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Report: Nearly 1 in 3 Miss. households struggling

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Nearly a third of Mississippi households aren't earning enough to pay for their own basic needs such as housing, food, child care, health care, transportation and state and federal taxes, according to a report Wednesday.

The report calculates how much money families need to pay their own daily expenses without public or private assistance. The figure varies depending on how many people are in the family and where they live.

The 30-page report gives examples from nine counties, but not a state average. It was researched and written by [Insight Center for Community Economic Development](#) and other groups advocating for the poor and working poor.

For example, it says that in the Delta's Bolivar County, a family with two adults and one infant would need \$30,401 a year to be self-sufficient. Under federal guidelines, the same family would be considered poor if its income fell below \$18,310. The report says 43 percent of Bolivar County households don't have enough income to be self-sufficient, but 31 percent are considered poor under the federal guidelines.

The Delta has long had some of the poorest counties in Mississippi.

In coastal Harrison County, where the cost of living is higher, the report says a family with two adults and one infant would need \$40,820 a year to be self-sufficient. The federal poverty guideline is the same as in Bolivar County, \$18,310. The report says 35.4 percent of Harrison County households don't have enough income to be self-sufficient, but 11 percent are considered poor under federal guidelines.

Marianne Hill, an economist who works for the state of Mississippi and was not involved in preparing the report, said the self-sufficiency income figure gives policy makers a broader, more realistic look at the cost of living than the federal poverty guidelines give. She said the federal poverty guidelines are

based solely on the cost of food, multiplied by the number of people in a household.

"You can't argue that a person's basic needs are met if they're at the poverty line," said Hill, senior economist and editor of the Mississippi Economic Review and Outlook.

The report, "Building Economic Stability for Mississippi Families," says federal poverty guidelines are outdated and don't represent the costs people have to pay for daily living.

During a conference call to discuss the report, Josephine Rhymes said she sees how working families struggle to pay their expenses.

"Too many of them are living paycheck to paycheck," said Rhymes, who's executive director of the Tri-County Workforce Alliance, a Clarksdale-based group that provides job training and other services for low-income workers in Coahoma, Bolivar and Quitman counties.

Lawmakers, public agencies and private aid organizations often use the federal statistics when deciding how to establish programs that could help people pull themselves out of poverty.

Ed Sivak is director of the Mississippi Economic Policy Center, one of the groups that helped produce the report. The center advocates policies to help people with low or moderate incomes.

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Sivak said community colleges, state agencies and private groups can work together to train people to train people for jobs that are in demand and that pay higher wages.

He said, for example, that a restaurant worker who's good at balancing the money in a cash register could be trained to work in medical billing.

"Let's make sure that the training is accessible and we can get all folks in so they can move up the ladder," Sivak said.

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