

Poverty and Well-Being Profiles

Calhoun County, MS (2023)

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EXTENSION

Populations and Households in Poverty (2022)

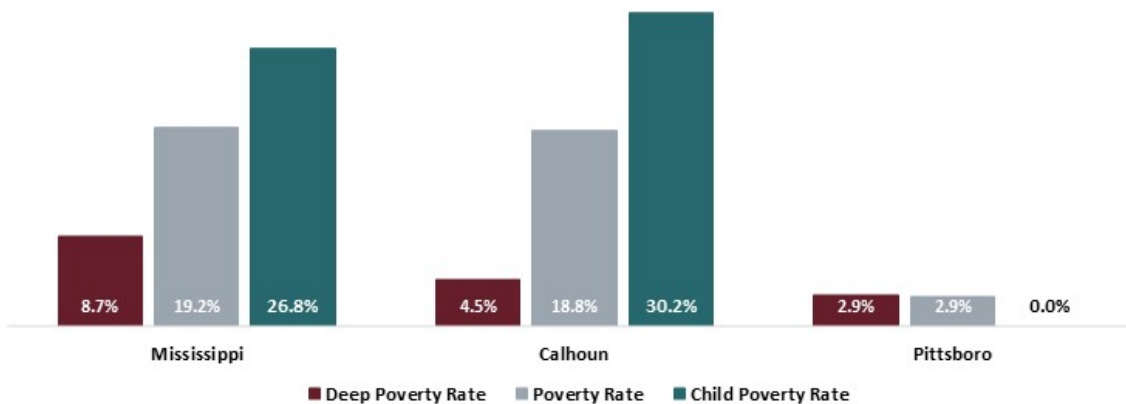
| Category | Mississippi | Calhoun | Pittsboro* |
|-----------------------|-------------|---------|------------|
| Population** | 2,858,819 | 12,935 | 204 |
| Households (HH) | 1,121,269 | 5,641 | 115 |
| Population in Poverty | 548,804 | 2,426 | 6 |
| Child Poverty | 26.8% | 30.2% | 0.0% |
| Young Adult Poverty | 21.7% | 14.9% | 0.0% |
| Elder Poverty | 13.4% | 16.2% | 21.1% |

Child is defined as a person under 18 years of age; young adult is defined as a person between 18 and 34 years of age; elder is aged 65 and over. Source: 2022 Population Estimates, U.S. Census Bureau for 2022 population of state, county, and county seat — Table S1701; Population in poverty for the state versus the United States or county/district and county seat — SAIPE, U.S. Census Bureau.

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

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

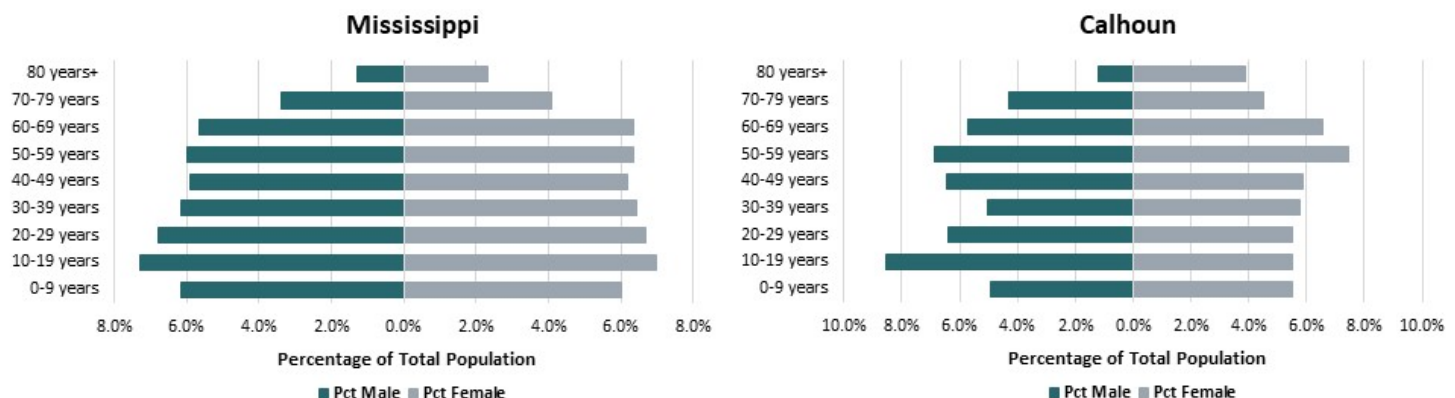
Poverty Rate Measures (2022)



Source: Small Area Income and Poverty Estimates, U.S. Census Bureau ACS 2018-2022 5-year estimates for poverty rates of the state versus the United States or county/district and county seat—Table S1701.

