

Housing	\$467
Utilities	\$142
Food	\$358
Transportation	\$705
Child Care	\$355
Personal & Household Items	\$261
Health Care	\$312
Emergency Savings	\$99
Retirement Savings	\$50
Taxes	\$442
Tax Credits	-\$190
Monthly Total	\$3,001
Annual Total	\$36,012
Hourly Wage	\$17.05
Additional Asset Building Savings	
Children's Higher Education	\$23
Homeownership	\$53

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Until Oct. 18th

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Adams County, MS

Monthly Expenses for: 1 Worker, 1 Preschooler,
1 Schoolchild

Housing	\$467
Utilities	\$142
Food	\$539
Transportation	\$705
Child Care	\$504
Personal & Household Items	\$309
Health Care	\$440
Emergency Savings	\$122
Retirement Savings	\$50
Taxes	\$547
Tax Credits	-\$306
Monthly Total	\$3,519
Annual Total	\$42,228
Hourly Wage	\$19.99
Additional Asset Building Savings	
Children's Higher Education	\$47
Homeownership	\$53

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Adams County, MS

Monthly Expenses for: 1 Worker, 3 Teenagers

Housing	\$559
Utilities	\$171
Food	\$828
Transportation	\$705
Child Care	\$0
Personal & Household Items	\$420
Health Care	\$547
Emergency Savings	\$127
Retirement Savings	\$50
Taxes	\$512
Tax Credits	-\$305
Monthly Total	\$3,614
Annual Total	\$43,368
Hourly Wage	\$20.53
Additional Asset Building Savings	
Children's Higher Education	\$71
Homeownership	\$97

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Adams County, MS

Monthly Expenses for: 2 Workers

Housing	\$421
Utilities	\$128
Food	\$457
Transportation	\$1,248
Child Care	\$0
Personal & Household Items	\$271
Health Care	\$351
Emergency Savings	\$111
Retirement Savings	\$61
Taxes	\$419
Tax Credits	\$0

Monthly Total (per Worker) \$1,733

Annual Total \$41,592

Hourly Wage (per Worker) \$9.85

Additional Asset Building Savings

Children's Higher Education	\$0
Homeownership	\$46

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Adams County, MS

Monthly Expenses for: 2 Workers, 1 Infant

Housing	\$467
Utilities	\$142
Food	\$560
Transportation	\$1,295
Child Care	\$355
Personal & Household Items	\$315
Health Care	\$470
Emergency Savings	\$137
Retirement Savings	\$61
Taxes	\$596
Tax Credits	-\$134

Monthly Total (per Worker) \$2,132

Annual Total \$51,168

Hourly Wage (per Worker) \$12.11

Additional Asset Building Savings

Children's Higher Education	\$23
Homeownership	\$53

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Until Oct. 18th

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Adams County, MS

Monthly Expenses for: 2 Workers, 1 Preschooler,
1 Schoolchild

Housing	\$467
Utilities	\$142
Food	\$721
Transportation	\$1,295
Child Care	\$504
Personal & Household Items	\$359
Health Care	\$497
Emergency Savings	\$147
Retirement Savings	\$61
Taxes	\$651
Tax Credits	-\$267

Monthly Total (per Worker) \$2,288

Annual Total \$54,912

Hourly Wage (per Worker) \$13.00

Additional Asset Building Savings

Children's Higher Education	\$47
Homeownership	\$53

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Adams County, MS

Monthly Expenses for: 2 Workers, 3 Teenagers

Housing	\$559
Utilities	\$171
Food	\$984
Transportation	\$1,295
Child Care	\$0
Personal & Household Items	\$462
Health Care	\$604
Emergency Savings	\$149
Retirement Savings	\$61
Taxes	\$612
Tax Credits	-\$250

Monthly Total (per Worker) \$2,323

Annual Total \$55,752

Hourly Wage (per Worker) \$13.20

Additional Asset Building Savings

Children's Higher Education	\$71
Homeownership	\$97

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Coahoma County, MS

Monthly Expenses for: 1 Worker

Housing	\$402
Utilities	\$103
Food	\$249
Transportation	\$638
Child Care	\$0
Personal & Household Items	\$203
Health Care	\$143
Emergency Savings	\$69
Retirement Savings	\$55
Taxes	\$288
Tax Credits	\$0
Monthly Total	\$2,150
Annual Total	\$25,800
Hourly Wage	\$12.22
Additional Asset Building Savings	
Children's Higher Education	\$0
Homeownership	\$31

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Coahoma County, MS

Monthly Expenses for: 1 Worker, 1 Infant

Housing	\$531
Utilities	\$136
Food	\$358
Transportation	\$698
Child Care	\$355
Personal & Household Items	\$276
Health Care	\$312
Emergency Savings	\$104
Retirement Savings	\$55
Taxes	\$472
Tax Credits	-\$175
Monthly Total	\$3,122
Annual Total	\$37,464
Hourly Wage	\$17.74
Additional Asset Building Savings	
Children's Higher Education	\$22
Homeownership	\$35

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Until Oct. 18th

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Coahoma County, MS

Monthly Expenses for: 1 Worker, 1 Preschooler, 1 Schoolchild

Housing	\$531
Utilities	\$136
Food	\$539
Transportation	\$698
Child Care	\$504
Personal & Household Items	\$325
Health Care	\$440
Emergency Savings	\$128
Retirement Savings	\$55
Taxes	\$572
Tax Credits	-\$289
Monthly Total	\$3,639
Annual Total	\$43,668
Hourly Wage	\$20.68
Additional Asset Building Savings	
Children's Higher Education	\$44
Homeownership	\$35

