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CENTER FOR COMMUNITY
ECONOMIC DEVELOPMENT

Mississippi: Making **More** than Ends Meet

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Executive Summary

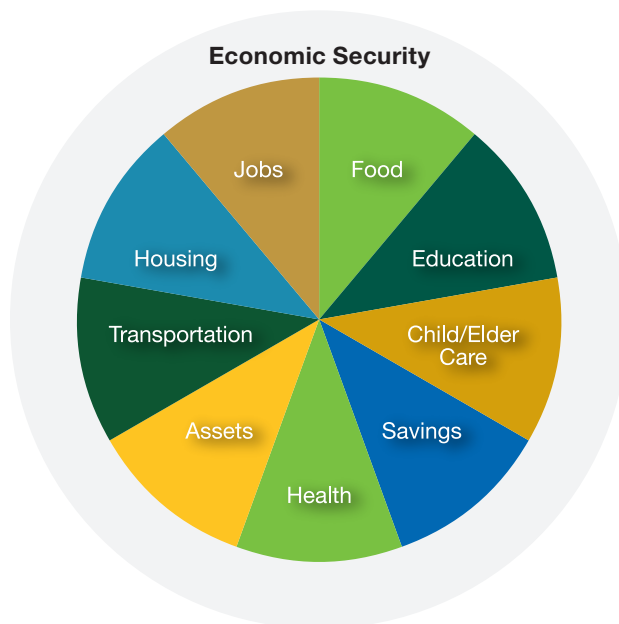


Youth Asset Development Awards Ceremony.

Courtesy of Foundation for the Mid South.

Disasters and tragedies often yield opportunities and progress. Since Hurricane Katrina, the BP Oil Spill, and the Great Recession, many individuals and organizations have invested in Mississippi through unique public/private collaborations, infrastructure (re)building, and media attention. Recent crises, in turn, have begun to change how groups across the state and country work together to address pervasive problems in Mississippi, including one longstanding challenge: How can Mississippi families *become and remain* economically secure?

In Mississippi, many working families struggle everyday to make ends meet. A recent study demonstrated, in fact, that nearly one in three non-elderly Mississippi households do not earn enough to cover their most basic needs: rent, food, child care, health care, transportation, and taxes, as defined by the Self-Sufficiency Standard.¹ Households with lower incomes also experience the highest rates of “asset poverty”.^{2,3} And yet, to stop living paycheck by paycheck and leave economic insecurity behind for good, families need enough money to cover not only the expenses of everyday life but also enough to begin to develop savings and assets.



For years, community groups, policy advocates, foundations, public agencies, businesses, churches, and schools in Mississippi and across the country, have worked to develop innovative programs and policies to build the income and assets of Mississippians. From community-centered support and training for small farmers to sector-specific job training programs to matched savings accounts to help families save for education, home purchase or micro-enterprise, local and statewide efforts produce promising practices and lessons learned critical to guiding the future of building economic security in Mississippi. While these efforts represent an important start, far too many Mississippi families still struggle to make ends meet and save for the future. In light of these pervasive economic challenges, a diverse group of community members, direct service providers, policy advocates, researchers, and foundations from across Mississippi have come together over the last few years to redefine what it takes to be economically secure in the Magnolia State and to cultivate innovative policies and programs that can help all Mississippians make more than ends meet.

¹ Dr. Diana Pearce, Center for Women’s Welfare, School of Social Work, University of Washington, *Overlooked and Undercounted, Struggling to Make Ends Meet in Mississippi* (2009). Available at www.mepconline.org and www.selfsufficiencystandard.org.

² Edward Sivak and Angela Duran. Mississippi Economic Policy Center. *Making Mississippi Competitive: Solutions for Building Assets in Low-Wealth Communities* (2011).

³ Asset poverty is often defined as the inability to sustain a household for at least three months without any additional income.

Background



College Night for prospective Individual Development Account Program participants.

Courtesy of Sacred Heart Family Center, Inc.