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

Population Pyramid (2022)



Population Pyramid: Shows the age-gender distribution of the given population. Age groups are depicted on the y-axis and the percentage of the population on the x-axis. Gender is shown on the left/right sides. The population pyramid provides a picture of the composition of the population. Source: U.S. Census Bureau ACS 2018-2022 5-year estimates, Table S0101.

For information regarding data and analysis contained in these profiles, please contact Devon Mills at d.mills@msstate.edu or 662.325.2751.

Asset Poverty (2022)

| Category | Mississippi | Calhoun | Pittsboro |
|----------------------|-------------|---------|-----------|
| Asset Poverty | 28.0% | 23.0% | N/A |
| Liquid Asset Poverty | 45.0% | 43.0% | N/A |
| Zero Net Worth | 16.0% | 17.0% | N/A |
| Unbanked | 11.0% | 9.0% | N/A |
| Underbanked | 21.0% | 16.0% | N/A |

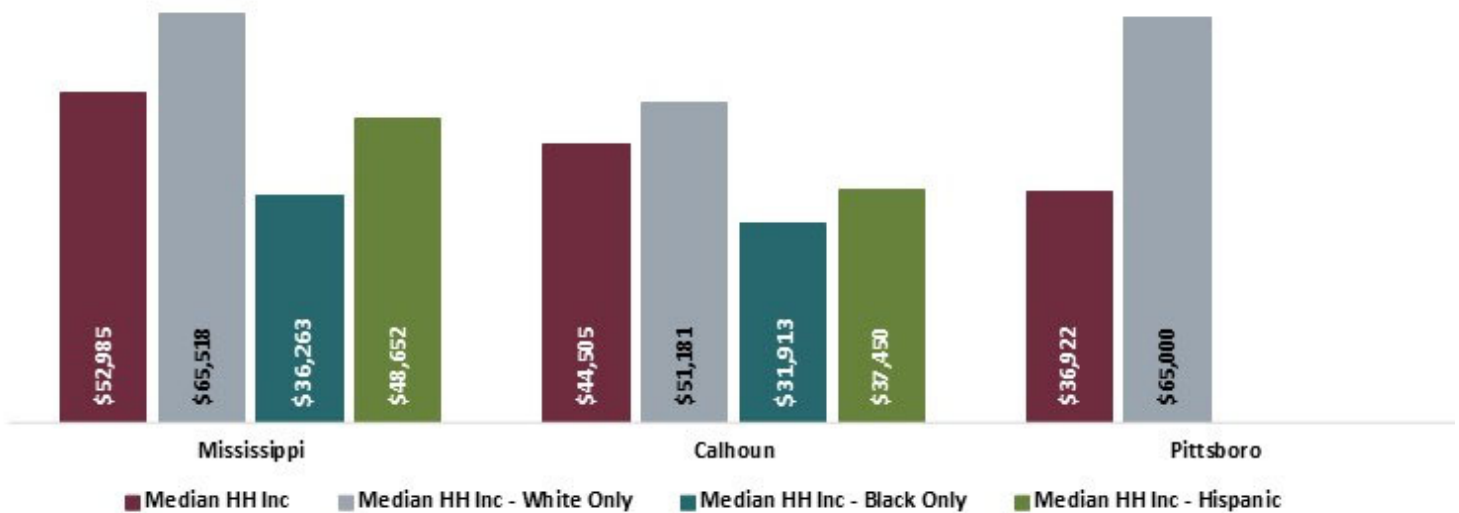
Source: Prosperity Now Scorecard — <https://scorecard.prosperitynow.org/>