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Coahoma County, MS

Monthly Expenses for: 1 Worker, 3 Teenagers

Housing	\$635
Utilities	\$162
Food	\$828
Transportation	\$698
Child Care	\$0
Personal & Household Items	\$438
Health Care	\$547
Emergency Savings	\$133
Retirement Savings	\$55
Taxes	\$547
Tax Credits	-\$286
Monthly Total	\$3,757
Annual Total	\$45,084
Hourly Wage	\$21.35
Additional Asset Building Savings	
Children's Higher Education	\$66
Homeownership	\$65

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Coahoma County, MS

Monthly Expenses for: 2 Workers

Housing	\$402
Utilities	\$103
Food	\$457
Transportation	\$1,235
Child Care	\$0
Personal & Household Items	\$259
Health Care	\$351
Emergency Savings	\$108
Retirement Savings	\$71
Taxes	\$398
Tax Credits	\$0

Monthly Total (per Worker) \$1,692

Annual Total \$40,608

Hourly Wage (per Worker) \$9.61

Additional Asset Building Savings

Children's Higher Education	\$0
Homeownership	\$31

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Coahoma County, MS

Monthly Expenses for: 2 Workers, 1 Infant

Housing	\$531
Utilities	\$136
Food	\$560
Transportation	\$1,281
Child Care	\$355
Personal & Household Items	\$331
Health Care	\$470
Emergency Savings	\$140
Retirement Savings	\$71
Taxes	\$618
Tax Credits	-\$134

Monthly Total (per Worker) \$2,179

Annual Total \$52,296

Hourly Wage (per Worker) \$12.38

Additional Asset Building Savings

Children's Higher Education	\$22
Homeownership	\$35

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Until Oct. 18th

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Coahoma County, MS

Monthly Expenses for: 2 Workers, 1 Preschooler,
1 Schoolchild

Housing	\$531
Utilities	\$136
Food	\$721
Transportation	\$1,281
Child Care	\$504
Personal & Household Items	\$374
Health Care	\$497
Emergency Savings	\$150
Retirement Savings	\$71
Taxes	\$673
Tax Credits	-\$267

Monthly Total (per Worker) \$2,335

Annual Total \$56,040

Hourly Wage (per Worker) \$13.27

Additional Asset Building Savings

Children's Higher Education	\$44
Homeownership	\$35

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Coahoma County, MS

Monthly Expenses for: 2 Workers, 3 Teenagers

Housing	\$635
Utilities	\$162
Food	\$984
Transportation	\$1,281
Child Care	\$0
Personal & Household Items	\$480
Health Care	\$604
Emergency Savings	\$152
Retirement Savings	\$71
Taxes	\$637
Tax Credits	-\$250

Monthly Total (per Worker) \$2,378

Annual Total \$57,072

Hourly Wage (per Worker) \$13.51

Additional Asset Building Savings

Children's Higher Education	\$66
Homeownership	\$65

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Forrest County, MS

Monthly Expenses for: 1 Worker

Housing	\$445
Utilities	\$118
Food	\$248
Transportation	\$571
Child Care	\$0
Personal & Household Items	\$218
Health Care	\$143
Emergency Savings	\$69
Retirement Savings	\$48
Taxes	\$292
Tax Credits	\$0

Monthly Total	\$2,152
Annual Total	\$25,824
Hourly Wage	\$12.23

Additional Asset Building Savings

Children's Higher Education	\$0
Homeownership	\$57

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Forrest County, MS

Monthly Expenses for: 1 Worker, 1 Infant

Housing	\$530
Utilities	\$140
Food	\$356
Transportation	\$637
Child Care	\$429
Personal & Household Items	\$277
Health Care	\$312
Emergency Savings	\$105
Retirement Savings	\$48
Taxes	\$476
Tax Credits	-\$174

Monthly Total	\$3,136
Annual Total	\$37,632
Hourly Wage	\$17.82

Additional Asset Building Savings

Children's Higher Education	\$24
Homeownership	\$65

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Until Oct. 18th

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Forrest County, MS

Monthly Expenses for: 1 Worker, 1 Preschooler, 1 Schoolchild

Housing	\$530
Utilities	\$140
Food	\$536
Transportation	\$637
Child Care	\$611
Personal & Household Items	\$325
Health Care	\$440
Emergency Savings	\$131
Retirement Savings	\$48
Taxes	\$586
Tax Credits	-\$280

Monthly Total	\$3,704
Annual Total	\$44,448
Hourly Wage	\$21.05

Additional Asset Building Savings

Children's Higher Education	\$48
Homeownership	\$65

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Forrest County, MS

Monthly Expenses for: 1 Worker, 3 Teenagers

Housing	\$772
Utilities	\$204
Food	\$823
Transportation	\$637
Child Care	\$0
Personal & Household Items	\$485
Health Care	\$547
Emergency Savings	\$145
Retirement Savings	\$48
Taxes	\$601
Tax Credits	-\$252

Monthly Total	\$4,010
Annual Total	\$48,120
Hourly Wage	\$22.78

Additional Asset Building Savings

Children's Higher Education	\$72
Homeownership	\$119

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Forrest County, MS

Monthly Expenses for: 2 Workers

Housing	\$445
Utilities	\$118
Food	\$454
Transportation	\$1,107
Child Care	\$0
Personal & Household Items	\$274
Health Care	\$351
Emergency Savings	\$105
Retirement Savings	\$57
Taxes	\$363
Tax Credits	\$0