In 2009, with support from the W.K. Kellogg Foundation, the Insight Center for Community Economic Development (Insight Center) began *Building Economic Security in Mississippi*, a project to bolster the capacity of local organizations in Mississippi to develop a diverse statewide coalition around family economic security, using the Self-Sufficiency Standard (Standard) for Mississippi as an organizing framework. First developed in 1996 by Dr. Diana Pearce, the Standard is a family-and-county-specific measure of what it costs to meet *all* basic needs, including rent, food, child care, transportation, and health care, without public or private assistance. Housed at the Mississippi Economic Policy Center, the Standard for Mississippi is part of a national project and serves as a guide for understanding, measuring, and promoting economic security.⁴ Building upon over a decade of the Insight Center's work in the Mid-South and supporting economic security-based programs and policies across the country, *Building Economic Security in Mississippi* has created an opportunity to connect and leverage existing efforts within the state and learn from best practices elsewhere. As a starting point, in 2010, the Insight Center released ***Building Economic Stability for Mississippi Families***, a report that spotlights the Standard and demographic data in select counties, as well as the important work of nine organizations making a difference in improving families' economic well-being. That report, in turn, opened the door for a broader, action-oriented discussion on what is needed to lift everyone in Mississippi to a basic level of economic security. A cornerstone of the next phase of the work became a statewide strategic planning process to achieve that goal.

Strategic Plan

In late 2010, the Insight Center partnered with a regional nonprofit organization, Moving Forward Gulf Coast, Inc., to convene a group of over 40 local leaders from across Mississippi to discuss what it would take to enable *all* Mississippians to become—and remain—economically stable. Leaders representing the fields of housing, nutrition, child care, workforce development, health care, transportation, education, and savings and asset building gathered for a three-part series of strategic planning meetings in Jackson, Mississippi.



This strategic plan highlights the shared vision, desired outcomes, and proposed strategies that grew from that strategic planning process. The process captured current concerns and proposed community-and-policy-based solutions to challenges produced by generations of economic insecurity and racial inequalities. The resulting plan exists within an ever-evolving economic and political landscape and is therefore a living document that will be adjusted, as needed, to reflect relevant information, current events, and new opportunities to ensure that all Mississippians become and remain economically secure over time.

Vision



Judith White, Katrina Recovery Counseling Recipient.

Courtesy of Hope Enterprise Corporation.

To escape the 'cycle of poverty', participants agreed that Mississippi families need enough money to not only cover daily needs, but also some money to begin to build savings and assets. Living paycheck to paycheck would not enable families to weather inevitable emergencies; without savings or assets, they would fall back into poverty. Therefore, ***“Mississippi: Making More than Ends Meet” became the unifying vision.*** Mississippi families need to increase income and save for the future.

To achieve that vision, the group decided that over the next five years, it would be critical to build income earning opportunities for Mississippi's current and emerging workforce and increase families' ability to save and build assets. The strategic planning participants, therefore, prioritized two big picture outcomes to increase income and build savings and assets by 2015. If these outcomes were achieved, the group's vision would begin to become a reality:

- 1. 75% of non-elderly Mississippi households, or at least 50,000 more households, earn at least a Self-Sufficiency Standard wage for their family composition.**
- 2. Mississippi household savings and borrowing capacity is increased by 20%.**

Vision 2015

Mississippi: Making More than Ends Meet

Outcomes

75% of non-elderly households, or 50,000 more, earn at least a Self-Sufficiency Standard wage (SSS)

Household savings and borrowing capacity is increased by 20%

Strategies

Develop job training programs with comprehensive wrap-around services that prepare 50,000 residents for in-demand jobs with SSS wages.

Identify and attract 50,000+ accessible and stable employment opportunities that pay SSS+ wages, particularly green and climate change-related jobs.

Create a broad-based statewide coalition to engage in advocacy for higher wages in Mississippi.

Ensure financial and asset-building mechanisms are accessible to all Mississippians.

Core Values

Respect, Honesty, Passion, Effectiveness, Unity, Open-minded, Coordinated





Youth Gardening Training.

Courtesy of Winston County Self Help Cooperative.

Strategies

To achieve these outcomes in five years, the group prioritized the following five core strategies, organized by income generation and savings and assets accumulation strategies.

Increasing Income

1. Develop training programs with comprehensive wrap around services that prepare 50,000 residents for in-demand jobs with SSS wages.
2. Identify and attract 50,000+ accessible, stable employment opportunities that pay SSS wages, particularly green and climate-change related jobs.
3. Create a broad-based statewide coalition to engage in advocacy for higher wages in Mississippi.