Percentage of Population by Race/Ethnicity (2022)

| | White Only | Black Only | Hispanic |
|-------------|------------|------------|----------|
| Mississippi | 57.3% | 36.9% | 3.2% |
| Calhoun | 64.0% | 28.3% | 6.6% |
| Pittsboro | 40.2% | 25.5% | 33.8% |

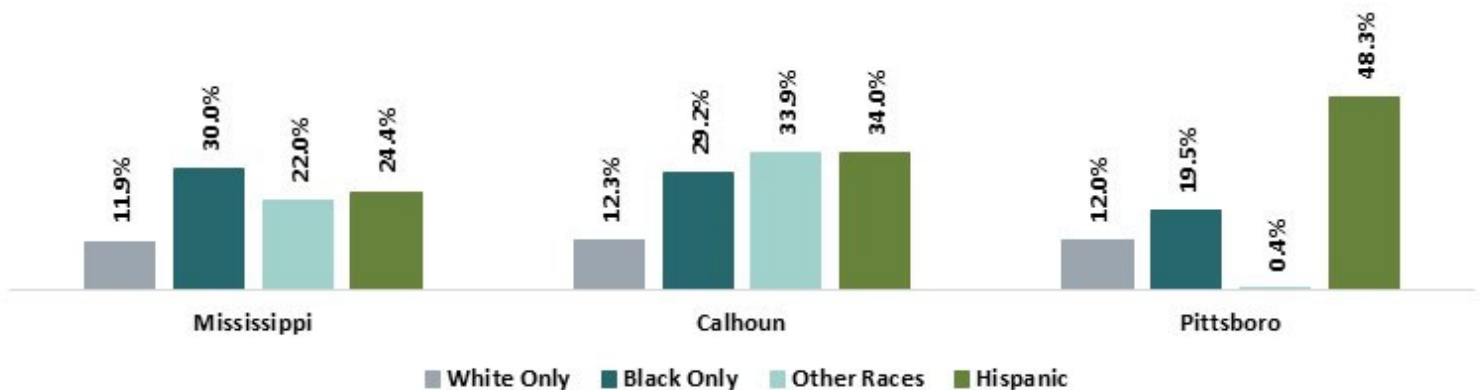
U.S. Census Bureau ACS 2018-2022 estimates

Median Household Income by Race and Ethnicity (2022)



Source: Small Area Income and Poverty Estimates, U.S. Census Bureau ACS 2018-2022 five-year estimates for median household income of the state/county/place. U.S. Census Bureau ACS 2018-2022 5-year estimates — Table B19013 series.

Poverty Rate by Race and Ethnicity (2022)



Source: U.S. Census Bureau ACS 2018-2022 5-year estimates for poverty rate by race/ethnicity — Table S1701 series.

Living Wage (2023)

Related children under 18 years of age

| | | None | 1 Child | 2 Children | 3 Children |
|-----------------|--------------|---------|---------|------------|------------|
| 1 Adult | Living Wage | \$18.82 | \$29.84 | \$35.09 | \$44.44 |
| | Poverty Wage | \$7.24 | \$9.83 | \$12.41 | \$15.00 |
| 2 Adults | | | | | |
| 1 Working FT | Living Wage | \$24.97 | \$30.89 | \$35.09 | \$36.48 |
| | Poverty Wage | \$9.83 | \$30.89 | \$15.00 | \$17.59 |
| 2 Working FT | Living Wage | \$13.24 | \$17.02 | \$20.06 | \$22.25 |
| | Poverty Wage | \$4.91 | \$6.21 | \$7.50 | \$8.79 |

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

Typical Expenses (2023)