Monthly Total (per Worker) \$1,637

Annual Total \$39,288

Hourly Wage (per Worker) \$9.30

Additional Asset Building Savings

Children's Higher Education	\$0
Homeownership	\$57

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Forrest County, MS

Monthly Expenses for: 2 Workers, 1 Infant

Housing	\$530
Utilities	\$140
Food	\$557
Transportation	\$1,172
Child Care	\$429
Personal & Household Items	\$331
Health Care	\$470
Emergency Savings	\$138
Retirement Savings	\$57
Taxes	\$604
Tax Credits	-\$134

Monthly Total (per Worker) \$2,147

Annual Total \$51,528

Hourly Wage (per Worker) \$12.20

Additional Asset Building Savings

Children's Higher Education	\$24
Homeownership	\$65

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Until Oct. 18th

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Forrest County, MS

Monthly Expenses for: 2 Workers, 1 Preschooler, 1 Schoolchild

Housing	\$530
Utilities	\$140
Food	\$717
Transportation	\$1,172
Child Care	\$611
Personal & Household Items	\$374
Health Care	\$497
Emergency Savings	\$149
Retirement Savings	\$57
Taxes	\$669
Tax Credits	-\$267

Monthly Total (per Worker) \$2,324

Annual Total \$55,776

Hourly Wage (per Worker) \$13.20

Additional Asset Building Savings

Children's Higher Education	\$48
Homeownership	\$65

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Forrest County, MS

Monthly Expenses for: 2 Workers, 3 Teenagers

Housing	\$772
Utilities	\$204
Food	\$978
Transportation	\$1,172
Child Care	\$0
Personal & Household Items	\$527
Health Care	\$604
Emergency Savings	\$157
Retirement Savings	\$57
Taxes	\$671
Tax Credits	-\$250

Monthly Total (per Worker) \$2,446

Annual Total \$58,704

Hourly Wage (per Worker) \$13.90

Additional Asset Building Savings

Children's Higher Education	\$72
Homeownership	\$119

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Harrison County, MS

Monthly Expenses for: 1 Worker

Housing	\$614
Utilities	\$161
Food	\$249
Transportation	\$583
Child Care	\$0
Personal & Household Items	\$276
Health Care	\$143
Emergency Savings	\$83
Retirement Savings	\$84
Taxes	\$410
Tax Credits	\$0
Monthly Total	\$2,603
Annual Total	\$31,236
Hourly Wage	\$14.79
Additional Asset Building Savings	
Children's Higher Education	\$0
Homeownership	\$82

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Harrison County, MS

Monthly Expenses for: 1 Worker, 1 Infant

Housing	\$717
Utilities	\$188
Food	\$358
Transportation	\$634
Child Care	\$429
Personal & Household Items	\$341
Health Care	\$312
Emergency Savings	\$128
Retirement Savings	\$84
Taxes	\$587
Tax Credits	-\$141
Monthly Total	\$3,637
Annual Total	\$43,644
Hourly Wage	\$20.66
Additional Asset Building Savings	
Children's Higher Education	\$26
Homeownership	\$94

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Until Oct. 18th

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Harrison County, MS

Monthly Expenses for: 1 Worker, 1 Preschooler, 1 Schoolchild

Housing	\$717
Utilities	\$188
Food	\$539
Transportation	\$634
Child Care	\$611
Personal & Household Items	\$389
Health Care	\$440
Emergency Savings	\$153
Retirement Savings	\$84
Taxes	\$698
Tax Credits	-\$267
Monthly Total	\$4,186
Annual Total	\$50,232
Hourly Wage	\$23.78
Additional Asset Building Savings	
Children's Higher Education	\$53
Homeownership	\$94

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Harrison County, MS

Monthly Expenses for: 1 Worker, 3 Teenagers

Housing	\$935
Utilities	\$245
Food	\$828
Transportation	\$634
Child Care	\$0
Personal & Household Items	\$542
Health Care	\$547
Emergency Savings	\$164
Retirement Savings	\$84
Taxes	\$699
Tax Credits	-\$250
Monthly Total	\$4,428
Annual Total	\$53,136
Hourly Wage	\$25.16
Additional Asset Building Savings	
Children's Higher Education	\$80
Homeownership	\$172

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Harrison County, MS

Monthly Expenses for: 2 Workers

Housing	\$614
Utilities	\$161
Food	\$457
Transportation	\$1,129
Child Care	\$0
Personal & Household Items	\$332
Health Care	\$351
Emergency Savings	\$120
Retirement Savings	\$98
Taxes	\$490
Tax Credits	\$0

Monthly Total (per Worker) \$1,876

Annual Total \$45,024

Hourly Wage (per Worker) \$10.66

Additional Asset Building Savings

Children's Higher Education	\$0
Homeownership	\$82

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Harrison County, MS

Monthly Expenses for: 2 Workers, 1 Infant

Housing	\$717
Utilities	\$188
Food	\$560
Transportation	\$1,180
Child Care	\$429
Personal & Household Items	\$395
Health Care	\$470
Emergency Savings	\$153
Retirement Savings	\$98
Taxes	\$716
Tax Credits	-\$134

Monthly Total (per Worker) \$2,386

Annual Total \$57,264

Hourly Wage (per Worker) \$13.56

Additional Asset Building Savings

Children's Higher Education	\$26
Homeownership	\$94

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Until Oct. 18th

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Harrison County, MS

Monthly Expenses for: 2 Workers, 1 Preschooler,
1 Schoolchild

Housing	\$717
Utilities	\$188
Food	\$721
Transportation	\$1,180
Child Care	\$611
Personal & Household Items	\$439
Health Care	\$497
Emergency Savings	\$165
Retirement Savings	\$98
Taxes	\$796
Tax Credits	-\$267

