

Search



Advertisement for GameFly featuring logos for Xbox 360, PS3, and Wii, along with game covers for Mass Effect, Halo, and Final Fantasy. Text includes "Start Renting Today" and "FREE TRIAL ▶".

- HOME
- NEWS
- OPINION
- ARTS & CULTURE
- EVENTS
- FOOD & DINING
- MUSIC
- SPECIAL COVERAGE
- EXTRAS
- CLASSIFIEDS

[home](#) > [Noise](#) > City/County > State

Report Finds Struggling Households in Hinds County



Jerrick Smith

Ed Sivak, director of the Mississippi Economic Policy Center says a new report by the Center for Community Economic Development gives families resources for economic stability.

by Tom Allin

June 11, 2010

[Read the report \(PDF, 2.1 MB\)](#)

When a man lost his job at a trucking company recently, he started having trouble covering his monthly expenses. Though he found a part-time job washing dishes at a local restaurant, it only paid a portion of his month expenses, but not his car note.

"It was at this point that we could have repossessed his vehicle, but instead we asked the member what could he afford to pay, based on his current income," explained Felicia Lyles, a branch manager for the HOPE Community Credit Union, in a June 9 audio press conference. The man had received his loan through HOPE's indirect lending program.

By adjusting the man's interest rate, HOPE made it possible for the man to better manage his budget and avoid a repossession.

"And most importantly, he was able to keep his vehicle so that he could continue to go to work and eventually find another job," Lyles said.

Nearly 22,000 or 32 percent of households in Hinds County are unable to cover all their basic needs, and under current Federal Poverty Guidelines, many of those households will go unserved.

That conclusion emerged from the new report, "Building Economic Stability for Mississippi Families," released this week by the Insight Center for Community Economic Development highlights nine Mississippi organizations--four of which, including HOPE CCU, are based in Hinds or Madison Counties and are working to help low income families.

The report builds on the organization's 2009 "Self Sufficiency Standard for Mississippi," which shows that the Federal Poverty Level an accurate measure of poverty.

Ed Sivak, director of the Mississippi Economic Policy Center, that houses the Self-Sufficiency Standard in Mississippi, defined the standard during the press conference.

"The Self-Sufficiency Standard calculates how much a family needs to earn in any county in the state and adjusts those needed earnings for family size and type," he said, adding that it "is basically a better measure because it measures how much it costs for people to make ends meet without any public or private assistance."

According to the Federal Poverty Guidelines, a family with two adults and an infant living in Hinds County making \$18,310 a year or less is "poor." The Self-Sufficiency Standard indicates, however, that same family would need to earn \$36,479 annually to cover all its basic needs without any assistance.

As a result, while the Federal Poverty Line considers only 11,600 Hinds County households "poor," there are an additional 10,323 Hinds households earning more than the FPL but are below the self-sufficiency standard because they require assistance to cover basic expenses.

Adjusting for family size and affordability of different counties, the standard includes monthly costs for housing, child care, food, transportation, health care, taxes and other costs.

The Federal Poverty Line does not change with location, but the new report shows that costs--particularly housing--vary drastically based on location. For example, a two-adult-with-infant family has to pay \$747 a month for housing in Hinds County, while the same family only can expect to pay \$568 a month in Bolivar county--nearly a \$200 difference.

"We have to look at alternative strategies for developing self sufficiency among the population," Oleta Fitzgerald, director of the Children's Defense Fund Southern Regional Office, explained during the press conference.

The report points to the Enterprise Corporation of the Delta and Hope Community Credit Union, the Children's Defense Fund, the Mississippi Council on Economic Education, and the Madison-based Sacred Heart Family Center in the tri-county area, and organizations in Mississippi that are using or planning to use the standard in the state to help families achieve economic self-sufficiency.

From developing a sewing cooperative to working with women in developing a transportation system in Yazoo County, Fitzgerald explained how the Children's Defense Fund works to help Mississippians achieve self-sufficiency.

"It is using the Self-Sufficiency Standard that we can very visibly show people, 'Look at where you are now and where you have to get in order to be able to sustain yourself and to work yourself out of poverty,'" Fitzgerald said.

The Mississippi Council on Economic Education, based at Millsaps College, aims to train K-12 teachers in Mississippi to teach their students grade-appropriate skills in economics, finance and entrepreneurship. The council also partners with the Mississippi Economic Policy Center to teach students how to use the standard.