| Annual Expense | 1 Adult 0 Children | 1 Adult 1 Child | 1 Adult 2 Children | 1 Adult 3 Children | 2 Adults (1 wrkg FT) 0 Children | 2 Adults (1 wrkg FT) 1 Child | 2 Adults (1 wrkg FT) 2 Children | 2 Adults (1 wrkg FT) 3 Children |
|------------------------------------|-----------------------|--------------------|-----------------------|-----------------------|---------------------------------------|------------------------------------|---------------------------------------|---------------------------------------|
| Food | \$3,718 | \$5,480 | \$8,220 | \$10,926 | \$6,816 | \$8,484 | \$10,927 | \$13,322 |
| Child care | \$0 | \$3,532 | \$7,064 | \$10,498 | \$0 | \$0 | \$0 | \$0 |
| Medical | \$2,820 | \$9,845 | \$9,731 | \$10,203 | \$6,680 | \$9,731 | \$10,203 | \$9,790 |
| Housing | \$8,238 | \$10,892 | \$10,892 | \$15,053 | \$8,287 | \$10,892 | \$10,892 | \$15,053 |
| Transportation | \$11,085 | \$12,828 | \$16,159 | \$18,593 | \$12,828 | \$16,159 | \$18,593 | \$18,572 |
| Other | \$7,648 | \$12,356 | \$13,782 | \$17,371 | \$12,935 | \$14,361 | \$17,950 | \$17,191 |
| Required annual income after taxes | \$33,508 | \$54,933 | \$65,848 | \$82,643 | \$47,545 | \$59,627 | \$68,564 | \$73,928 |
| Annual taxes | \$5,636 | \$7,142 | \$7,149 | \$9,801 | \$6,784 | \$7,666 | \$7,786 | \$7,025 |
| Required annual income | \$39,144 | \$62,075 | \$72,997 | \$92,444 | \$54,329 | \$67,293 | \$76,350 | \$80,954 |

Typical Expenses (2023)

| Annual Expense | 2 Adults (2 wrkg FT) 0 Children | 2 Adults (2 wrkg FT) 1 Child | 2 Adults (2 wrkg FT) 2 Children | 2 Adults (2 wrkg FT) 3 Children |
|------------------------------------|---------------------------------------|------------------------------------|---------------------------------------|---------------------------------------|
| Food | \$6,816 | \$8,484 | \$10,927 | \$13,322 |
| Child care | \$0 | \$3,532 | \$7,064 | \$10,498 |
| Medical | \$6,680 | \$9,731 | \$10,203 | \$9,790 |
| Housing | \$8,287 | \$10,892 | \$10,892 | \$15,053 |
| Transportation | \$12,828 | \$16,159 | \$18,593 | \$18,572 |
| Other | \$12,935 | \$14,361 | \$17,950 | \$17,191 |
| Required annual income after taxes | \$47,545 | \$63,159 | \$75,628 | \$84,426 |
| Annual taxes | \$6,486 | \$7,638 | \$8,029 | \$8,115 |
| Required annual income | \$54,031 | \$70,797 | \$83,658 | \$92,541 |

Definitions of Measures and Data Sources

| Measure | Definition | Data Source |
|--------------------------------------|--|---|
| Poverty rate | Number of people with household income at or below 100% of the poverty threshold based on household size. | |
| Deep poverty | Household incomes below 50% of the poverty threshold based on household size. | Small Area Income and Poverty Estimates, U.S. Census Bureau American Community Survey 2018-2022 5-year estimates for median household income. |
| Poverty threshold | Income dollar amount to determine a household's poverty status. Thresholds vary according to the size of the household and the ages of its members. | |
| Household income | Income of the householder and all other people 15 years and older in the household. | |
| Median household income | The point that divides the household income distribution into halves, one-half with income above the median and the other with income below the median. | |
| Assets and Financial Security | | |
| Net worth | Assets minus liabilities (i.e., how much a person owns minus what they owe to others). | |
| Zero net worth | Percentage of households that have zero or negative net worth. | |
| (Liquid) asset poverty | Percentage of households without sufficient liquid assets to subsist at the poverty level for 3 months under a financial crisis such as a job loss, medical emergency, or the need to fix a car. | Prosperity Now Scorecard, Survey of Income and Program Participation (SIPP) 2022, U.S. Census Bureau. |
| Liquid asset | Includes cash on hand or an asset that can be readily converted to cash (e.g., bank account, other interest-earning account, equity in stocks and mutual funds, and retirement accounts). | |
| Unbanked | Percentage of households not having a checking, savings, or money market account. | National Survey of Unbanked and Underbanked Households, Federal Deposit Insurance Corporation. |
| Underbanked | Percentage of households having a checking or savings account, but also obtaining financial products and services outside of the banking system. | |

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