Monthly Total (per Worker) \$2,572

Annual Total \$61,728

Hourly Wage (per Worker) \$14.61

Additional Asset Building Savings

Children's Higher Education	\$53
Homeownership	\$94

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Harrison County, MS

Monthly Expenses for: 2 Workers, 3 Teenagers

Housing	\$935
Utilities	\$245
Food	\$984
Transportation	\$1,180
Child Care	\$0
Personal & Household Items	\$584
Health Care	\$604
Emergency Savings	\$171
Retirement Savings	\$98
Taxes	\$771
Tax Credits	-\$250

Monthly Total (per Worker) \$2,661

Annual Total \$63,864

Hourly Wage (per Worker) \$15.12

Additional Asset Building Savings

Children's Higher Education	\$80
Homeownership	\$172

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Hinds County, MS

Monthly Expenses for: 1 Worker

Housing	\$477
Utilities	\$181
Food	\$230
Transportation	\$593
Child Care	\$0
Personal & Household Items	\$239
Health Care	\$143
Emergency Savings	\$74
Retirement Savings	\$68
Taxes	\$325
Tax Credits	\$0
Monthly Total	\$2,330
Annual Total	\$27,960
Hourly Wage	\$13.24
Additional Asset Building Savings	
Children's Higher Education	\$0
Homeownership	\$60

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Hinds County, MS

Monthly Expenses for: 1 Worker, 1 Infant

Housing	\$553
Utilities	\$210
Food	\$331
Transportation	\$643
Child Care	\$429
Personal & Household Items	\$295
Health Care	\$312
Emergency Savings	\$113
Retirement Savings	\$68
Taxes	\$512
Tax Credits	-\$152
Monthly Total	\$3,314
Annual Total	\$39,768
Hourly Wage	\$18.83
Additional Asset Building Savings	
Children's Higher Education	\$23
Homeownership	\$69

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Until Oct. 18th

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Hinds County, MS

Monthly Expenses for: 1 Worker, 1 Preschooler,
1 Schoolchild

Housing	\$553
Utilities	\$210
Food	\$497
Transportation	\$643
Child Care	\$611
Personal & Household Items	\$340
Health Care	\$440
Emergency Savings	\$137
Retirement Savings	\$68
Taxes	\$616
Tax Credits	-\$272
Monthly Total	\$3,843
Annual Total	\$46,116
Hourly Wage	\$21.84
Additional Asset Building Savings	
Children's Higher Education	\$47
Homeownership	\$69

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Hinds County, MS

Monthly Expenses for: 1 Worker, 3 Teenagers

Housing	\$665
Utilities	\$253
Food	\$764
Transportation	\$643
Child Care	\$0
Personal & Household Items	\$454
Health Care	\$547
Emergency Savings	\$135
Retirement Savings	\$68
Taxes	\$556
Tax Credits	-\$279
Monthly Total	\$3,806
Annual Total	\$45,672
Hourly Wage	\$21.63
Additional Asset Building Savings	
Children's Higher Education	\$71
Homeownership	\$127

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Hinds County, MS

Monthly Expenses for: 2 Workers

Housing	\$477
Utilities	\$181
Food	\$422
Transportation	\$1,147
Child Care	\$0
Personal & Household Items	\$291
Health Care	\$351
Emergency Savings	\$111
Retirement Savings	\$78
Taxes	\$418
Tax Credits	\$0

Monthly Total (per Worker)	\$1,738
Annual Total	\$41,712
Hourly Wage (per Worker)	\$9.88

Additional Asset Building Savings

Children's Higher Education	\$0
Homeownership	\$60

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Hinds County, MS

Monthly Expenses for: 2 Workers, 1 Infant

Housing	\$553
Utilities	\$210
Food	\$517
Transportation	\$1,198
Child Care	\$429
Personal & Household Items	\$345
Health Care	\$470
Emergency Savings	\$143
Retirement Savings	\$78
Taxes	\$639
Tax Credits	-\$134

Monthly Total (per Worker)	\$2,224
Annual Total	\$53,376
Hourly Wage (per Worker)	\$12.64

Additional Asset Building Savings

Children's Higher Education	\$23
Homeownership	\$69

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Until Oct. 18th

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Hinds County, MS

Monthly Expenses for: 2 Workers, 1 Preschooler, 1 Schoolchild

Housing	\$553
Utilities	\$210
Food	\$666
Transportation	\$1,198
Child Care	\$611
Personal & Household Items	\$385
Health Care	\$497
Emergency Savings	\$153
Retirement Savings	\$78
Taxes	\$699
Tax Credits	-\$267

Monthly Total (per Worker)	\$2,391
Annual Total	\$57,384
Hourly Wage (per Worker)	\$13.59

Additional Asset Building Savings

Children's Higher Education	\$47
Homeownership	\$69

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Hinds County, MS

Monthly Expenses for: 2 Workers, 3 Teenagers

Housing	\$665
Utilities	\$253
Food	\$908
Transportation	\$1,198
Child Care	\$0
Personal & Household Items	\$493
Health Care	\$604
Emergency Savings	\$152
Retirement Savings	\$78
Taxes	\$630
Tax Credits	-\$250

Monthly Total (per Worker)	\$2,365
Annual Total	\$56,760
Hourly Wage (per Worker)	\$13.44

Additional Asset Building Savings

Children's Higher Education	\$71
Homeownership	\$127

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Jones County, MS

Monthly Expenses for: 1 Worker

Housing	\$308
Utilities	\$143
Food	\$249
Transportation	\$620
Child Care	\$0
Personal & Household Items	\$189
Health Care	\$143
Emergency Savings	\$65
Retirement Savings	\$39
Taxes	\$265
Tax Credits	\$0