Sivak explained during the call that educating students about self sufficiency and how to use the self-sufficiency calculator before or at the start of their careers would help make Mississippi more competitive in the long run. The same applies to adults looking to retrain.

With one in three Mississippi households struggling to pay for basic expenses, the report says the impacts on the state includes a reduced tax base; rising costs of health care, social services and criminal justice work; and slowed growth of an educated workforce.

Sivak said there is reason to be hopeful.

"One of the reasons that we're excited about this report is that it showcases ways that families have taken some actions and how resources have been used to move people up the economic ladder," he said.

[Share](#) |

posted by [Lacey McLaughlin](#) on 06/11/10 at 01:40 PM. [\[printer version\]](#)

COMMENTS

If you are open to the possibility that there are structural aspects to poverty -- that trickle-up economics enriches some and at the same time impoverishes others -- and would like to know how we might go about altering that structure to create a level playing field, with opportunity for all and an efficient and stable economy, you might research the ideas associated with Henry George. He was one of a continuum of economists and philosophers who recognized that our structure enriches a certain class of people at the expense of the rest of us.

Start with his speeches, "The Crime of Poverty" and "Thou Shalt Not Steal," (both online) and then look for "Progress and Poverty" and "Social Problems" (ditto).

We can create an economy and society in which all of us can prosper. But we're not currently trying to do that. We're still doing what created the ugly inequality, and it will continue to create ugly inequality.

posted by [LVTfan \(google it\)](#) on 06/12/10 at 01:46 PM

You are not logged in. To post a comment, you must be a registered user and logged in. Click [here to register](#) or click [here to log in](#).

Use your existing Facebook account on the JFP! To sign up (or link an existing account to Facebook) click the button below.



(We're beta-testing this feature; if you have trouble please [e-mail the admin](#) .)

:: recentcomments

Jun 14, 2010 | 02:44 PM

[Unarmed Marine Killed After Off-duty Officer Shoots Him Six Times](#)

DrumminD21311: I guess this story could be used by guns-rights activists to promote more relaxed concealed weapons laws, as maybe if this guy was armed, ...

Jun 14, 2010 | 02:32 PM

[Majority White Jury in Flowers Trial](#)

justjess: DrumminD, you said, "A bunch of morons with high school diplomas" Excuse me, but, isn't that the last degree that Bill Gates received academically?

Jun 14, 2010 | 02:24 PM

[Majority White Jury in Flowers Trial](#)

DrumminD21311: Uhhhh, I didn't play the race card, it was already played not only in the article, but the story ITSELF revolves around playing race cards. I mean the guy is being ...

Jun 14, 2010 | 02:23 PM

[City to Move Forward on Fortification Renewal](#)

2599: oh, no debate or "one up" needed. just saying it's like people blaming the president for every ill. it takes more than one man's shortcoming's to cause a project to ...

Jun 14, 2010 | 02:11 PM

[City to Move Forward on Fortification Renewal](#)

justjess: I really don't care to get into a one up discussion about "those four years" however, let the record show that Johnson developed a strategic system for dealing ...

Jun 14, 2010 | 02:08 PM

[Obama in Gulfport Today](#)

2599: @Ronni_Mott sing it, sister!

Jun 14, 2010 | 01:59 PM

[City to Move Forward on Fortification Renewal](#)

2599: well, let's place (blame) where it's due. the council didn't do much in those four years to make it happen either. also thinking ;) while making it more pedestrian ...

Jun 14, 2010 | 01:10 PM

[City to Move Forward on Fortification Renewal](#)

justjess: It is always good to hear growth and development initiatives for the City of Jackson. I'm sorry to hear that the project has been 10 years in the making; however, ...

Jun 14, 2010 | 01:02 PM

[Obama in Gulfport Today](#)

Ronni_Mott: Thanks justjess. I think people are a lot smarter than Gov. Barbour gives them credit for. I know if I had planned a beach vacation to the Gulf, I would give it a second thought, ...

Jun 14, 2010 | 11:06 AM

[Stokes Disputes Ledger Allegations](#)

justjess: The latest from Stokes is that he is asking for lawyer fees to file a law suit against the Clarion Ledger. I'm not saying that the CL doesn't deserve to be sued; however, I ...

Jun 14, 2010 | 10:57 AM

[JFP Person of the Day: Katrina Byrd](#)

justjess: Congratulations, Katrina, as JFP's "Person of the Day" It is not every day that talents such as yours are

recognized in such a way that actually promotesthe ...