Increasing Savings and Assets

4. Ensure financial services and asset-building mechanisms are accessible to all Mississippians.

Activities

Within each strategy, the group also outlined some of the key activities needed to implement the strategy, organized by income generation and savings and asset accumulation strategies.

Increasing Income

- Establish a statewide network of workforce advocates and researchers that identify jobs and develop training opportunities in in-demand industry sectors with 'good' jobs, and implement an outreach plan to help high school drop-outs and young parents access these opportunities.
- Create apprenticeship and mentorship programs in growing sectors for youth and young adults.
- Design high school curricula and community trainings that offer trade, entrepreneurial, career options, and family planning for high school drop-outs and young parents.
- Educate community members, leaders, and counselors on the Self-Sufficiency Standard.
- Invest in community-based, micro-enterprise job training opportunities for disadvantaged community members, especially high school dropouts and ex-offenders.
- Organize local coalitions of underemployed people and allies to promote higher wages, and include members from the business community and political donors in a statewide campaign.
- Employ media/social networking tools and trained allies to engage low-wage workers and employers on the disadvantages of the "at will" employment status in Mississippi and the benefits of higher wages to all Mississippians.

Increasing Savings and Assets

- Identify and enhance financial services and asset-building mechanisms available to low-income Mississippi families, with particular attention to rural areas and small, minority-owned businesses.
- Launch a public education campaign on the benefits of savings and asset building and resources for repairing, establishing, and maintaining good credit.
- Partner with financial savings institutions and certified financial counselors to provide community trainings on establishing personal financial health.
- Establish community giving circles that invest in revenue-generating ventures that pay Self-Sufficiency Standard-level wages.



Southern Rural Black Women's Initiative Southern Journeys Trade Show.

Courtesy of Children's Defense Fund Southern Regional Office.

What's Next? Recommendations

After developing the vision, strategies, and activities, the next step in the process was to craft recommendations to help turn the plan's vision into a reality in the coming years. The recommendations listed below are divided into recommendations for local organizations who may implement this plan, and recommendations for public, non-profit, and for-profit entities who may invest in Mississippi.

Recommendations for Local Organizations

1. Identify a lead organization to coordinate implementation of the plan among various partners.
2. Connect this strategic plan to current efforts already underway in Mississippi (e.g. Mississippi ARC, Blueprint Mississippi 2011, and Coalition for a Prosperous Mississippi).
3. Identify technical assistance needs to implement the plan and which entities are best suited to provide that assistance.

Recommendations for Investors in Mississippi

1. Invest in community infrastructure building

- Build organizational capacity of community-based agencies to implement this plan, especially grassroots groups often called on to mobilize constituents to bring about change.
- Support individual leadership such as leadership training initiatives that develop the capacity of local leaders and consultants, who, in turn, can offer peer support, technical assistance, and training for nearby community-based organizations.
- Make long-term investments in community-led grassroots initiatives and efforts, e.g. local giving circles and micro-lending programs for marginalized communities.

2. Invest in statewide infrastructure building

- Sponsor a series of statewide and regional gatherings over the next 5 years to promote collaboration among existing strategies, especially those that connect community-led initiatives with statewide advocacy efforts.
- Create a statewide communications infrastructure to connect Jackson-based advocacy initiatives to community-led projects and local needs across the state.
- Offer national communications support to highlight the successes and challenges in local communities.
- Champion investments that are rooted in solutions from Mississippi's most impacted communities.

The initial implementation phase of the strategic plan has already begun: local leaders are starting to connect the plan's strategies and activities with aligned efforts taking place around the state. They are also identifying the needed infrastructure and resources to sustain the implementation of the plan for the long-term. Outreach and education about the kinds of jobs the state needs to attract—e.g. ones that pay Self-Sufficiency Standard-level wages—is also already underway.

Conclusion

Through a collaborative and research-driven process, the Building Economic Security in Mississippi strategic planning participants have created a five-year strategic plan to ensure that Mississippians make more than ends meet. A key aspect of the vision for the plan is that Mississippi's success in building economic security for Mississippi's families depends on a robust public/private partnership that includes not only community members, nonprofit organizations, philanthropy, and academic institutions, but also public agencies, elected officials, and businesses. The challenges outlined in this document are as significant as the goals of this plan are ambitious. Through this plan, the participants have developed a set of strategies to help overcome these challenges and usher in a more economically viable and competitive Mississippi for the future.