Monthly Total	\$2,021
Annual Total	\$24,252
Hourly Wage	\$11.48

Additional Asset Building Savings

Children's Higher Education	\$0
Homeownership	\$37

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Jones County, MS

Monthly Expenses for: 1 Worker, 1 Infant

Housing	\$392
Utilities	\$183
Food	\$358
Transportation	\$680
Child Care	\$355
Personal & Household Items	\$251
Health Care	\$312
Emergency Savings	\$92
Retirement Savings	\$39
Taxes	\$401
Tax Credits	-\$204

Monthly Total	\$2,859
Annual Total	\$34,308
Hourly Wage	\$16.24

Additional Asset Building Savings

Children's Higher Education	\$25
Homeownership	\$42

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Until Oct. 18th

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Jones County, MS

Monthly Expenses for: 1 Worker, 1 Preschooler, 1 Schoolchild

Housing	\$392
Utilities	\$183
Food	\$539
Transportation	\$680
Child Care	\$504
Personal & Household Items	\$300
Health Care	\$440
Emergency Savings	\$116
Retirement Savings	\$39
Taxes	\$521
Tax Credits	-\$329

Monthly Total	\$3,385
Annual Total	\$40,620
Hourly Wage	\$19.23

Additional Asset Building Savings

Children's Higher Education	\$51
Homeownership	\$42

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Jones County, MS

Monthly Expenses for: 1 Worker, 3 Teenagers

Housing	\$517
Utilities	\$241
Food	\$828
Transportation	\$680
Child Care	\$0
Personal & Household Items	\$428
Health Care	\$547
Emergency Savings	\$127
Retirement Savings	\$39
Taxes	\$515
Tax Credits	-\$305

Monthly Total	\$3,617
Annual Total	\$43,404
Hourly Wage	\$20.55

Additional Asset Building Savings

Children's Higher Education	\$77
Homeownership	\$77

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Jones County, MS

Monthly Expenses for: 2 Workers

Housing	\$308
Utilities	\$143
Food	\$457
Transportation	\$1,201
Child Care	\$0
Personal & Household Items	\$245
Health Care	\$351
Emergency Savings	\$103
Retirement Savings	\$50
Taxes	\$354
Tax Credits	\$0

Monthly Total (per Worker) \$1,606

Annual Total \$38,544

Hourly Wage (per Worker) \$9.13

Additional Asset Building Savings

Children's Higher Education	\$0
Homeownership	\$37

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Jones County, MS

Monthly Expenses for: 2 Workers, 1 Infant

Housing	\$392
Utilities	\$183
Food	\$560
Transportation	\$1,248
Child Care	\$355
Personal & Household Items	\$306
Health Care	\$470
Emergency Savings	\$132
Retirement Savings	\$50
Taxes	\$564
Tax Credits	-\$134

Monthly Total (per Worker) \$2,063

Annual Total \$49,512

Hourly Wage (per Worker) \$11.72

Additional Asset Building Savings

Children's Higher Education	\$25
Homeownership	\$42

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Until Oct. 18th

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Jones County, MS

Monthly Expenses for: 2 Workers, 1 Preschooler,
1 Schoolchild

Housing	\$392
Utilities	\$183
Food	\$721
Transportation	\$1,248
Child Care	\$504
Personal & Household Items	\$349
Health Care	\$497
Emergency Savings	\$142
Retirement Savings	\$50
Taxes	\$618
Tax Credits	-\$267

Monthly Total (per Worker) \$2,218

Annual Total \$53,232

Hourly Wage (per Worker) \$12.60

Additional Asset Building Savings

Children's Higher Education	\$51
Homeownership	\$42

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Jones County, MS

Monthly Expenses for: 2 Workers, 3 Teenagers

Housing	\$517
Utilities	\$241
Food	\$984
Transportation	\$1,248
Child Care	\$0
Personal & Household Items	\$470
Health Care	\$604
Emergency Savings	\$148
Retirement Savings	\$50
Taxes	\$606
Tax Credits	-\$250

Monthly Total (per Worker) \$2,309

Annual Total \$55,416

Hourly Wage (per Worker) \$13.12

Additional Asset Building Savings

Children's Higher Education	\$77
Homeownership	\$77

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Lauderdale County, MS

Monthly Expenses for: 1 Worker

Housing	\$377
Utilities	\$165
Food	\$249
Transportation	\$602
Child Care	\$0
Personal & Household Items	\$213
Health Care	\$143
Emergency Savings	\$69
Retirement Savings	\$52
Taxes	\$293
Tax Credits	\$0
Monthly Total	\$2,163
Annual Total	\$25,956
Hourly Wage	\$12.29
Additional Asset Building Savings	
Children's Higher Education	\$0
Homeownership	\$45

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Lauderdale County, MS

Monthly Expenses for: 1 Worker, 1 Infant

Housing	\$443
Utilities	\$193
Food	\$358
Transportation	\$662
Child Care	\$355
Personal & Household Items	\$268
Health Care	\$312
Emergency Savings	\$98
Retirement Savings	\$52
Taxes	\$439
Tax Credits	-\$191
Monthly Total	\$2,989
Annual Total	\$35,868
Hourly Wage	\$16.98
Additional Asset Building Savings	
Children's Higher Education	\$24
Homeownership	\$51

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Until Oct. 18th

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Lauderdale County, MS

Monthly Expenses for: 1 Worker, 1 Preschooler, 1 Schoolchild

Housing	\$443
Utilities	\$193
Food	\$539
Transportation	\$662
Child Care	\$504
Personal & Household Items	\$317
Health Care	\$440
Emergency Savings	\$122
Retirement Savings	\$52
Taxes	\$545
Tax Credits	-\$307
Monthly Total	\$3,510
Annual Total	\$42,120
Hourly Wage	\$19.94
Additional Asset Building Savings	
Children's Higher Education	\$49
Homeownership	\$51