Jun 14, 2010 | 10:45 AM

Majority White Jury in Flowers Trial

justjess: DrumminD21311, you played the WHOLE DECK on this one - No just "A" Race Card. "Mexican - American day laborers?" What would make a member of this particular ethnic group ...

Jun 14, 2010 | 10:32 AM

Obama in Gulfport Today

justjess: MS has been given quite a bit of media coverage Nationally and thanks to the JFP for keeping this story front row and center. It amazes me that the governor sees this oil spil as NO ...

Jun 13, 2010 | 07:14 PM

Community Events and Public Meetings

Myra Stewart: Here is an excellent summer camp focusing on Math, Science and Aviation being offer at Hinds Community College in Raymond, MS for high school students. Click on the ...

Jun 13, 2010 | 06:58 PM

Majority White Jury in Flowers Trial

golden eagle: Who's racist? Me?

[100 RECENT COMMENTS »](#)

jfp mobile on iphone

News, music, menus, more -- free in the iTunes Store! Click [here to download](#).

- Tweets
- Hot Topics
- Latest Stories

jfp latest tweets

- » What are you doing this week? Wanna get involved? See our community events listings: <http://bit.ly/aoBGly>
- » Local teens design the future of Jackson. Find out more here: <http://bit.ly/c3M3zb>
- » After 10 years, Fortification Street is getting a facelift. Read more here: <http://bit.ly/caDZ1s>

[MORE JFP TWEETS »](#)

[JFP LOCAL: JACKSON DEALS AND SPECIALS »](#)

[BOOM JACKSON: BUSINESS+ LIFESTYLE »](#)

[click to advertise](#)



**DRIVE WELL.
EAT WELL.**

jfp featured event

Sixth Annual JFP Chick Ball

Jul 24, 2010 - This fundraising event benefits the Center for Violence Prevention. Seeking sponsors, auction donations and volunteers now. More details: <http://www.jfpchickball.com> and follow on Twitter @jfpchickball. Get involved, volunteer, donate art/money/gifts at chickball@jacksonfreepress.com. Be a sponsor for as low as \$50. [MORE](#)

[click to advertise](#)



Request more
information today.

START NOW >

 American
Military
AMU University

[click to advertise](#)



**Quality Office
Furniture
For Any Budget**

*Desks, Chairs, Files,
Panels, Tables,
Computer Furniture,
Home Office,
Bookcases*

BUDGET
OFFICE FURNITURE
"The Extremely Yellow Building"

www.YellowBuilding.com

jfp best bets and recommended

» [Monday, June 14](#)

» [Tuesday, June 15](#)

» [Wednesday, June 16](#)

» [Thursday, June 17](#)

[MORE BEST BETS »](#)

[click to advertise](#)

Why do all these
younger men keep
asking me out?



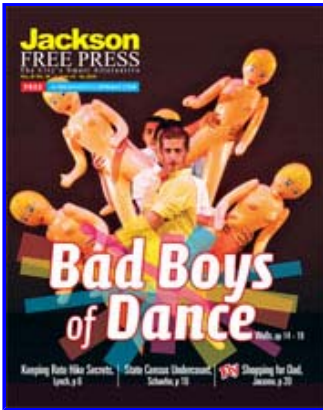
**You asked.
We answered.**

[FIND OUT NOW](#)

chemistry.com

- news & blogs:
- [noise headlines](#) |
- [cover stories](#) |
- [jackblog](#) |
- [opinion columns](#) |
- [film, food, books and drink](#)

- entertainment:
- [music listings](#) |
- [event listings](#) |
- [movie listings](#) |
- [gallery listings](#)



[click to view "flip" version of this week's print issue](#)

- dining:
- [restaurant listings](#) |
- [menu guide](#)

- contact us:
- [contact us](#) |
- [letter to the editor](#) |
- [story idea](#) |
- [list an event](#) |
- [send a press release](#)

- advertise:
- [advertise in the JFP](#) |
- [place a Web ad](#) |
- [place a classified ad](#) |
- [e-mail the publisher](#)

Guests online: **118**
Logged-in members: **4**
Anonymous members: **1**
Elapsed time: **1.4150**

The most number of visitors ever was **1380** at once on **04/28/2010**
currently online: **LambdaRisen Mark Geoffriau rjarman**

© Jackson Free Press, Inc. - portions of code by [CC](#) with [EE](#).
phone: 601-362-6121 (ext 11 sales, ext 16 editorial, ext 17 publisher)
fax: 601-510-9019 * P.O. Box 5067 * Jackson, MS * 39296