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Lauderdale County, MS

Monthly Expenses for: 1 Worker, 3 Teenagers

Housing	\$609
Utilities	\$265
Food	\$828
Transportation	\$662
Child Care	\$0
Personal & Household Items	\$459
Health Care	\$547
Emergency Savings	\$138
Retirement Savings	\$52
Taxes	\$568
Tax Credits	-\$273
Monthly Total	\$3,855
Annual Total	\$46,260
Hourly Wage	\$21.90
Additional Asset Building Savings	
Children's Higher Education	\$74
Homeownership	\$94

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Lauderdale County, MS

Monthly Expenses for: 2 Workers

Housing	\$377
Utilities	\$165
Food	\$457
Transportation	\$1,170
Child Care	\$0
Personal & Household Items	\$269
Health Care	\$351
Emergency Savings	\$107
Retirement Savings	\$64
Taxes	\$394
Tax Credits	\$0

Monthly Total (per Worker) \$1,677

Annual Total \$40,248

Hourly Wage (per Worker) \$9.53

Additional Asset Building Savings

Children's Higher Education	\$0
Homeownership	\$45

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Lauderdale County, MS

Monthly Expenses for: 2 Workers, 1 Infant

Housing	\$443
Utilities	\$193
Food	\$560
Transportation	\$1,217
Child Care	\$355
Personal & Household Items	\$322
Health Care	\$470
Emergency Savings	\$135
Retirement Savings	\$64
Taxes	\$582
Tax Credits	-\$134

Monthly Total (per Worker) \$2,103

Annual Total \$50,472

Hourly Wage (per Worker) \$11.95

Additional Asset Building Savings

Children's Higher Education	\$24
Homeownership	\$51

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Until Oct. 18th

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Lauderdale County, MS

Monthly Expenses for: 2 Workers, 1 Preschooler,
1 Schoolchild

Housing	\$443
Utilities	\$193
Food	\$721
Transportation	\$1,217
Child Care	\$504
Personal & Household Items	\$366
Health Care	\$497
Emergency Savings	\$145
Retirement Savings	\$64
Taxes	\$637
Tax Credits	-\$267

Monthly Total (per Worker) \$2,260

Annual Total \$54,240

Hourly Wage (per Worker) \$12.84

Additional Asset Building Savings

Children's Higher Education	\$49
Homeownership	\$51

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Lauderdale County, MS

Monthly Expenses for: 2 Workers, 3 Teenagers

Housing	\$609
Utilities	\$265
Food	\$984
Transportation	\$1,217
Child Care	\$0
Personal & Household Items	\$501
Health Care	\$604
Emergency Savings	\$154
Retirement Savings	\$64
Taxes	\$647
Tax Credits	-\$250

Monthly Total (per Worker) \$2,397

Annual Total \$57,528

Hourly Wage (per Worker) \$13.62

Additional Asset Building Savings

Children's Higher Education	\$74
Homeownership	\$94

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Lee County, MS

Monthly Expenses for: 1 Worker

Housing	\$400
Utilities	\$144
Food	\$223
Transportation	\$588
Child Care	\$0
Personal & Household Items	\$207
Health Care	\$143
Emergency Savings	\$67
Retirement Savings	\$46
Taxes	\$280
Tax Credits	\$0

Monthly Total	\$2,098
Annual Total	\$25,176
Hourly Wage	\$11.92

Additional Asset Building Savings

Children's Higher Education	\$0
Homeownership	\$65

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Lee County, MS

Monthly Expenses for: 1 Worker, 1 Infant

Housing	\$462
Utilities	\$166
Food	\$321
Transportation	\$647
Child Care	\$355
Personal & Household Items	\$256
Health Care	\$312
Emergency Savings	\$92
Retirement Savings	\$46
Taxes	\$395
Tax Credits	-\$204

Monthly Total	\$2,848
Annual Total	\$34,176
Hourly Wage	\$16.18

Additional Asset Building Savings

Children's Higher Education	\$20
Homeownership	\$74

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Until Oct. 18th

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Lee County, MS

Monthly Expenses for: 1 Worker, 1 Preschooler, 1 Schoolchild

Housing	\$462
Utilities	\$166
Food	\$483
Transportation	\$647
Child Care	\$504
Personal & Household Items	\$299
Health Care	\$440
Emergency Savings	\$114
Retirement Savings	\$46
Taxes	\$510
Tax Credits	-\$335

Monthly Total	\$3,336
Annual Total	\$40,032
Hourly Wage	\$18.95

Additional Asset Building Savings

Children's Higher Education	\$41
Homeownership	\$74

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Lee County, MS

Monthly Expenses for: 1 Worker, 3 Teenagers

Housing	\$631
Utilities	\$227
Food	\$742
Transportation	\$647
Child Care	\$0
Personal & Household Items	\$432
Health Care	\$547
Emergency Savings	\$126
Retirement Savings	\$46
Taxes	\$511
Tax Credits	-\$307

Monthly Total	\$3,602
Annual Total	\$43,224
Hourly Wage	\$20.47

Additional Asset Building Savings

Children's Higher Education	\$62
Homeownership	\$136

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Lee County, MS

Monthly Expenses for: 2 Workers

Housing	\$400
Utilities	\$144
Food	\$409
Transportation	\$1,143
Child Care	\$0
Personal & Household Items	\$257
Health Care	\$351
Emergency Savings	\$103
Retirement Savings	\$54
Taxes	\$353
Tax Credits	\$0

Monthly Total (per Worker) \$1,607

Annual Total \$38,568

Hourly Wage (per Worker) \$9.13

Additional Asset Building Savings

Children's Higher Education	\$0
Homeownership	\$65

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Lee County, MS

Monthly Expenses for: 2 Workers, 1 Infant

Housing	\$462
Utilities	\$166
Food	\$502
Transportation	\$1,190
Child Care	\$355
Personal & Household Items	\$305
Health Care	\$470
Emergency Savings	\$130
Retirement Savings	\$54
Taxes	\$544
Tax Credits	-\$134

Monthly Total (per Worker) \$2,022

Annual Total \$48,528

Hourly Wage (per Worker) \$11.49

Additional Asset Building Savings

Children's Higher Education	\$20
Homeownership	\$74

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Until Oct. 18th

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Lee County, MS

Monthly Expenses for: 2 Workers, 1 Preschooler,
1 Schoolchild

Housing	\$462
Utilities	\$166
Food	\$646
Transportation	\$1,190
Child Care	\$504
Personal & Household Items	\$343
Health Care	\$497
Emergency Savings	\$139
Retirement Savings	\$54
Taxes	\$591
Tax Credits	-\$267

Monthly Total (per Worker) \$2,162

Annual Total \$51,888

Hourly Wage (per Worker) \$12.28

Additional Asset Building Savings

Children's Higher Education	\$41
Homeownership	\$74

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Lee County, MS

Monthly Expenses for: 2 Workers, 3 Teenagers

Housing	\$631
Utilities	\$227
Food	\$881
Transportation	\$1,190
Child Care	\$0
Personal & Household Items	\$469
Health Care	\$604
Emergency Savings	\$145
Retirement Savings	\$54
Taxes	\$586
Tax Credits	-\$250

Monthly Total (per Worker) \$2,268

Annual Total \$54,432

Hourly Wage (per Worker) \$12.89

Additional Asset Building Savings

Children's Higher Education	\$62
Homeownership	\$136

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Lowndes County, MS

Monthly Expenses for: 1 Worker

Housing	\$368
Utilities	\$147
Food	\$249
Transportation	\$593
Child Care	\$0
Personal & Household Items	\$206
Health Care	\$143
Emergency Savings	\$67
Retirement Savings	\$48
Taxes	\$280
Tax Credits	\$0

Monthly Total	\$2,101
Annual Total	\$25,212
Hourly Wage	\$11.94

Additional Asset Building Savings

Children's Higher Education	\$0
Homeownership	\$64

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Lowndes County, MS

Monthly Expenses for: 1 Worker, 1 Infant

Housing	\$432
Utilities	\$172
Food	\$358
Transportation	\$652
Child Care	\$355
Personal & Household Items	\$259
Health Care	\$312
Emergency Savings	\$93
Retirement Savings	\$48
Taxes	\$401
Tax Credits	-\$200

Monthly Total	\$2,882
Annual Total	\$34,584
Hourly Wage	\$16.38

Additional Asset Building Savings

Children's Higher Education	\$25
Homeownership	\$73

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Until Oct. 18th

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Lowndes County, MS

Monthly Expenses for: 1 Worker, 1 Preschooler, 1 Schoolchild

Housing	\$432
Utilities	\$172
Food	\$539
Transportation	\$652
Child Care	\$504
Personal & Household Items	\$308
Health Care	\$440
Emergency Savings	\$118
Retirement Savings	\$48
Taxes	\$527
Tax Credits	-\$324

Monthly Total	\$3,416
Annual Total	\$40,992
Hourly Wage	\$19.41

Additional Asset Building Savings

Children's Higher Education	\$51
Homeownership	\$73

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Lowndes County, MS

Monthly Expenses for: 1 Worker, 3 Teenagers

Housing	\$627
Utilities	\$251
Food	\$828
Transportation	\$652
Child Care	\$0
Personal & Household Items	\$460
Health Care	\$547
Emergency Savings	\$137
Retirement Savings	\$48
Taxes	\$565
Tax Credits	-\$275

Monthly Total	\$3,840
Annual Total	\$46,080
Hourly Wage	\$21.82

Additional Asset Building Savings

Children's Higher Education	\$77
Homeownership	\$133

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Lowndes County, MS

Monthly Expenses for: 2 Workers

Housing	\$368
Utilities	\$147
Food	\$457
Transportation	\$1,152
Child Care	\$0
Personal & Household Items	\$262
Health Care	\$351
Emergency Savings	\$104
Retirement Savings	\$59
Taxes	\$358
Tax Credits	\$0

Monthly Total (per Worker) \$1,629

Annual Total \$39,096

Hourly Wage (per Worker) \$9.26

Additional Asset Building Savings

Children's Higher Education	\$0
Homeownership	\$64

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Lowndes County, MS

Monthly Expenses for: 2 Workers, 1 Infant

Housing	\$432
Utilities	\$172
Food	\$560
Transportation	\$1,199
Child Care	\$355
Personal & Household Items	\$314
Health Care	\$470
Emergency Savings	\$132
Retirement Savings	\$59
Taxes	\$562
Tax Credits	-\$134

Monthly Total (per Worker) \$2,060

Annual Total \$49,440

Hourly Wage (per Worker) \$11.70

Additional Asset Building Savings

Children's Higher Education	\$25
Homeownership	\$73

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Until Oct. 18th

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Lowndes County, MS

Monthly Expenses for: 2 Workers, 1 Preschooler, 1 Schoolchild

Housing	\$432
Utilities	\$172
Food	\$721
Transportation	\$1,199
Child Care	\$504
Personal & Household Items	\$357
Health Care	\$497
Emergency Savings	\$142
Retirement Savings	\$59
Taxes	\$616
Tax Credits	-\$267

Monthly Total (per Worker) \$2,216

Annual Total \$53,184

Hourly Wage (per Worker) \$12.59

Additional Asset Building Savings

Children's Higher Education	\$51
Homeownership	\$73

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Lowndes County, MS

Monthly Expenses for: 2 Workers, 3 Teenagers

Housing	\$627
Utilities	\$251
Food	\$984
Transportation	\$1,199
Child Care	\$0
Personal & Household Items	\$502
Health Care	\$604
Emergency Savings	\$153
Retirement Savings	\$59
Taxes	\$642
Tax Credits	-\$250

Monthly Total (per Worker) \$2,385

Annual Total \$57,240

Hourly Wage (per Worker) \$13.55

Additional Asset Building Savings

Children's Higher Education	\$77
Homeownership	\$133

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Washington County, MS

Monthly Expenses for: 1 Worker

Housing	\$374
Utilities	\$142
Food	\$249
Transportation	\$610
Child Care	\$0
Personal & Household Items	\$206
Health Care	\$143
Emergency Savings	\$68
Retirement Savings	\$53
Taxes	\$284
Tax Credits	\$0
Monthly Total	\$2,129
Annual Total	\$25,548
Hourly Wage	\$12.10
Additional Asset Building Savings	
Children's Higher Education	\$0
Homeownership	\$41

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Washington County, MS

Monthly Expenses for: 1 Worker, 1 Infant

Housing	\$442
Utilities	\$167
Food	\$358
Transportation	\$670
Child Care	\$355
Personal & Household Items	\$261
Health Care	\$312
Emergency Savings	\$96
Retirement Savings	\$53
Taxes	\$430
Tax Credits	-\$195
Monthly Total	\$2,949
Annual Total	\$35,388
Hourly Wage	\$16.76
Additional Asset Building Savings	
Children's Higher Education	\$24
Homeownership	\$47

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Until Oct. 18th

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Washington County, MS

Monthly Expenses for: 1 Worker, 1 Preschooler, 1 Schoolchild

Housing	\$442
Utilities	\$167
Food	\$539
Transportation	\$670
Child Care	\$504
Personal & Household Items	\$309
Health Care	\$440
Emergency Savings	\$120
Retirement Savings	\$53
Taxes	\$536
Tax Credits	-\$318
Monthly Total	\$3,462
Annual Total	\$41,544
Hourly Wage	\$19.67
Additional Asset Building Savings	
Children's Higher Education	\$49
Homeownership	\$47

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Washington County, MS

Monthly Expenses for: 1 Worker, 3 Teenagers

Housing	\$573
Utilities	\$218
Food	\$828
Transportation	\$670
Child Care	\$0
Personal & Household Items	\$437
Health Care	\$547
Emergency Savings	\$130
Retirement Savings	\$53
Taxes	\$534
Tax Credits	-\$295
Monthly Total	\$3,695
Annual Total	\$44,340
Hourly Wage	\$20.99
Additional Asset Building Savings	
Children's Higher Education	\$74
Homeownership	\$86

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Washington County, MS

Monthly Expenses for: 2 Workers

Housing	\$374
Utilities	\$142
Food	\$457
Transportation	\$1,184
Child Care	\$0
Personal & Household Items	\$262
Health Care	\$351
Emergency Savings	\$106
Retirement Savings	\$67
Taxes	\$364
Tax Credits	\$0
Monthly Total (per Worker)	\$1,653
Annual Total	\$39,672
Hourly Wage (per Worker)	\$9.39
Additional Asset Building Savings	
Children's Higher Education	\$0
Homeownership	\$41

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Washington County, MS

Monthly Expenses for: 2 Workers, 1 Infant

Housing	\$442
Utilities	\$167
Food	\$560
Transportation	\$1,230
Child Care	\$355
Personal & Household Items	\$315
Health Care	\$470
Emergency Savings	\$134
Retirement Savings	\$67
Taxes	\$576
Tax Credits	-\$134
Monthly Total (per Worker)	\$2,091
Annual Total	\$50,184
Hourly Wage (per Worker)	\$11.88
Additional Asset Building Savings	
Children's Higher Education	\$24
Homeownership	\$47

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Until Oct. 18th

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Washington County, MS

Monthly Expenses for: 2 Workers, 1 Preschooler,
1 Schoolchild

Housing	\$442
Utilities	\$167
Food	\$721
Transportation	\$1,230
Child Care	\$504
Personal & Household Items	\$359
Health Care	\$497
Emergency Savings	\$144
Retirement Savings	\$67
Taxes	\$631
Tax Credits	-\$267
Monthly Total (per Worker)	\$2,247
Annual Total	\$53,928
Hourly Wage (per Worker)	\$12.77
Additional Asset Building Savings	
Children's Higher Education	\$49
Homeownership	\$47

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

Basic Economic Security Tables

(Workers with Employment-based Benefits)

Washington County, MS

Monthly Expenses for: 2 Workers, 3 Teenagers

Housing	\$573
Utilities	\$218
Food	\$984
Transportation	\$1,230
Child Care	\$0
Personal & Household Items	\$479
Health Care	\$604
Emergency Savings	\$150
Retirement Savings	\$67
Taxes	\$617
Tax Credits	-\$250
Monthly Total (per Worker)	\$2,336
Annual Total	\$56,064
Hourly Wage (per Worker)	\$13.27
Additional Asset Building Savings	
Children's Higher Education	\$74
Homeownership	\$86

Note: "Benefits" include unemployment insurance and employment-based health insurance and retirement plans.

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